

BANGLADESH FORMAL AND INFORMAL ENTERPRISE SURVEY

Questionnaire Number:	Enterprise ID:		
Enterprise originally selected or a replacement unit: 1= Original; 2= Replacement			
If replaced, ID no. of original enterprise			
BN. Business Name :			
NB. Nature of the Business :			
1. Manufacturing; 2. Services; 3. Trade			<input type="checkbox"/>
ON. Owner's Name :			
GND. Gender of Principal Owner : 1. Male; 2. Female			<input type="checkbox"/>
AD1. Address of Business:			
AD2.			
AD3.			
TN. Telephone number: 1.Land:		TN1	2.Mobile: TN2
CN. By what name is the enterprise owner commonly known in this area:			
LN. Language of Interview:			

Use codes and names:

Zila:		GPS Latitude:	. N
Thana:		GPS Longitude:	. E
Ward:		Urban/Rural: 1. Urban, 2. Rural.	

Interviewer Records:

Interviewer Name:	Number:
Date and Time of the Interview. Use 24 hour system for time.	
First Interview: Date: Time: From..... To:	
Second Interview: Date: Time: From..... To:	
Third Interview: Date: Time: From..... To:	
I certify that all the information contained in this document was obtained as accurately as possible from the respondent to questions asked according to given instructions.	
..... Interviewer Name Interviewer Signature

Supervisor's Records:

Method:	Accompnd with Sup	Recheck	Check Qnr only	Supvsr Name & No
Date Y/M/D	2010./...../.....	2010./...../.....	2010./...../.....	
Time (Use 24 hour system for time)	From To	From To	From To	Signature:

Record of Process:

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

Give a detailed address and some landmarks to help find the business, with sufficient details so that enterprise can be located by supervisor/followup):

SECTION 1: PERSONAL AND BUSINESS INFORMATION

I would like to ask you some questions about your business so that we can better understand the history of the business, its achievements and the challenges it faces.

INTERVIEWER NOTE: INTERVIEW MUST BE WITH THE BUSINESS OWNER.

1.1 What is this firm's current legal /ownership status?

- 1 = Sole proprietorship;
- 2 = Partnership;
- 3 = Co-operative society;
- 4 = Private limited liability company;
- 5 = Publicly listed company;
- 6 = Other (specify) _____

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

(Interviewer: describe and use code ISIC-R3)

1. Respondent's answer: _____

2. ISIC Code: _____

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1.3 How many hours a week do you (the principal owner) personally spend working in the business?

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

Show the card [Suggest we drop it]

1.4 Type of site

What is the type of site where your business operates?

- 1. Improvised site on public spaces
- 2. Permanent or semi-permanent site on public spaces
- 3. Improvised or traveling site in a marketplace
- 4. Site that is part of a permanent market
- 5. At your residence without special installations
- 6. At your residence with special installations.
- 7. Commercial site (grocery, hardware, etc.)
- 8. Service site (dry cleaning, restaurant, office, etc.)
- 9. Production shop (bakery, printing, etc.)
- 10. Repair service shop (mechanic, electrician, etc.)
- 11. Guest house, hotel, inn, etc
- 12. Transporting people or merchandise with site
- 13. Other type of site: (specify).....

- 1.5 Is this site your own or family member owned property? Or is it rented/leased or borrowed?
1. Owned property
 2. Rented/Leased
 3. Borrowed
 4. Other (specify).....
- 1.6 Is the land your business operates on commercial land, non-commercial land, or khas land?
1. Commercial Land
 2. Non-commercial land
 3. Khaas Land
- 1.7 Do you have legal title for the land which your business operates on?
1. Yes
 2. No
- 1.8 Did you start the business from scratch or was it inherited or purchased from your parents or someone else?
1. I started the business from scratch **Go to Qn. 1.11**
 2. I purchased or inherited the business
- 1.9 If you did not start the business from scratch , was it:
1. Inherited from your parents?
 2. Inherited from another family member?
 3. Owned from marriage
 4. Purchased from a family member?
 5. Purchased from someone outside the family?
 6. Other (Specify _____)
- 1.10 When did you take over the activities/ownership/management of this business?
(If don't know say so)
- 1.10m Month _____ 1.10y Year _____ 999. Don't know _____
- 1.11 When did this business begin operations? **(If don't know say so)**
- 1.11m Month _____ 1.11y Year _____ 999. Don't know _____

1.12a Tell me how many of the following types of workers you have / had in your business

[Do not count yourself in any of these categories]

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

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

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

1.12b If they have wage or salaried workers, or casual or daily workers ask: Do you have a written employment contract with any of your workers?

1. Yes; 2. No; 999. Don't know

Personal Information about the Owner

Interviewer : Note if there are multiple owners, ask about the principal owner

1.13 What is your age? Years :

1.14 Gender
 1. Male
 2. Female

1.15 Marital Status
 1. Single/Never Married
 2. Married
 3. Widowed
 4. Divorced
 5. Separated

1.16 Number of people living in your household

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

SECTION 2 : EDUCATION AND BACKGROUND

Educational Background

2.1 What is the highest level of education that you have completed?

1. None
2. **(I - V)** Primary education
3. **(VI - VIII)** Junior secondary education
4. **(IX - X)** Secondary education
5. **(XI - XII)** Higher secondary education
6. **(XIII - XVI)** Bachelors
7. **(XVII - XVIII)** Masters
8. Doctorate/Higher Degree
99. Don't Know/Refused

2.2 Then how many years of formal education have you had?

Years:

(Interviewer: This is the total number of years of schooling (e.g. finished primary education = 5 years)

Employment background and history

2.3 At what age did you begin to work full-time? Years:

2.4 How many different jobs did you have before you started this enterprise? _____

2.5 What is the highest level of education attained by your father? **(Same codes as question 2.1)**

2.6 What is the highest level of education attained by your mother? **(Same codes as question 2.1)**

2.7 At age 12, what percentage of your neighbors did not have enough to eat or got by with difficulty?

_____%

999. Don't know/Can't say _____

2.8 At age 12, did your family sometimes not have enough to eat, or get by with difficulty?

1. Yes; 2. No; 999. Don't know/Can't say

SECTION 3 : FINANCE AND LOANS INFORMATION

3.1 Think about the investment you made to start the business, or if you inherited or were given the business, the amount of investment the business had at the time you took it over. If you were to start the firm today with the same equipment, inventories, etc., how much would you need to invest in:

Taka

a. Land and Buildings	
b. Machinery, equipment and working capital	

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

1. Yes

2. No **Go to Qn 3.4**

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

1. Business name

2. Own personal name

3. Personal name of another family member

4. Other _____

If answered 1, go to 3.4, otherwise go to 3.5

3.4 Does your business have any of the following?

	(1= Yes, 2 =No)
a. An overdraft facility	
b. A credit card	
c. A cheque account	

LOANS

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

Type of Loan	3.5a. Have you ever had a loan of this type? 1. Yes 2. No → next row	3.5b. Do you still owe part of this loan? 1. Yes 2. No	3.5c. When was the first time such loan was received?		3.5d. When was the last time such loan was received?	
			Mon	Yr	Mon	Yr
1. Private bank						
2. Government bank						
3. Microfinance organization						
4. Moneylender						
5. Family and friends						
6. Other (Specify)						

3.6 What percentage of your inputs (*Interviewer: give examples*) are purchased on credit? _____%

3.7 What percentage of your sales (*Interviewer: give examples*) are sold on credit? _____%

3.8 Do any of your customers pay by check?
 1. Yes → **Go To Section 4**
 2. No

3.9 If not, have some asked if they could?
 1. Yes, some have asked if they could
 2. No, none have asked if they could

SECTION 4: ASSETS, INCOME, EXPENSES AND PROFIT

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

Show the card [Suggest we drop it]

- 4.1 Now I am going to ask you about the characteristics of any utensils, tools, machinery and equipment, vehicles and other property currently used in your business or activity. Please tell me the approximate value of your assets in each of the following categories. Think of the value as how much it would cost you to replace the assets with ones in similar condition

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

- 4.2 Which of the following assets do you own and use in your business?

	1. Yes 2. No
a. Cell phone	
b. Computer	
c. Credit card machine	
d. Fax machine	

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

1. Yes **Go to Qn. 4.4**
 2. No **Go to Qn. 4.5**

- 4.4 At market prices, what is the value you calculate of your current inventories? Taka : _____

Show the card [Suggest we drop it]

4.5 Business expenses during the last month

Please report the amount you have spent on each of the following categories of business expenses during the last month

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

Item:	Cost (Taka)
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 last month	

4.6 Can you tell me the total monthly sales of your business in the last month from all sources, including manufacturing, trade and services? Taka: _____

999. Refuse to answer/Don't know/Can't say _____

4.7 What was the total ANNUAL sales of your business for 2009? Taka _____

4.8 What was the total ANNUAL sales of your business for 2008? Taka _____

4.9 ***Interviewer: Please request the respondent to answer these questions from written record. Please note whether the respondent answered these questions by consulting written records or by memory. If they used written records together with memory, mark this as written records.***

1. Written records; 2. By memory

4.10 What was the total income the business earned during THE LAST MONTH after paying all expenses including wages of employees, but not including any income you paid yourself. That is, what were the profits of your business during last month?

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

999. Don't know/ refuse answer _____

4.11 What was the total income of your household for THE LAST MONTH, including income from all sources?

Taka _____

4.12 What percentage of your sales are exported? _____

(Write zero if the firm does not export)

SECTION 5: INNOVATION

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

1. Yes

2. No **Go to Qn. 5. 3**

999. Don't know **Go to Qn. 5. 3**

5.1a Which of the following characterize your new products or services?

1. They are new for my firm

2. They are new for Bangladesh

3. They are new for international markets

5.1b Which of the following best describes the new product or service?

1. It is a new design or variation of a previously existing product or service

2. It is a new product / service line

5.2 What is the main new product or service introduced?

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

1. Yes

2. No

999. Don't know

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

1. Yes

2. No **Go to 5.6**

999. Don't know **Go to 5.6**

5.5 What is the main new process introduced?

5.6 Does your business have?

	1. Yes; 2. No
a. A website	
b. An email address	

SECTION 6: INFORMALITY

6.1 Does your business have a trade license?

1. Yes

2. No

999. Don't know

If yes...

6.1a How many years had your business been in operation when you got it? _____ years

(Write zero if the business started with this registration status)

6.1b How much did you pay to get this? _____Taka

6.1c How many days did it take to get this? _____days

6.1d Did you have to pay a bribe to get this? 1. Yes, 2. No

Now go to 6.8 if they have a trade license

6.2 Have you ever considered registering your business to get a trade license?

1. Yes

2. No

6.3 How much do you think is the cost of obtaining a trade license?

6.3a Official cost: Taka. _____ 999. Don't know/ Can't say _____

6.3b Unofficial cost: Taka. _____ 999. Don't know/ Can't say _____

6.4 After providing all the necessary documentation, how long do you think it takes to get a trade license registration? _____days

6.5 In the last year did you have to pay any fines or bribes for carrying on the business without a trade license?

1. Yes

2. No → Go to Qn 6.7

6.6 If so, how much did you have to pay as fine or bribe? Taka _____

6.7 If the upfront cost of registration for a trade license was lowered to zero, would you register?

1. Yes

2. No

6.8 What do you see as the possible costs or disadvantages of having a trade license? Tell us as many as you can think of.

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

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

6.9 What do you see as the possible benefits or advantages to your business of being registered with a trade license? Tell us as many as you can think of.

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

1. Being able to get a bank account in the business name	
2. Being able to sell to the government	
3. Being able to sell to other firms which require registration	
4. Less risk of being fined	
5. Less chance of being asked for a bribe	
6. Better reputation for the business	
7. Qualification for participation in government programmes for firms	
8. Easier to get a bank loan	
9. Greater societal acceptance for the firm	
10. Being able to export	
11. Being able to operate more visibly, or on a larger scale, without worrying	
12. Being able to use the courts to enforce business contracts	
13. Having a legal record of my business in case of disputes	
14. Being able to advertise more widely without worrying about attracting govt attention	
15. Other (specify): _____	
OR 16. I don't think there are any advantages or benefits	

6.10 During the year of 2009 how many times has your firm received an inspection or visit from:
(Interviewer: write 0 if they didn't have any inspections of this sort)

a. Municipal Government	
b. VAT Tax Authority	
c. Income Tax Authority	
d. Customs Authority	
e. Police	
f. Public health officers (e.g. Sanitary Inspector)	
g. Labor office (e.g. Labor Inspector)	
h. Other officers/inspectors (specify: _____)	

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

6.12 Does your business/owner have a tax identification number (TIN) certificate?

1. Yes

2. No

999. Don't know

If yes...

6.12a How many years had your business been in operation when you got it? _____ years
(Write zero if the business started with this registration status)

6.12b How much did you pay to get this? _____Taka

6.12c How many days did it take to get this? _____days

6.12d Did you have to pay a bribe to get this? 1. Yes; 2. No

Now go to 6.19 if they have a TIN

6.13 Have you ever considered registering your business to get a TIN?

1. Yes; 2. No

6.14 How much do you think is the initial cost of obtaining a TIN?

6.14a Official cost: Taka. _____ 999. Don't know/ Can't say _____

6.14b Unofficial cost: Taka. _____ 999. Don't know/ Can't say _____

- 6.15 How much do you think your annual taxes would be if you had a TIN? Taka _____
- 6.16 After providing all the necessary documentation, how long do you think it takes to get a TIN. registration? ____ days
- 6.17 In the last year did you have to pay any fines or bribes for carrying on the business without a TIN?
1. Yes
 2. No → Go to Qn 6.18

6.17a If so, how much did you have to pay as fine or bribe? Taka _____

- 6.18 If the upfront cost of registration for a TIN was lowered to zero, would you register?
1. Yes
 2. No

6.19 What do you see as the possible costs or disadvantages of having a TIN? Tell us as many as you can think of.

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

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

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

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

1. Being able to get a bank account in the business name	
2. Being able to sell to the government	
3. Being able to sell to other firms which require registration	
4. Less risk of being fined	
5. Less chance of being asked for a bribe	

6. Better reputation for the business	
7. Qualification for participation in government programmes for firms	
8. Easier to get a bank loan	
9. Greater societal acceptance for the firm	
10. Being able to export	
11. Being able to operate more visibly, or on a larger scale, without worrying	
12. Being able to use the courts to enforce business contracts	
13. Having a legal record of my business in case of disputes	
14. Being able to advertise more widely without worrying about attracting govt attention	
15. Other (specify): _____	
OR 16. I don't think there are any advantages or benefits	

6.21 Is your business registered for VAT?

1. Yes

If Yes, how many years had your business been in operation when you got it? _____ years

Write zero if the business started with this registration status

2. No

6.21a What percentage of your input purchases include VAT? _____%

6.21b Of the purchased inputs, what percent (in value) of the purchase you obtain/receive a receipt? ____%

6.21c What percentage of your sales do you issue a receipt for? _____%

6.22 Does your business have a registration certificate for Joint Stock Companies?

1. Yes

2. No

3. Not applicable

6.23 Does your business have a sanitation permit?

1. Yes

2. No

3. Not applicable

6.24 Are you a member of any: (Tick the relevant cell)

1. Samity	
2. Business Association	
3. Chamber of Commerce	

6.25 Did your establishment experience losses in the last year due to extortion (toll taking), theft, robbery, vandalism, or arson?

1. Yes

2. No

If YES then, Value of the loss (in Taka) _____

6.26 Do firms in your line of business ever make protection payments to:

	1. Yes; 2. No
a) To police officers	
b) Local <i>mastans</i> or local criminal organization	

SECTION 7: BUSINESS SKILLS AND PRACTICES SCORE-CARD

MARKETING

7.1 Which of the following have you done in the last three months?

(Mark 1=Yes, 2=No for each)

7.1a Visited one of your competitor's businesses to see what prices they are charging?

1. Yes; 2. No; 99. No competitor

7.1b Visited one of your competitor's businesses to see what products they have available for sale?

1. Yes; 2. No; 99. No competitor

7.1c Ask your existing customers whether there are any other products they would like you to sell or produce.

1. Yes; 2. No

7.1d Talked with a former customer to find out why they have stopped buying from your business?

1. Yes; 2. No; 99. No former customer

7.1e Asked a supplier about which products are selling well in your industry?

1. Yes; 2. No

99. Supplier has no knowledge of industry (e.g. provides general inputs)

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

1. Yes; 2. No

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

1. Yes

2. No → go to Qn 7.6

7.4 If yes, which of the following types of advertising have you done?

Type of Advertising	1=Yes, 2=No
7.4a Flyers	
7.4b Paid advertisements in community events (e.g. in souvenirs, banners)	
7.4c Yellow pages / Phonebook	
7.4d Newspapers	
7.4e Billboards away from the business site	
7.4f Attending meetings / other personal sales calls	
7.4g Other _____	

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

1. Yes; 2. No

Buying and Stock Control

7.6 In the last three months have you attempted to negotiate with a supplier for a lower price on raw materials or goods purchased?

1. Yes → go to Qn 7.6a
2. No → go to Qn 7.7

7.6a If yes, were you successful in obtaining a lower price?

1. Yes; 2. No

7.7 In the last three months, have you compared the prices or quality offered by alternate suppliers/sources of raw materials or purchased goods to the supplier/source you have?

1. Yes; 2. No

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

1. Yes
2. No → go to Qn. 7.15

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

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

- 7.10 How frequently do you run out of stock of these inventories or raw materials?
1. Never, I always have enough on hand
 2. Not very frequent, once every 6 months or so
 3. Once every three months
 4. Once a month or more frequent

- 7.11 How long does it take to obtain goods for which you have run out of stock?
1. A day or less
 2. More than a day, less than a week
 3. A week
 4. More than a week, less than a month
 5. A month or more

Interviewer: If enterprise is in manufacturing or service, skip to 7.15. Ask the following questions only from retail enterprises.

- 7.12a What percentage of perishable inventory purchases do you have to throw out because of spoilage?
__ __%

- 7.12b What percentage of goods do you discount as bulk sales? __ __%

- 7.12c Apart from bulk sales, what percentage of inventory purchases do you discount by 20% or more in order to sell? __ __%

- 7.12d What percentage of products for sale in this store do you sell less than one of in a month?
__ __%

- 7.13 Do you have a record-keeping system which allows you to know how much stock you have on hand?
1. Yes → go to Qn 7.13a
 2. No → go to Qn 7.14

- 7.13a Is the system:
1. Formal, written?
 2. Informal, unwritten?

- 7.14 How often do you inspect/update the information on inventory levels?
1. Daily
 2. Weekly
 3. Monthly
 4. Less often
 5. Do not inspect/update

Costing and Record-Keeping

- 7.15 Do you keep written business records?
1. Yes
2. No → go to Qn. 7.19
- 7.16 Do you record every purchase and sale made by the business?
1. Yes; 2. No
- 7.17 Are you able to use your records to see how much cash your business has on hand at any point in time?
1. Yes; 2. No
- 7.18 Do you regularly use your records to know whether sales of a particular product are increasing or decreasing from one month to another?
1. Yes; 2. No
- 7.19 Have you worked out the cost to you of each main product you sell?
1. Yes; 2. No
- 7.20 Do you know which goods you make the most profit per item selling?
1. Yes; 2. No
- 7.21 Do you have a written budget which tells you how much you have to pay each month for rent, electricity, equipment maintenance, transport, advertising, and other indirect costs of the business?
1. Yes; 2. No
- 7.22 Do you sell any goods on credit to customers?
1. Yes → go to Qn 7.22a
2. No → go to Qn 7.23
- 7.22a Do you have a written record of how much each customer owes you?
1. Yes; 2. No
- 7.23 If you wanted to apply for a bank loan, and were asked to provide records to show that you have enough money left each month after paying business expenses to repay a loan, would your records allow you to document this to the bank?
1. Yes; 2. No

Financial planning

7.24 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

7.25 Do you have a target set for sales over the next year?

- 1. Yes → go to Qn 7.25a
- 2. No → go to Qn 7.26

7.25a 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

7.26 Have you made a budget of what costs facing your business are likely to be over the next year?

- 1. Yes; 2. No

7.27 Which of the following do you or your accountant prepare at least annually?

(Interviewer: Mark all that apply)

1. Profit and loss statement	<input type="checkbox"/>
2. Statement of cash flow	<input type="checkbox"/>
3. Balance sheet	<input type="checkbox"/>
4. Income and expenditure statement	<input type="checkbox"/>
5. Other _____	<input type="checkbox"/>
6. OR Do not prepare any financial statements	<input type="checkbox"/>

7.28 Local governments, government agencies and private providers sometimes provide a number of business development and advisory services, mostly in the form of free or subsidized training and extension services. Have you ever received any such training?

- 1. Yes; 2. No

SECTION 8 : EXPECTATIONS

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

1. Continue in same line of business

2. Operating a different line of business

3. Wage work

4. Retired

5. Other _____

8.2 Imagine that you are still running a business five years from now. How many employees would you expect your business to have at that point in time? Number _____ 999. Cant say _____

SECTION 9: RISK ATTITUDES AND RECALL ABILITIES

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

0	1	2	3	4	5	6	7	8	9	10
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Unwilling to take risks

Fully prepared to take risks

9.2 **DIGIT-SPAN RECALL**

INTERVIEWER: Start with the card with 3 numbers marked on it, listed as card number 3. Tell the enterprise owner the following:

Show the card

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

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

Then you would look at this card, remember the numbers, and after 10 seconds repeat back to me 7-5-2.

Okay, let's start with a card with 4 numbers on it.

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

	1. Correct (If 1 go to the next card)	2. Wrong (If 2 go to next section)
a. 4 numbers	1	2
b. 5 numbers	1	2
c. 6 numbers	1	2
d. 7 numbers	1	2
e. 8 numbers	1	2
f. 9 numbers	1	2
g. 10 numbers	1	2
h. 11 numbers	1	2

SECTION 10: COMPETITIVE ENVIRONMENT

Show Card [Suggest we drop it]

10.1 What percentage of the revenue of this firm comes from.....?

a. Customers within the same thana	
b. Customers in the Same zila but different thana	
c. Customers in other zilas	
d. Direct exports	
e. Indirect exports, made through middlemen	
f. Other	
TOTAL	100%

10.2 How many firms operate in the same line of business in your area/locality?

			999. Don't know ____
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10.2a The perimeter of your area/locality (ref: Q 10.2) is viewed as:

1. Less than 1 square kilometer
2. More than 1 square kilometer
3. More than 2 square kilometer
4. More than 3 square kilometer

10.3 What percentage of your sales are made to the following:

1. Small firms	_____				%
2. Medium and large firms	_____				%
3. Individual consumers	_____				%
4. Government	_____				%
5. Foreign firms	_____				%
6. Other	_____				%

Total 100%

10.4 Where is your most important competitor located?

1. Within 1 km
2. More than 1 Km, but in the same thana
3. More than 1 Km, in a different thana, but the same zila
4. More than 1 Km, in different zila, but in Bangladesh
5. Outside Bangladesh

10.5 What percentage of your goods or services are custom made to meet the specifications of specific customers? % 999. not anything ____

10.6 If you shut down your business, how long would it take your largest customers to find an alternative supplier of the goods?

1. A day or less
2. More than a day, less than a week
3. More than a week, less than a month
4. A month or more
5. It would be impossible

10.7 Can you please provide contact details of two people who would know how to get in touch with you if you move and we wish to re-contact you for clarification of questions, or to follow-up in one year's time:

Person 1: Name _____
Phone number: _____
Address: _____

Person 2: Name _____
Phone number: _____
Address: _____

SECTION 11: APPEARANCE (INTERVIEWER OBSERVATIONS)

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

Signage

11.1 Does the business have a clear and visible sign outside the store, which indicates which type of business this is?

1. Yes → go to Qn 11.1a
2. No → go to Qn 11.2a

11.1a Is this sign bright and colorful, or old and faded?

1. Bright and colorful
2. Old and faded

Retail store procedures

(Interviewer: Following questions are for retail enterprises only)

11.2a Are prices of products clearly displayed?
1. Yes; 2. No

11.2b Are goods displayed in groups, with similar products next to each other?
1. Yes; 2. No

11.2c Do the shelves look full?
1. Yes; 2. No

11.2d Are there any posters or signs advertising particular products?
1. Yes; 2. No

11.2e Are the products and the area clear of dust and dirt?
1. Yes; 2. No

11.2f Is the store well lit?
1. Yes; 2. No

12. Did the respondent show you the following documents of his/her business?

Type	(1= Yes, 2 =No, 3= Not applicable)
a. Trade License	
b. Tax Identification Number (TIN) certificate	
c. VAT registration	
d. Registration Certificate from Joint Stock Companies	
e. Other (specify):	

Thank the Respondent and Terminate the Interview

Additional remarks:

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