

Sample Group: M	Intervention Group:	1. Control	2. Training	3. Training + Grant	SHENO:
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**SRI LANKA SURVEY OF WOMEN ENTERPRISE OWNERS (MULTI ENTERPRISES)
ROUND 5 / June 2011**

For those in Group M (operating more than one enterprise in Sept 2010) only

BL : Location of Businesses	1. In House / Land	2. In GN Division	3. In Reference Town	4. Away From Ref Town (MA)
	B1. First Business	B2. Second Business	B3. Third Business	
BN : Business Name				
NB : Nature of Business				
	1 2 3	1 2 3	1 2 3	
1. Production 2. Services 3. Retails / Sales				
ON : Owners Name (With initials)				
ONB : Comparison of ownership with the baseline survey 1. Same person 2. Other immediate family member 3. Person outside the family				
OG : Ownership 1. Male 2. Husband and wife 3. Female				
Address of Businesses	B1. First Business	B2. Second Business	B3. Third Business	
BAD1				
BAD2				
BAD3				
HAD1 : Address of House.....				
HAD2 : Address of House.....				
HAD3 : Address of House.....				
TN : Telephone Number	Land TN1		Mobile TN2	
CN : By what name are you commonly known in this area?				
LN : Language 1. Sinhala 2. Tamil 3. English (Mark language the survey is carried out)				

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 :	Initials:	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 questions asked according to given instructions. Interviewer Signature		

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

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

SECTION F : ABILITY TO PERFORM THE SURVEY

Interviewer: Complete this section from information obtained from the initial respondent (i.e. January 2009) or some other person (if the respondent cannot be met several times).

- F.1.** Were you able to find the respondent?
 1. Yes **Go to F.2.**
 2. No, and I have made several attempts **Go to instructions after F.2.**
- F.2.** Was the respondent ready to be interviewed?
 1. Yes and she has no issue in participating in the survey. **Go to next Section**
 2. Yes, but the respondent cannot be joined to the survey according to the survey conditions. **Go to F.3.**
 3. No **See instructions after F.2.**

If the respondent refuses to participate in the survey or if the respondent could not be located, ask the following set of questions from neighbor or respondent or family member or anyone else.

- F.3.** Who supplied the information? (It is possible that there is more than one person) (MA)
 1. Respondent
 2. Family member/(s)
 3. Neighbour/(s)
 4. Other enterprise owner/(s)
 5. Other (specify)

- F.4.** Is the enterprise owner still running the business? (MA)
 1. Yes, running all businesses
 2. Not running all businesses, but at least one
 3. No, all businesses are closed down
 4. Not all businesses are closed down, but at least one is
 5. At least one of the businesses is being run by an immediate family member
 6. At least one of the businesses is being run by some other person
 7. Do not know

- F.5.** What is this person doing currently? (MA)
 1. Running all businesses **Go to F.7**
 2. Not running all businesses, but at least one **Go to F.7**
 3. Engaged in another business **Go to F.7**
 4. Engaged in wage work **See instructions after F.8**
 5. Involved in agricultural crop production work **See instructions after F.8**
 6. Moved residence to a different city **Go to F.6**
 7. Gone overseas **See instructions after F.8**
 8. Not involved in any economic activity **See instructions after F.8**
 9. Passed away **See instructions after F.8**
 10. Other (Specify) **See instructions after F.8**
 11. Do not know **See instructions after F.8**

- F.6.** If moved residence to a different city, what might that city be? 999 Do not know

See instructions after F.8.

- F.7.** Are the businesses operated at the same locations which they were operated earlier? (**Interviewer: Consider the location has changed if the location of at least one of the businesses has been changed**)
 1. Yes **See instructions after F.8**
 2. No **Go to F.8**
 3. Do not know **See instructions after F.8**

- F.8.** At where is the business being operated currently? (Obtain address if possible)

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Interviewer: Obtain **and mention** as much information as possible about the respondent and his/her job.

.....
.....
.....

SECTION 1: CHANGES IN PLACE AND LINE OF BUSINESS

Interviewer: Explain that questions based on changes in business activities and business location will be asked in this section.

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.

1.0a. We first interviewed you in January 2009. Which of the following best describes how your business has changed since January 2009? (**Interviewer:** Mark all that apply)

1. I did not operate a business in January 2009 and have since started one
2. I am operating a different line of business compared to January 2009
3. I am operating my business in a different location than in January 2009
4. I have introduced new products/services / goods to my business that I didn't sell in January 2009
5. I have started a second business in addition to still doing the business I had in January 2009
6. I have closed the business I was running in January 2009
7. I have made no major changes, and am still operating the same type of business in the same location

1.0b. What is the nature of **the oldest of your** current business?

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

1.0c. At any time during the past two years (i.e. after we first interviewed you in January 2009) have you started a business **which you were forced to** close down?

1. Yes
2. No

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

B1 (previous):

B2 (previous):

B3 (previous):

1.1a. In the previous survey round, you are recorded as running two businesses, which are (**Interviewer:** Mention what it says as above). Were you engaged in these same business activities in September 2010?

1. Yes, **all** of them **Go to 1.2**
2. No, **not any** of them **Go to 1.1b**
3. **Some businesses are correct, and some are wrong** **Go to 1.1b**

1.1b. What is the first business (B1) you were engaged in, in September 2010?

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

1.1c. What is the second business (B2) you were engaged in, in September 2010?

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

1.1d. What is the third business (B3) you were engaged in, in September 2010?

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

- 1.2. Are you working in the same lines of business (mention the actual lines of business in September 2010) and in the same locations as you were working in when we interviewed you in September 2010?

	B1 (previous) First business 1.Yes 2.No	B2 (previous) Second business 1.Yes 2.No	B3 (previous) Third business 1.Yes 2.No
a. Line of business has changed (including closing business / starting a new business)	1 2	1 2	1 2
b. Business location has changed	1 2	1 2	1 2
c. Have you closed this business you were operating in September 2010?	1 2	1 2	1 2

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

- 1.2d. Since September 2010, in addition to B1, B2 and **B3** lines of business (mention the actual lines of business) have you opened any new business?
- Yes
 - No

Interviewer: If there is no change in the lines of business (i.e. answers to 1.2a B1, 1.2a B2 and 1.2a B3 are 2) and no change in the business location (i.e. answers to 1.2b B1, 1.2b B2 and 1.2b B3 are 2) and not closed either of the businesses operating in Sept 2010 (i.e. answers to 1.2c B1, 1.2c B2 and 1.2c B3 are 2) and not started any new business since Sept 2010 (i.e. answer to 1.2d is 2) then go to section 6.

Interviewer: If there is a change in the lines of business (i.e. answers to 1.2a B1, 1.2a B2 or 1.2a B3 is 1) then ask Qn 1.3. **Also**, if has closed **at least one** of the businesses operated in Sept 2010 (i.e. answer to 1.2c B1, 1.2c B2 or 1.2c B3 is 1) and/or has started any new business since Sept 2010 (i.e. answer to 1.2d is 1) then ask Qn 1.3.

- 1.3. What are the lines of business you are currently engaged? (If there are more than three lines of business, give information of the main three)

	B1 (current)	B2 (current)	B3 (current)
a. Description			
b. Industry (ISIC) Code			
c. Sector	1 2 3	1 2 3	1 2 3

Codes for Sector (1.3c): 1. Production 2. Services 3. Retail/Sales

Interviewer: If there is a change in the business location (i.e. answers to 1.2b B1, 1.2b B2 or 1.2b B3 is 1) then ask Qn 1.4. If not, **see** instructions **in** Qn 1.5.

- 1.4.

	B1 (current) first business	B2 (current) second business	B3 (current) third business
a. Where is your new business location; in your home, or some other place? (Use codes below)			
b. Is your business operated in a fixed location, or a mobile location?	1. fixed 2.mobile	1. fixed 2.mobile	1. fixed 2.mobile
c. (If answer to 1.4b is 1) Which of the following best describes that fixed location? (Use codes below)			
d. Is this site your own property or rented or borrowed? (Use codes below)			

Codes for 1.4a: 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)

Codes for 1.4c: 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 **not-so-busy** street with a few other businesses around; 5. Located in a residential area

Codes for 1.4d: 1. Own property; 2. Rented /Leased; 3. Borrowed; 4. Other

Business Addresses	1.4e B1 (current) first business	1.4f B2 (current) second business	1.4g B3 (current) third business
BAD1			
BAD2			
BAD3			

Interviewer: If only business location has changed and there is no change in lines of business, then go to Section 6.

Interviewer: If **any** of the businesses that were being operated in September 2010 are closed (i.e. answers to 1.2c B1, 1.2c B2 or 1.2c B3 is 1) then ask Qn 1.5. If not, go to Qn 1.6.

1.5.

	B1 (previous) First business		B2 (previous) Second business		B3 (previous) Third business	
	M. Month	D. Date	M. Month	D. Date	M. Month	D. Date
a. When did you stop this business?						
b. Is the business now being operated by another household member? (except sale to a household member) (If no, go to next row)	1. Yes	2. No	1. Yes	2. No	1. Yes	2. No
	1	2	1	2	1	2
c. Did you sell your business to someone else to run? (If no, go to e)	1	2	1	2	1	2
d. How much did you sell your business for?	Rs.		Rs.		Rs.	
e. 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? (If no, go to g)	1 2		1 2		1 2	
f. How much did you sell the equipment and business assets for?	Rs.		Rs.		Rs.	
g. Do you plan on reopening this old business within the next 6 months?	1 2		1 2		1 2	

1.6. After closing, changing or selling the business, **what activity are you now engaged in?** (To make it easier, I will list some possible activities) **(SA)**

- | | |
|--|--------------------------------------|
| 1. Working for wage | Ask 2.1 to 2.11 in Section 2 |
| 2. Looking for work | Ask 2.12 to 2.15 in Section 2 |
| 3. Closed all previous businesses and now operating a different business | Go to Section 3 |
| 4. Housework or looking after children | Ask 2.12 to 2.15 in Section 2 |
| 5. Operating a new business along with at least one of the previous businesses | Go to Section 3 |
| 6. Operating a new business along with all previous businesses | Go to Section 3 |
| 7. Operating at least one of the previous businesses | Go to Section 6 |

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 1.6 is 1) ask questions 2.1 to 2.11; for those who are looking for work (answer to 1.6 is 2) or engaged in housework/looking after children (answer to 1.6 is 4) ask 2.12 to 2.15.

If currently working as a wage worker (i.e. answered 1 for Qn 1.6)

2.1. **What is the kind of enterprise that you work in?**

- Private sector firm
- Government sector
- An NGO or aid/relief agency
- Other (specify):

2.2. **Could you tell me in what sector you are employed as a wage worker?**

- Description:
- 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 in? (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 all types of income such as bonuses, overtime, in-kind payments **in addition to complete salary**)
- 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. Does any other member of your family work for **the same enterprise that you currently work 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. **Dropped sales** / business was making losses
 5. Better working hours **for self**
 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 or business activity within the next year?
1. Yes **Go to 2.11**
 2. No **Go to Section 10**
- 2.11. Do you intend to start business in the same industry or in 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 1.6), ask the following questions:**
- 2.12. What was the main reason for closing your business? (SA)
1. The business was making a loss **or dropped 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 whether you are** looking for a wage job, or another opportunity to enter self employment? (SA)
1. Wage work **Go to 2.14**
 2. Self employment **Go to 2.14**
 3. Not looking for employment **Go to Section 10**
- 2.14. How long do you believe that it will take 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 do you intend to look for work or engage in self-employment?
 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 or 6 for question 1.6). For those who have opened a new business along with at least one of the old businesses, ask this section only with respect to the new business.

- 3.1. Could you describe the nature of the business you are currently engaged in? (Describe and use ISIC R3)
 a. Respondent's answer:
 b. ISIC description:

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

- 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 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	

- 3.7. 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)

- The previous business was making a loss or dropped sales
- A better business opportunity came along
- I acquired training or other information about the new business
- Comfortable working hours
- Other (Specify):
- Not relevant

- 3.9. I 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 venturing in to the previous self-employment or self employment in another sector.

Important: If answered 3 or 5 or 6 to 1.6, 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	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 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. Because of the training programme that I received from the survey project	1	2
15. Demand for this good because of the unavailability of business of this kind in the area	1	2
16. Other (specify)	1	2

- 3.10. 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 1-15 of above 3.9 affected, write down their numbers. Mark 16 for other and state reason in above table.

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

SECTION 4: BUSINESS STARTUP

Interviewer: Mention that in this section you are asking about any new businesses started by the entrepreneur (i.e. answered 3 or 5 or 6 for question 1.6). For those who have opened a new business along with **at least one of the** old businesses, ask this section only with respect to the new business.

Show the card

- 4.1. Could 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?
- During the first month
 - months
 - I have covered the initial cost but not generated a profit yet.
 - I have not managed to recover **at least** the initial cost yet

Show the card

- 4.3. How challenging did you find the following aspects **with regards to** 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. Recognizing 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. You had expectations on the new business before you started your new business. Also while running the business currently, you gain experience in several dimensions. What we are now going to do is to compare between those two.
- 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, managing your new business:
1. Is more difficult than anticipated
 2. Is about as difficult as anticipated
 3. Is less difficult than anticipated
- 4.4c. Compared with your expectations before opening your business, the pressure of running your new business while also managing your household:
1. Is more difficult than anticipated
 2. Is about as difficult as anticipated
 3. Is less difficult than 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: Mention that in this section you are asking about any new businesses started by the entrepreneur (i.e. answered 3 or 5 or 6 for question 1.6). For those who have opened a new business along with at least one of the old businesses, ask this section only with respect to the new business.

- 5.1. Think about the capital/investment you made to start the new business. How much did you need to spend on each of the following items such as utensils, machines, raw materials in order to start your business? Indicate 0 for items which did not cost.

Item	Investment / 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 business licensing and government permits	
5. Initial costs of advertising	
6. Any other start-up cost (specify)	
7. Total of all above investments	

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

Interviewer: Explain that you need to find out 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. Could you tell me about the percentage of the funds you invested in your business came from each of the following sources?

Source	Percentage %
1. Own savings	
2. Investment by members of the household (including husband)	
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 of all above	

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 of loan	Amount (Rs)
1. Family and/ or Friends	
2. Private Banks (e.g. Sampath, Seylan)	
3. Government Banks (e.g. 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 (e.g. 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 (e.g. 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		

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

SECTION 6: CHANGE IN ASSETS OF PREVIOUS BUSINESSES

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

Interviewer: This section is asked by all those who are continuing at least one of the previous businesses. For those who have opened a new business along with the previous ones, (i.e. answered 5 or 6 to Qn 1.6), ask this section only with respect to the old businesses.

Show the card

6.1. During the past nine months (i.e. 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, could you tell me the amount you spent on purchases in each of the categories, and the amount you received from sales in each of the categories?

Item	B1 (previous) First business		B2 (previous) Second business		B3 (previous) Third business	
	a. Purchases	b. Sales	a. Purchases	b. Sales	a. Purchases	b. Sales
1. Tools and utensils						
2. Machinery and Equipment (e.g. 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 of assets (from 1 to 6)						

Interviewer: 6.2 is asked by only those who have made a purchase of an asset during the last 9 months.

Otherwise go to next section.

Interviewer: If new asset/s has/have been purchased, explain that you need information about sources of funding for the purchase of the new asset/s. 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. Could you tell me from which of the following sources you financed the purchase of new asset(s)?

Source	Percentage %
1. Your own savings (including profits from a former business)	
2. Investment by members of household (including husband)	
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 of all above	

Interviewer: If a loan was obtained to purchase new asset/s, (indicated a value for 8 of 6.2) ask 6.2a. **Otherwise go on to next section.**

6.2a. Could you tell me about the amount of loans which came from each of these lenders if you obtained a loan for purchase of asset/s?

Source of loan	Amount (Rs)
1. Family and/ or Friends	
2. Private Banks (e.g. Sampath, Seylan)	
3. Government Banks (e.g. 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 (e.g. IDRP/REAP/ABG etc.)	
9. Moneylenders	
10. Customers / suppliers	
11. Pawning personal assets	
12. Other (specify)	
13. Total	

SECTION 7 : INCOME, EXPENSES, AND PROFIT

Interviewer: This section is asked by all who are engaged in a business. For those who are engaged in several businesses, ask the following regarding all the businesses.

7.0a. How many hours per week do you personally spend working in your business/(es)?

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

7.0b. Could you tell me about the type of accounts you keep for income, expenses, assets etc. of your new business?

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

7.0c. Apart from yourself, who else works in this new business/(es), and how many hours did they work during the last week?

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.*

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

7.0d. In total, how many paid workers do you have in your business/(es) who work:

- a. Full-time (more than 20 hours per week) in a normal week Number
- b. Part-time (20 hours or less per week) in a normal week Number

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/(es)?

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 (last month) 2011. **To make it easier, I will list some possible expenses.**

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

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

7.5b. What were your total monthly sales in April 2011? Rs:

7.5c. Thinking over the past year, how much were your sales in:

- a. The best month for sales m. Month: v.Rs:.....
- b. The worse month for sales m. Month: v.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 nature of the business. Compare with the front cover. Ask in relevance to the main business if engaged in more than one business.

- a. How much of revenue do you receive from the sale of the products that you **manufacture** from materials worth of Rs. 1000? Rs :
- b. How much of revenue do you receive from the sale of the products that you trade, which were bought at Rs. 1000? Rs :
- c. How much of revenue do you receive from sales of services provided from products worth of Rs. 1000? Rs :

7.7. What percentage of your total revenue comes from the sale of this **main manufacturing/trading/service** item?%

7.8a. 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.

7.8b. What were your business profits in April 2011? Rs.....

7.9. What was the total income of your household for May (last month) 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 **husband** earn during May 2011? Rs.....

7.10. What percentage of your inputs/ raw materials **which are required for the business activities is** purchased on credit? (**Interviewer:** give examples)%

7.11. What percentage of your sales of **products / services is** made on credit? (**Interviewer:** give examples)%

Interviewer: For those engaged in several businesses, ask 7.12. Otherwise move onto 7.13

7.12. In 7.5a, 7.4h and 7.8a above, we have obtained the income, expenses and profit for May 2011. But this is for several businesses. What is expected here is to find out what percentage of income, expenses and profits are applicable for each business separately.

Item	B1 (current) first business (%)	B2 (current) second business (%)	B3 (current) third business (%)
1. You previously mentioned that the total sales of your business was (mention value in Q7.5a). What is the percentage breakup between the businesses?			
2. You previously mentioned that the total expenses of your business was (mention value in Q7.4h). What is the percentage breakup between the businesses?			
3. You previously mentioned that the total profit of your business was (mention value in Q7.8a). What is the percentage breakup between the businesses?			

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

1. Yes
2. No

Go to next section

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

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

SECTION 9: BUSINESS ABILITIES AND PRACTICES

Interviewer: For those who are involved in more than one business, 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 of raw materials or purchased goods offered by alternate suppliers/sources to the prices or quality of raw materials or purchased goods offered by the current supplier/source?
1. Yes
 2. No

Interviewer: If the business has 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? (such as sales records and expense records)
1. Yes
 2. No

Go to 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 see how much cash your business has on hand at any point in time, using these records?
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 from 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
2. No

Go to Qn 9.15

Go to Qn 9.16

- 9.15.** How frequently do you compare your 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 annually? (MA)

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

Marketing

- 9.18.** Which of the following have you done in the last three months?

- 9.18a.** Have you 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.** Have you 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.** Have you asked your customers whether there are any other products they would like you to sell or produce?

1. Yes
2. No

- 9.18d.** Have you **inquired from** a former customer to find out why they have stopped buying from your business?

1. Yes
 2. No
999. No former customer

- 9.18e.** Have you asked a supplier about which products are selling well in your industry?

1. Yes
 2. No
999. Supplier has no knowledge of industry (e.g. provides general inputs)

- 9.19.** Do you price any of your goods or services at prices slightly less than a round number (e.g. 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? (e.g. leaflets, banners, advertisements)
1. Yes
2. No
- 9.22. Do you normally make explanations/suggestions on other items that customers might want to buy?
1. Yes
2. No

SECTION 10: PERSONAL AND HOUSEHOLD INFORMATION

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

- 10.1. Could I know what your marital status is?
1. Never married
2. Married
3. Widow
4. Divorced
5. Separated
- 10.2. I need to know 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. Other household chores and gardening	
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	

SECTION 11: ATTITUDES

Show the card

- 11.1. We will use the graph to determine how satisfied you are with your business and your life. 10 indicates the state of total satisfaction and 0 indicates the state of total dissatisfaction. Could you tell me how satisfied or unsatisfied you are with the following situations based on the above scale?

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

Totally dissatisfied

Totally satisfied

	Number
a. (If engaged in a business) Your business's performance over the past 2 years	
b. (If engaged in a business) Working in self-employment rather than doing something else	
c. (If engaged in a business) The amount of work you have to do in your business	
d. (If engaged in a business) Your understanding of your business's finances	
e. Your life in general	
f. Living in Sri Lanka	

Interviewer: If unemployed or not engaged in self-employment go to next section.

11.2. Could you tell me how strongly you agree with the following statements?

1 = Strongly disagree, 2 = Disagree, 3 = Neither agree nor disagree, 4 = Agree, 5 = Strongly agree

a. I am frequently bored with my job / self-employment	1	2	3	4	5
b. I work in my job / self employment very enthusiastically	1	2	3	4	5
c. I usually feel exhausted at the end of the work day	1	2	3	4	5
d. I enjoy being responsible for the success of my firm	1	2	3	4	5
e. My job/ self-employment is very stressful	1	2	3	4	5

SECTION 12: PERSONALITY AND DECISION MAKING

Interviewer: Ask the questions in this section from all.

Mobility

Place	12.1. Did you go to a following place in the past month? 1. Yes 2. No 3. Not relevant			12.2. Do you usually 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

12.3. We intend to ask some questions to determine what kind of a person you are. I will read out the following statements. Please tell me to what degree you agree or disagree with those statements. There are no right or wrong answers. Please answer with what you feel is correct.

Show the card

- | | | |
|----------------------|----------------------------|----------------------|
| 1. Strongly disagree | 2. Disagree to some extent | 3. Slightly disagree |
| 4. Slightly agree | 5. Agree to some extent | 6. Strongly agree |

1. I am someone who is talkative.	1	2	3	4	5	6
2. I am someone who tends to find fault with others.	1	2	3	4	5	6
3. I am someone who does a thorough job.	1	2	3	4	5	6
4. I am someone who is depressed, blue.	1	2	3	4	5	6
5. I am someone who is original, comes up with new ideas.	1	2	3	4	5	6
6. I am someone who is reserved.	1	2	3	4	5	6
7. I am someone who is helpful and unselfish with others.	1	2	3	4	5	6
8. I am someone who can be somewhat careless.	1	2	3	4	5	6
9. I am someone who is relaxed, handles stress well.	1	2	3	4	5	6
10. I am someone who is curious about many different things.	1	2	3	4	5	6
11. I am someone who is full of energy and motivation.	1	2	3	4	5	6
12. I am someone who starts quarrels with others.	1	2	3	4	5	6
13. I am someone who is reliable.	1	2	3	4	5	6
14. I am someone who is tense in difficult situations	1	2	3	4	5	6
15. I am someone who is ingenious, a deep thinker.	1	2	3	4	5	6
16. I am someone who can generate a lot of enthusiasm in others.	1	2	3	4	5	6
17. I am someone who has a forgiving nature.	1	2	3	4	5	6
18. I am someone who tends to be disorganized.	1	2	3	4	5	6
19. I am someone who worries a lot.	1	2	3	4	5	6
20. I am someone who has an active imagination.	1	2	3	4	5	6
21. I am someone who tends to be quiet.	1	2	3	4	5	6

22. I am someone who generally trusts others.	1	2	3	4	5	6
23. I am someone who tends to be lazy.	1	2	3	4	5	6
24. I am someone who is emotionally stable, not easily upset.	1	2	3	4	5	6
25. I am someone who is inventive.	1	2	3	4	5	6
26. I am someone who has an assertive personality.	1	2	3	4	5	6
27. I am someone who is cold and aloof.	1	2	3	4	5	6
28. I am someone who perseveres until the task is finished.	1	2	3	4	5	6
29. I am someone who can be moody.	1	2	3	4	5	6
30. I am someone who values artistic, aesthetic experiences.	1	2	3	4	5	6
31. I am someone who is sometimes shy, inhibited.	1	2	3	4	5	6
32. I am someone who is considerate and kind to almost everyone.	1	2	3	4	5	6
33. I am someone who does things efficiently.	1	2	3	4	5	6
34. I am someone who remains calm in tense situations.	1	2	3	4	5	6
35. I am someone who prefers work that is routine.	1	2	3	4	5	6
36. I am someone who is outgoing, sociable.	1	2	3	4	5	6
37. I am someone who is sometimes not friendly with others.	1	2	3	4	5	6
38. I am someone who makes plans and follows through with them.	1	2	3	4	5	6
39. I am someone who panics easily.	1	2	3	4	5	6
40. I am someone who likes to reflect, play with new ideas.	1	2	3	4	5	6
41. I am someone who has few artistic interests.	1	2	3	4	5	6
42. I am someone who likes to cooperate with others.	1	2	3	4	5	6
43. I am someone who is easily distracted.	1	2	3	4	5	6
44. I am someone who is sophisticated in art, music, or literature.	1	2	3	4	5	6

SECTION 13: EFFECT OF TRTREATMENT

Interviewer: If intervention group = 1, skip this section

Interviewer: This section is asked by those who were planning to start a business in January 2009 and had started more than one business by September 2010. (That is for those who are SHENO=6XXX in the multi enterprise sheno list.)

13.1. Interviewer: Did this respondent participate in the training programme? (Complete according to the sheno list.)

1. Yes

Go to 13.2

2. No

Go to next section

13.2. Interviewer: Was a business started after January 2009 (i.e. after the baseline survey) (Complete according to the sheno list.)

1. Yes

Go to 13.3

2. No

Go to 13.5

13.3. (Interviewer: For those who participated in the training programme and started a business after the baseline survey.)

You participated in the training programme organized by the research project. We would like to know to what extent that training programme influenced you to start a business.

Show the card

Could you tell me to what degree you agree or disagree with the following statements?

1. Strongly disagree

2. Disagree

3. Neither agree nor disagree

4. Agree

5. Strongly agree

Statement	Response				
a. I wouldn't start a business if not for participating in the training programme	1	2	3	4	5
b. Implementing my plan to start a business accelerated due to participating in the training programme	1	2	3	4	5
c. My business became more profitable due to participating in the training programme	1	2	3	4	5
d. Was able to carry out my business in a more organized manner due to participating in the training programme	1	2	3	4	5

e. Developed management practice habits in my business due to participating in the training programme	1	2	3	4	5
f. Started the business in a different sector than I expected to start due to participating in the training programme	1	2	3	4	5

13.4. (Interviewer: Only for those who received the cash award by the research project. If the cash award was not given, go to the next section.)

You received a cash award after participating in the training programme organized by the research project. We would like to know to what degree it influenced to start a business.

Show the card

Could you tell me to what degree you agree or disagree with the following statements?

1. Strongly disagree 2. Disagree 3. Neither agree nor disagree
4. Agree 5. Strongly agree

Statement	Response				
a. I wouldn't start a business if not for the cash award	1	2	3	4	5
b. Implementing my plan to start a business accelerated due to the cash award	1	2	3	4	5
c. My business became more profitable due to the cash award	1	2	3	4	5
d. Was able to carry out my business in a more organized manner due to the cash award	1	2	3	4	5
e. Developed management practice habits in my business due to the cash award	1	2	3	4	5
f. I started the business in a different sector than I expected to start due to the cash award	1	2	3	4	5

Interviewer: Go to next section

13.5. (Interviewer: Only for those who participated in the training programme and did not started a business after the baseline survey.)

You participated in the training programme organized by the research project. We would like to know to what extent that training programme influenced you to not start a business.

Show the card

Could you tell me to what degree you agree or disagree with the following statements?

1. Strongly disagree 2. Disagree 3. Neither agree nor disagree
4. Agree 5. Strongly agree

Statement	Response				
a. After participating in the training programme, I felt that not enough satisfaction could be derived from running a small scale business	1	2	3	4	5
b. After participating in the training programme, I felt that not enough profit could be made from running a small scale business	1	2	3	4	5
c. After participating in the training programme, I felt that I do not possess enough skills to run a small scale business	1	2	3	4	5
d. After participating in the training programme, I felt that it was not suitable for me to run a small scale business	1	2	3	4	5
e. After participating in the training programme, I felt that I did not have the commitment required to run a small scale business	1	2	3	4	5

13.6. (Interviewer: Only for those who were received the cash award by the research project. If the cash reward was not given, go to the next section.)

You received the cash award after participating in the training programme organized by the research project. We would like to know to what degree it influenced to not start a business.

Show the card

Could you tell me to what degree you agree or disagree with the following statements?

1. Strongly disagree 2. Disagree 3. Neither agree, nor disagree
4. Agree 5. Strongly agree

Statement	Response				
a. I decided not start a business due to receiving of the cash award	1	2	3	4	5
b. Ventured in to another job / activity due to receiving of the cash award	1	2	3	4	5
c. Decided to postpone starting a business due to receiving of the cash award	1	2	3	4	5

SECTION 16: INTERVIEWER IMPRESSIONS

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

Interviewer: *Please complete the following section without consulting the respondent, once the interview is over.*

- 16.1.** Who else other than the owner of the business was present during the interview? (MA) (Mark all that apply)
- | | |
|--------------------------------------|---|
| 1. Nobody | 2. The spouse of the owner |
| 3. Other adult household member | 4. Other adult 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: