

SHENO:	INTERVENTION GROUP: 1.Control 2.Training 3.Training+Grant
Sample Group: A. Current (Jan 09) B. Potential (Jan 09) but started business (by Sept 2010)	

SRI LANKA SURVEY OF WOMEN ENTERPRISE OWNERS (CURRENT ENTERPRISES)

ROUND 5 / June 2011

For those in Group A (operating an enterprise in Jan 2009) and Group B (not doing an enterprise in Jan 2009 but started an enterprise by Sept 2010)

BL	Location of Business	1	In House / Land	2	In GN Division	3	In Reference Town	4	Away From Ref Town									
BN	Business Name																	
NB	Nature of Business																	
		1	Production	2	Services	3	Retail/Sales											
ON	Owners Name																	
OG	Ownership	1. Male 2. Husband and wife 3. Female																
BAD1	Address of Business																	
BAD2																		
BAD3																		
HAD1	Address of House																	
HAD2																		
HAD3																		
TN	Telephone Number	TN1	Land					TN2	Mobile									
CN	By what name are you commonly known in this area?																	
LN	Language	1. Sinhala 2. Tamil 3. English																

USE CODES AND NAMES

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

INTERVIEWER'S RECORDS

Interviewer 's name :	Number : FI	Sex : 1. Male 2. Female FL_GEN
Date and Time of the Interview. Use 24 hour system for time		
First Interview	Date	FMEET
Second Interview	Date	SMEET
I certify that all the information contained in this document was obtained as accurately as possible from the respondent to questions asked according to given instructions.		
Interviewer Signature		ACBC1 - ACBC3

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

SKETCH OF THE LOCATION OF BUSINESS/HOUSEHOLD PREMISES (with sufficient details for Supervisor to locate the place)

SECTION 1: CHANGES IN PLACE AND LINE OF BUSINESS

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

Specify the nature of the business indicated on the cover of the Round 4 Survey (in September 2010).

.....

1.1a In the previous survey round your business is mentioned as (mention what it says as above). Were you engaged in this business in September 2010?

1. Yes → goto 1.1c
2. No → goto 1.1b

1.1b If no, what business were you doing in September 2010?

1. Description _____
2. ISIC Code _____
3. Sector: 1.Production 2.Services 3.Retail/Sales

1.1c Are you working in the same line of business (mention the actual line of business in September 2010) and in the same location as you were working in when we interviewed you in September 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) → Go to section 6
2. Only line of business has changed → Go to 1.6
(including closing business / starting a new business)
3. Only business location has changed → ask 1.2 to 1.5
4. Both line of business and location have changed → ask 1.2 onwards
5. Started a new business while doing the old one in the same location. → Go to 1.6
6. Started a new business while doing the old one but in a separate location → ask 1.2 onwards
7. Not doing a business (including closure of business) in September 2010. → Go to 1.13
Currently the same.

1.2 Where is your new business location; in your home, or some other place?

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

1.3a Is your business operated in a fixed location, or is it mobile?

1. Fixed location → Go to Qn 1.3b
2. Mobile business → if answer to 1.1c is 3 goto Section 6.
If answer is 4 or 6 goto Qn 1.6

1.3b 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 your own/owned by family property or rented or borrowed?

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

1.5 New Business Address

BAD1 _____
BAD2 _____
BAD3 _____

Interviewer: If the respondent is operating the same line of business and only the location has changed (answer to 1.1c is 3), then go to Section 6.

- 1.6 When did you stop or change this business (including opening new business)?
1.6m Month : _____ 1.6d Date : _____
- 1.7 Is the business now being operated by another household member? (except sale to a household member)
1. Yes → **Go to 1.13**
2. No
3. Not relevant
- 1.8 Did you sell your business to someone else to run?
1. Yes → **Go to 1.9**
2. No → **Go to 1.10**
3. Not relevant → **Go to 1.10**
- 1.9 How much did you sell your business for? Rs
- 1.10 Did you sell any of the equipment or other business assets 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 or selling the business, what is your main activity now? (To make it easier, I will list some possible activities)
1. Working for wage → **ask 2.1 to 2.11**
2. Looking for work → **ask 2.12 to 2.15**
3. Operating a different business → **Go to Section 3**
4. Housework or looking after children → **ask 2.12 to 2.15**
5. Operate a new business along with the old one → **Go to Section 3**

SECTION 2: 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 (answer to 1.13 is 1) ask questions 2.1 to 2.11; for those who are looking for work (answer to 1.13 is 2) or engaged in housework/looking after children (answer to 1.13 is 4) ask 2.12 to 2.15.

If currently working as a wage worker (i.e. answered 1 for Qn 1.13)

- 2.1 In what kind of an enterprise do you work ?
1. Private sector firm
2. Government sector
3. An NGO or aid/relief agency
4. Other (specify): _____
- 2.2 In what sector are you employed?
a. Description: _____
b. Industry Code (ISIC): _____
Interviewer: Get description of sector and indicate industry code.
- 2.3 How many people work in the enterprise where you are employed? (Including the business owner and yourself and both paid and unpaid workers)

- 2.4 How many hours did you work last week? (Consider a 7 day period)
- 2.5 How much did you earn from this work last week? (Consider a 7 day period. Include all types of income such as bonuses, overtime, in-kind payments)
- 2.6 In your new job, do you supervise any other employees?
1. Yes → **Goto 2.7**
 2. No → **Goto 2.8**
- 2.7 How many employees do you supervise?
- 2.8 Do any other members of your family work for this enterprise?
1. Yes
 2. No
- 2.9 What were the main two reasons you left self employment for wage work? (MA)
1. Higher salary
 2. More stable working environment
 3. Less stress
 4. Business was making losses
 5. Better working hours
 6. Prospects for future wage growth
 7. Marriage
 8. It is easier to manage household work with a wage job
 9. Other (Specify) _____
- 2.10 Do you intend to reenter self-employment within the next year (12 months period)?
1. Yes → **Goto 2.11**
 2. No → **Go to Section 10**
- 2.11 Will you start a business in the same or a different industry? (SA)
1. Same industry → **Go to Section 10**
 2. Different industry → **Go to Section 10**

If currently unemployed (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
 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 Are you looking for a wage job, or another opportunity to enter self employment? (SA)
1. Wage work → **Goto 2.14**
 2. Self employment → **Goto 2.14**
 3. Not looking for employment → **Go to Section 10**
- 2.14 How much time do you expect it to take for you to find 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 are you looking for work? (SA)
- a. Description: _____
 - b. Industry Code (ISIC): _____

Go to Section 10

SECTION 3: NEW BUSINESS

Interviewer: Mention 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 with respect to the new business.

3.1 What is the nature of your new business or what does your activity consist of?

(Interviewer: describe and use code ISIC-R3)

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

3.2 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	

3.3 What type of accounts do you keep for income, expenses, assets etc. of your new business?

1. Through formal accounting (using the services of a professional within the firm)
2. Through formal accounting (using the services of a professional outside the firm e.g. book-keeping)
3. Personal record keeping or other records
4. Does not do any accounting
5. Other (specify) _____

3.4 Apart from yourself, who else works in this new business, and how many hours did they work 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 3. in kind 4. commission 5. unpaid 6. Other
1. Husband	1 2 3		1 2		1 2 3 4 5 6
2. Children	1 2 3		1 2		1 2 3 4 5 6
3. Siblings	1 2 3		1 2		1 2 3 4 5 6
4. Parents	1 2 3		1 2		1 2 3 4 5 6
5. Parents-in-law	1 2 3		1 2		1 2 3 4 5 6
6. Other relatives	1 2 3		1 2		1 2 3 4 5 6
7. Non-relative	1 2 3		1 2		1 2 3 4 5 6

Interviewer: If more than one child, sibling, parent, other relative or non-relative works in the business, report the gender and mode of payment of the person who works most in the business, but report total hours for all workers in this category

3.5 How many firms operate in the same line of new business in your GN division? _____

999. Don't know/cannot say

3.6 What percentage of your sales of new business is made to the following?

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

3.7 What are the three main products or services you sell in the new business, and the price per unit you sell?

Main products or services	(a) Name	(b) Type of unit	(c) Price per unit
1. Most important item			
2. Second most important item			
3. Third most important item			

3.8 What was the main reason for changing your business activity? (SA)

1. The previous business was making a loss
2. A better business opportunity came along
3. I acquired training or other information about the new business
4. I needed more flexibility
5. Other (Specify): _____
6. Not relevant

3.9 We would now like to understand why you chose your new sector of activity, rather than remaining in your previous sector or switching to a different sector. In particular, we are interested in why you work in [Give name of current sector such as retail trade or tailoring] instead of other self-employment occupations such as [give other sector names such as repair services, transport, tailoring, retail trade, food preparation]. Which of the following are reasons why you work in this sector or industry of self-employment rather than another self-employed occupation?

Important: If answered 5 or 6 to 1.1g, 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 industry	1 2
2. Friends were working in the same industry before I started my business	1 2
3. The cost of equipment and materials to begin a business in this industry were low	1 2
4. I had worked as a wage worker in this industry before	1 2
5. Working in this occupation allows me more flexibility to look after children or other family members than other sectors or industries	1 2
6. I received training as an apprentice in this industry	1 2
7. I believe this industry brings in more income than other industries	1 2
8. I didn't have enough money to open a business in another sector I wanted to work in.	1 2
9. I receive a safe, reliable stream of income from this sector, whereas other industries are more risky	1 2
10. This industry receives less government inspection than other industries	1 2
11. This is an industry where it is socially acceptable for females to work	1 2
12. I have no knowledge of operating other businesses	1 2
13. This business activity is my hobby	1 2
14. Because of the training programme that I received from the survey project	1 2
15. There are no businesses in this sector in this area so there is a demand	1 2
16. Other (specify)	1 2

3.10 Which of the reasons above were the **two** most important reasons for deciding to work in the sector or industry you currently work in rather than another industry? If there is another reason that we haven't mentioned, say what this reason is. *Interviewer: mark answer as 1 through 15 from responses from 3.9, or mark 16 for other and state reason in above table*

- (a) First most important reason _____
- (b) Second most important reason _____

SECTION 4: BUSINESS STARTUP

Interviewer: This section is relevant to only those who are operating a new business (i.e. answered 3 or 5 to 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 with respect to the new business.

Show the card

4.1 Can you tell me the degree of confidence you had/have about the success of your business?

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

Confidence in business success	Very confident	Somewhat confident	Not at all confident
a. When you opened the new business, how confident were you that you would be successful?	1	2	3
b. How confident are you now that your new business will be successful?	1	2	3

- 4.2 How long did it take for you to earn enough revenue to cover all expenses and generate some profit in the new business?
1. During the first month
 2. ____ months
 3. I have covered the initial cost but not generated a profit yet.
 4. I have not managed to recover the initial cost yet

Show the card

- 4.3. How challenging do you find the following aspects of running your new business?
1. Very challenging 2. Somewhat challenging 3. Not at all challenging

a. Finding / maintaining relationships with reliable suppliers	1	2	3
b. Finding customers	1	2	3
c. Managing production and/or inventories	1	2	3
d. Setting prices	1	2	3
e. Maintaining records which allow you to determine how well the business is doing	1	2	3
f. Keeping working capital invested in the business	1	2	3
g. Juggling responsibilities in the household with running a business	1	2	3

- 4.4 We would like to compare your expectations before you opened your new business with your experience in running the business, in several dimensions.
- 4.4a Compared with your expectations before opening the business, is your new business:
1. Less successful than you anticipated?
 2. About as successful as you anticipated?
 3. More successful than you anticipated?
- 4.4b Compared with your expectations before opening the business, is your new business:
1. More difficult to manage than you anticipated?
 2. About as difficult to manage as you anticipated?
 3. Less difficult to manage than you anticipated?
- 4.4c Compared with your expectations before opening your business, is the pressure of running your new business while also managing your household:
1. More difficult to manage than you anticipated?
 2. About as difficult to manage as you anticipated?
 3. Less difficult to manage than you anticipated?

Interviewer: In asking the Qn 4.5, use “husband” if married. Use “members of your household” if not married.

- 4.5 How supportive was your husband/members of your household of your decision to open a business in a different sector?
1. Strongly opposed
 2. Somewhat opposed
 3. Indifferent
 4. Somewhat supportive
 5. Very supportive

SECTION 5: ASSETS, FINANCE AND LOANS INFORMATION

Interviewer: This section is relevant to only those who are operating a new business (i.e. answered 3 or 5 to 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 with respect to the new business.

- 5.1 Think about the investment you made to start the new business. How much did you need to spend on each of the following in order to start your business? Indicate 0 for those items which did not cost.

Item	Initial Cost (Rs.)
1. Land and Buildings	
2. Machinery and equipment	
3. Raw materials, inventories and other working capital needed for start-up	
4. Costs of licensing and Government permits	
5. Initial costs of advertising	
6. Any other start-up cost (specify)	
7. Total	

Interviewer: If no investment has been made on the new venture, skip to 5.3

Interviewer: Explain that you need to find the sources of finance for starting up the business. You can ask an open-ended question about the sources of funds to start the business and use the response to fill in the answers below. Indicate the amount obtained from each source as a percentage in the following table. Indicate 0 for sources which are not relevant.

5.2 What percentage of the funds you invested in your business came from each of the following sources?

Source	Percentage %
1. Your own savings	
2. Investment by members of the household (including spouse)	
3. Investment by other relatives and friends (e.g. as partners)	
4. Money gifted by parents/ family members/ friends	
5. Remittances from abroad	
6. Sale of household assets	
7. Cash awards from this project (relevant only to group 2 and 3)	
8. Loans from any source	
9. Cash received from seetus (roscas)	
10. Other (specify)	
11.Total	

Interviewer: If a loan was obtained, (indicated a value for 8 of 5.2) ask 5.2a. Otherwise move on to 5.3

5.2a If you obtained a loan for business startup, what amount of the loans came from each of these lenders?

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

5.3 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 or activity. Please tell me the approximate value of your assets in each of the following categories. Think of the value as how much it would cost you to replace the assets with ones in similar condition.

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

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

1. Yes

2. No

See instructions at the end of this section

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

1. Business Name

2. Personal Name

3. Under another family member's name

4. Joint account with another person

5. Other (specify) _____

Interviewer: Go to section 6 for those who have started a new business along with the old one. Otherwise skip to section 7.

SECTION 6: CHANGE IN ASSETS (PREVIOUS BUSINESSES)

In this section we inquire about the assets, expenses, income and profits of your previous business.

Interviewer: This section is relevant to all those who are continuing the old business. 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 with respect to the old business.

Show the card

- 6.1 During the past nine months—that is, since we surveyed you in September 2010—have you purchased any new assets for your business or sold any business assets which you had at that time. If so, can you tell me the amount you spent on purchases in each of the categories, and the amount you received for sales in each of the categories?

Item	a. Purchases	b. Sales
1. Tools and utensils		
2. Machinery and Equipment		
3. Furniture		
4. Vehicles used in the business		
5. Business site (including land and buildings)		
6. Other physical assets (excluding inventories/stock)		
7. Total of assets from 1 to 6		

Interviewer: 6.2 is relevant to only those who have made a purchase of an asset during the last 8 months. Otherwise skip to 6.3

Interviewer: Explain that you need information about sources of funding for the purchase of the new asset. You can ask an open-ended question about the sources of funds and indicate the amount received from each source as a percentage. Indicate 0 for irrelevant sources.

- 6.2 How did you finance the purchase of these assets?

Source	Percentage %
1. Your own savings (incl. profits from a former business)	
2. Investment by members of household (including spouse)	
3. Investment by other relatives and friends (e.g. as partners)	
4. Money gifted by parents/ family members/ friends	
5. Remittances from abroad	
6. Sale of household assets	
7. Cash awards from this project (relevant only to group 2 and 3)	
8. Loans from any source	
9. Cash received from seetus (roscas)	
10. Money from sale of asset or equipment of the business	
11. Profits of this business	
12. Other (specify).....	
13. Total	

Interviewer: If a loan was obtained, (indicated a value for 8 of 6.2) ask 6.2a. Otherwise move on to 6.3

- 6.2a If you obtained a loan for asset purchase, what amount of the loans came from each of these lenders?

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

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

1. Yes

2. No

→ Go to 6.5

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

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

6.5 How many hours do you personally spend in the business?

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

SECTION 7 : INCOME, EXPENSES, AND PROFIT

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 production, spare parts, or 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 your current inventories? Rs : _____

7.3 How much cash do you keep on hand for business purposes? Rs: _____

7.4 Please report the amount you have spent on each of the following categories of business expenses during May 2011. *Interviewer: include only business and not household expenses. Do not include wages the owner pays him/herself as an expense.*

Show the card

Item	Cost (Rs.)
a. Purchase of materials and items for resale	
b. Purchase of electricity, water, gas and fuel	
c. Interest paid on loans	
d. Wages and salaries for employees	
e. Rent for land or buildings	
f. Taxes	
g. Other expenses, including equipment rental, telephone, transportation	
h. Total expenses in May 2011	

7.5 Can you tell me the total monthly sales of your business in May 2011 from all sources, including manufacturing, trade and services?

Rs : _____

7.6 Consider the most important item which you (1) **manufacture** or (2) **trade** or (3) **service** that you provide.

Interviewer: Ask the suitable question with reference to the business. 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 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 : _____

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

- 7.8 What was the total income the business earned during May after paying all expenses including wages of employees, but not including any income you paid yourself. That is, what were the profits of your business during May 2011? (Note: If you paid yourself a salary, add that back in to your profits.)
Rs. _____
- 7.9 What was the total income of your household for May 2011, including income from all sources?
(Note: Income earned from the business would be only the profits) Rs. _____
- 7.9a (If married): How much did your spouse earn during May 2011? Rs. _____
- 7.10 What percentage of your inputs/ raw materials are purchased on credit? _____%
Interviewer: give examples
- 7.11 What percentage of your sales are made on credit? _____%
Interviewer: give examples

Interviewer: If answered 5 or 6 to 1.1c ask 7.12. Otherwise move onto the next section.

7.12 *Interviewer: For those who have started a new business along with the previous one, (i.e. answered 5 or 6 for 1.1g), ask the following regarding both businesses. In 7.5, 7.4h and 7.8 above, we have the income, expenses and profit for May 2011. But this is for both businesses. What is expected here is to find out what percentage of income, expenses and profits are applicable for the two businesses separately.*

Item	Old Business %	New Business %
1. You previously mentioned that the total sales of your business was Rs. _____ (mention value in Q7.5). What is the percentage breakup between the old and new businesses?		
2. You previously mentioned that the total expenses of your business was Rs. _____ (mention value in Q7.4h). What is the percentage breakup between the old and new businesses?		
3. You previously mentioned that the total profit of your business was Rs. _____ (mention value in Q7.8). What is the percentage breakup between the old and new businesses?		

SECTION 9: MANAGEMENT PRACTICES

Interviewer: This section is relevant to all who are engaged in a business. For those who are involved in more than one business (i.e. answered 5 or 6 for 1.1c), ask the following questions regarding the main business.

Buying and Stock Control

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

Interviewer: If no stocks, skip to Qn 9.5

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

Costing and Record-Keeping

- 9.5 Do you keep written business records?
1. Yes
2. No → goto Qn 9.9
- 9.6 Do you record every purchase and sale made by the business?
1. Yes
2. No
- 9.7 Are you able to use your records to see how much cash your business has on hand at any point in time?
1. Yes
2. No
- 9.8 Do you regularly use your records to know whether sales of a particular product are increasing or decreasing from one month to another?
1. Yes
2. No
- 9.9 Have you worked out the cost to you of each main product you sell?
1. Yes
2. No
- 9.10 Do you know which goods you make the most profit per item selling?
1. Yes
2. No
- 9.11 Do you have a written budget which tells you how much you have to pay each month for rent, electricity, equipment maintenance, transport, advertising, and other indirect costs of the business?
1. Yes
2. No
- 9.12 If you wanted to apply for a bank loan, and were asked to provide records to show that you have enough money left each month after paying business expenses to repay a loan, would your records allow you to document this to the bank?
1. Yes
2. No

Financial Planning

- 9.13 How frequently do you review the financial strength/performance of your business and analyze/identify areas for improvement?
1. Never
2. Once a year or less frequent
3. Two or three times a year
4. Monthly or more often
- 9.14 Do you have a target set for sales over the next year?
1. Yes → goto Qn 9.15
2. No → goto Qn 9.16
- 9.15 How frequently do you compare actual performance to your target?
1. Never / do not compare
2. Once a year or less frequent
3. Two or three times a year
4. Monthly or more often
- 9.16 Have you made a budget of what costs facing your business are likely to be over the next year?
1. Yes
2. No

- 9.17 Which of the following do you or your accountant prepare at least annually? (mark all that apply)
1. Profit and loss statement
 2. Statement of cash flow
 3. Balance sheet
 4. Income and expenditure statement
 5. Other _____
- OR 6. Do not prepare any financial statements

Marketing

- 9.18 Which of the following have you done in the last three months? (*Mark 1=Yes, 2=No for each*)
- 9.18a Visited one of your competitor's businesses to see what prices they are charging?
1. Yes
 2. No
 999. No competitor/not relevant
- 9.18b Visited one of your competitor's businesses to see what products they have available for sale?
1. Yes
 2. No
 999. No competitor/not relevant
- 9.18c Asked your existing customers whether there are any other products they would like you to sell or produce?
1. Yes
 2. No
- 9.18d Talked with a former customer to find out why they have stopped buying from your business?
1. Yes
 2. No
 999. No former customer
- 9.18e Asked a supplier about which products are selling well in your industry?
1. Yes
 2. No
 999. Supplier has no knowledge of industry (eg. provides general inputs)
- 9.19 Do you price any of your goods or services at prices slightly less than a round number (eg. pricing at 995 SLR instead of 1000 SLR, or 99 SLR instead of 100 SLR)?
1. Yes
 2. No
- 9.20 In the last three months have you used any special offer to attract customers?
1. Yes
 2. No
- 9.21 In the last six months, have you done any form of advertising?
1. Yes
 2. No
- 9.22 Do you normally make suggestions of other items that customers might want to buy?
1. Yes
 2. No

SECTION 10: HOUSEHOLD/PERSONAL INFORMATION

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

- 10.1 What is your marital status?
1. Never married
 2. Married
 3. Widow
 4. Divorced
 5. Separated

10.2 Can you tell about how you spent your time during the last week. Please describe the hours which you spent for the following activities during last week.

Activity	Number of hours
1. Looking after children	
2. Picking and dropping children at school	
3. Looking after own parents or other elderly persons	
4. Preparing food or cooking	
5. Consumption of meals	
6. Tidying and cleaning the house	
7. Washing clothes	
8. Gardening and household chores	
9. Household Shopping or Marketing	
10. Working for a family member's business as a non-waged worker	
11. Working for a non-family member's business as a non-waged worker	
12. Working for a family member's business as a waged worker	
13. Working for a non-family member's business as a waged worker	
14. Leisure activities (e.g. spending time with friends, attending religious and social events)	
15. Total number of hours	

10.3 Do you have children?

1. Yes → goto Qn. 10.3a
2. No → goto Section 11

10.3a How many children are there in your household aged under 18?
(If no child below 18, state as 0 and then move onto Section 11)

Number: _____

10.4 Who is the person with most responsibility for looking after the children during the daytime? (for school going children this refers to the time after school)

1. Me
2. My spouse
3. My parents or parents-in-law
4. Older child
5. Other family member
6. Childcare agency
7. School teacher
8. Neighbour/ Friend
9. Domestic helper
10. Children don't need looking after
11. Other (specify) _____

SECTION 11: RAVEN AND ATTITUDES

11.1a I will read you several pairs of statements. For each pair of statements, please tell me whether you agree more with statement (a) or statement (b)

	Statements	Response
1.	a. Many of the unhappy things in people's lives are partly due to bad luck. b. People's misfortunes result from the mistakes they make.	a b
2.	a. In the long run people get the respect they deserve in this world. b. Unfortunately, an individual's worth often passes unrecognized no matter how hard he tries.	a b
3.	a. Without the right breaks, one cannot be an effective leader. b. Capable people who fail to become leaders have not taken advantage of their opportunities.	a b
4.	a. I have often found that what is going to happen will happen. b. Trusting fate has never turned out as well for me as making a decision to take a definite course of action.	a b
5.	a. Becoming a success is a matter of hard work, luck has little or nothing to do with it. b. Getting a good job depends mainly on being in the right place at the right time.	a b
6.	a. The average citizen can have an influence in government decisions. b. This world is run by the few people in power, and there is not much the little guy can do about it.	a b

7.	a. When I make plans, I am almost certain that I can make them work. b. It is not always wise to plan too far ahead because many things turn out to be a matter of good or bad fortune anyhow.	a b
8.	a. In my case getting what I want has little or nothing to do with luck. b. Many times we might just as well decide what to do by flipping a coin.	a b

11.2 RAVEN TEST

Show the card

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

(Record answers)

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

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

11.3 ATTITUDES

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

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

Show the Card

Statement	Response				
a. I often set a goal but later choose to pursue a different one	1	2	3	4	5
b. New ideas and new projects sometimes distract me from previous ones	1	2	3	4	5
c. I become interested in new pursuits every few months	1	2	3	4	5
d. My interests change from year to year	1	2	3	4	5
e. I have been obsessed with a certain idea or project for a short time but later lost interest	1	2	3	4	5
f. I have difficulty maintaining my focus on projects that take more than a few months to complete	1	2	3	4	5
g. I have achieved a goal that took years of work.	1	2	3	4	5
h. I have overcome setbacks to conquer an important challenge	1	2	3	4	5
i. I finish whatever I begin	1	2	3	4	5
j. Setbacks don't discourage me	1	2	3	4	5
k. I am a hard worker	1	2	3	4	5
l. I am diligent	1	2	3	4	5

11.1b I will read you several pairs of statements. For each pair of statements, please tell me whether you agree more with statement (a) or statement (b)

	Statements	Response
9.	a. Who gets to be the boss often depends on who was lucky enough to be in the right place first. b. Getting people to do the right thing depends upon ability - luck has little or nothing to do with it.	a b
10.	a. As far as world affairs are concerned, most of us are the victims of forces we can neither understand, nor control. b. By taking an active part in political and social affairs the people can control world events.	a b
11.	a. It is hard to know whether or not a person really likes you. b. How many friends you have depends upon how nice a person you are.	a b
12.	a. In the long run the bad things that happen to us are balanced by the good ones. b. Most misfortunes are the result of lack of ability, ignorance, laziness, or all three.	a b
13.	a. With enough effort we can wipe out political corruption. b. It is difficult for people to have much control over the things politicians do in office.	a b
14.	a. What happens to me is my own doing. b. Sometimes I feel that I don't have enough control over the direction my life is taking.	a b

15.	a. Most of the time I can't understand why politicians behave the way they do. b. In the long run the people are responsible for bad government on a national as well as on a local level.	a b
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SECTION 12: DECISION MAKING

Control over Resources

Question	Codes	Answer
12.1 Do you have any money of your own that you alone can decide how to use?	1. Yes 2. No	1 2
12.2 Do you have control over the use of money needed to buy the following things for yourself and your children?	1. Yes (for both myself and children) 2. No (neither for myself nor children) 3. Yes for myself, but not for children 4. Yes for the children, but not for myself 5. Do not use/spend	
a. Food for yourself/ your children		1 2 3 4 5
b. Clothes for yourself/ your children		1 2 3 4 5
c. Medicine for yourself/ your children		1 2 3 4 5
d. Toiletries for yourself/ your children (e.g., soap, lotion, toothpaste)		1 2 3 4 5
e. Leisure activities for yourself/your children		1 2 3 4 5
f. Savings (such as in financial institutions eg. banks) for yourself/your children		1 2 3 4 5
12.3a Beauty culture products/services for yourself (eg. hair cutting/styling, perm/tint etc)	1. Yes 2. No 3. Do not use/spend	1 2 3
12.3b Participating in seetus and other informal financial products		1 2 3

Mobility

Place	12.4 Did you go to the following places in the past month? 1. Yes 2. No 3. Not relevant	12.5 Are you usually permitted to go to these places alone, or only if someone accompanies you? 1. Alone 2. With someone else 3. Never 4. Not relevant
a. Church/ Temple/ Mosque	1 2 3	1 2 3 4
b. Market	1 2 3	1 2 3 4
c. Health Centre/ Hospital	1 2 3	1 2 3 4
d. Friends' homes	1 2 3	1 2 3 4
e. Parents' home	1 2 3	1 2 3 4
f. Other relatives' homes	1 2 3	1 2 3 4
g. D.S. Office	1 2 3	1 2 3 4
h. MC/UC/PS office	1 2 3	1 2 3 4
i. Banks (and other financial institutions)	1 2 3	1 2 3 4
j. Own business site	1 2 3	1 2 3 4

Cash Usage

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

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

Show the Card

Statement	Response				
a. When I have money in my hand, I am compelled to spend it on the needs of my husband or my family	1	2	3	4	5
b. Those who run their business well, tend to get requests from their friends and family for financial help for expenditure or other needs	1	2	3	4	5
c. Investing in machinery or equipment for the business is one way of saving money. Then it also avoids others asking for money	1	2	3	4	5

SECTION 13: TRAINING

Interviewer: Ask this section ONLY from Intervention Grp=2 or 3. For Intervention Group =1 please skip to the next section.

13.1 You were informed, by the survey project, of the opportunity of attending a training program on starting a business or improving your business which was held in May 2009. At that point, did you participate in the training programme?

1. Yes → goto Qn 13.2
2. No → goto next section

13.2 Now it is about two years since you participated in this training program. Among the topics covered in the training program or from the training experience what aspect of the program has been most useful to you?

SECTION 16: INTERVIEWER IMPRESSIONS

Section numbers have been skipped for the purpose of compatibility with the baseline survey

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

16.1 Who else other than the owner was present during the interview? (MA)

1. Nobody
2. The spouse
3. Other adult household member
4. Other adults from outside the household
5. A child 5 years of age or younger
6. A child older than 5 years of age
7. An employee
8. Other (specify) _____

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

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

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

16.7 Which questions interested the respondents the most?

16.8 The survey was conducted at

1. Home
2. Business site
3. Other (specify) _____

Thank the respondent and terminate interview

Additional Remarks: