

ENUMERATOR ID: <input type="text"/>	BOOK A SMEs QUESTIONNAIRE	CONFIDENTIAL

COVER PAGE SECTION

COV01	PROVINCE	<input type="text"/>	CODE:	<input type="text"/> PREPARED BY CAPI
COV02	DISTRICT/CITY	<input type="text"/>	CODE:	<input type="text"/> PREPARED BY CAPI
COV03a	PHONE-CALL DAY	1. 1 2. 2		
COV03b	PHONE-CALL NUMBER-	1. 1 2. 2 3. 3		
COV04.a	DATA SET	<input type="text"/> [THE ENUMERATOR CHOOSES A CUSTOMIZED DATA SET SHOWN BY CAPI]		
COV04.b	NUMBER	<input type="text"/>		
COV04.c	RESPONDENT'S CLASSIFICATION	1. MODULE/QUESTIONNAIRE A 2. MODULE/QUESTIONNAIRE B		
COV04.d	RESPONDENT'S NAME	<input type="text"/>		
COV05	DATE	<input type="text"/> / <input type="text"/> / 2021		
COV06	START TIME	<input type="text"/> : <input type="text"/>		
COV07	COMPLETION TIME	<input type="text"/> : <input type="text"/>		
COV08	INTERVIEW RESULT	1. COMPLETED → SQ01 2. PARTIALLY COMPLETED 3. NO INTERVIEW		
COV09	REASON OF NO COMPLETION	1. PHONE CALLS WERE NOT ANSWERED 2. THE RESPONDENT REFUSED TO BE INTERVIEWED 3. THE RESPONDENT WAS BUSY, REFUSED TO CONTINUE THE INTERVIEW 4. THE RESPONDENT WAS TIRED, REFUSED TO CONTINUE THE INTERVIEW 95. OTHER: <input type="text"/>		

NOTE FOR SURVEY PROCEDURES

The enumerator must obtain verbal approval from the respondent before continuing the interview. After obtaining the approval, the Enumerator continues the interview following to the prepared program.

INFORMED CONSENT

Good morning/ afternoon/ evening,

My name is _____ from REDI (Regional Economic Development Institute). Currently, we are being assigned by the Coordinating Ministry for Economic Affairs (Kemenko Perekonomian) to carry out the “MSME and Financial Services Studies” in Indonesia, including [your district]. This study aims to determine the characteristics and growth of your business, as well as your experience regarding financial services available to MSMEs in Indonesia. We obtained your information from the Coordinating Ministry for the Economics Affairs based on the database of individuals or firms who have applied for loans from national financial institutions/banks, including through the People’s Business Credit (KUR) program.

We will carry out the interview via a phone-call with consideration of the Covid-19 pandemic situation. The information you provide will be kept confidential and only be used for research purposes.

If you agree to participate in this study, you need to understand the following matters:

- Your participation is voluntary and is important to contribute in policies making to support MSMEs in accessing financial services
- Your answers reflect your opinion and your business experience
- The interview process will be audio recorded for documentation and verification purposes

We will send you the permit from the Coordinating Ministry for the Economics Affairs regarding the study via Whatsapp or SMS

IC01.

This phone-call will take approximately 30 minutes. Considering the information regarding this study, do you agree and are you willing to participate in this study?

1. Yes. thank you

3. No. thanks. [IC01a] Why are you not willing to participate in this study? _____

1. I do not have time

2. Not interested

3. I am concerned about confidentiality

4. Health problems (illness)

95. OTHER, PLEASE SPECIFY _____

SECTION SQ. SCREENING QUESTIONS

SQ01	Name of respondent (CTO PROGRAM POPS-UP RESPONDENT'S NAME BASED ON SIKP)
SQ02	Have you ever applied for a KUR loan? (CTO PROGRAM POPS-UP THE APPLICATION DATE BASED ON SIKP)	1. Yes 3. No
SQ03	Was the KUR application in your own name?	1. Yes 3. No
SQ04	Have you ever received a KUR loan?	1. Yes 3. No
SQ05	What is your role in the business for KUR application?	1. Owner 2. Manager 3. Both, owner and manager 4. Neither owner or manager
CAPI CHECKS: IF ANY OF SQ02 – SQ04 IS RESPONDED 'NO' AND /OR SQ05 IS RESPONDED AS OPTION 4 SELECTED, THEN DROP THE RESPONDENT, IT IS NON-ELIGIBLE RESPONDENT		

SECTION IR: IDENTIFICATION OF RESPONDENTS

IR01.a	Name of Respondent 1	1. NAME IN ACCORDANCE TO SIKP DATABASE _____ HINT: ENUMERATOR CONFIRMS THE RESPONDENT'S NAME POP-UP BY THE PROGRAM CAPI PROGRAM: SHOWS POP-UP NAME IN ACCORDANCE TO THE SIKP DATABASE
IR01.b	Note any discrepancy from the SIKP database	96. NO DISCREPANCY 1. TYPO 2. LESS/MORE WORD 95. OTHER, SPECIFY _____
IR01.c	GENDER OF RESPONDENT 1	1. Male 3. Female
IR01.d	Note any discrepancy from the SIKP database	96. NO DISCRPENACY 1. ERROR IN DATABASE
IR01.e	The highest education level completed	1. No attended school 2. Not complete elementary school (SD)/ <i>Madrasah Ibtidaiyah</i> (MI)/equivalent 3. Elementary school (SD)/ <i>Madrasah Ibtidaiyah</i> (MI)/equivalent

		4. Junior high school (SMP)/ vocational junior high school (ST)/ Madrasah Tsanawiyah (MTs))/equivalent 5. Senior high school (SMA)/ vocational senior high school (STM/SMK)/ Madrasah Aaliyah (MA)/equivalent 6. D1/D2/D3 7. D4/S1 8. S2/S3
IR01.f	Note any discrepancy from the SIKP database	96. NO DISCREPANCY 1. ERROR IN DATABASE 2. CONTINUED THE EDUCATION AFTER APPLY FOT KUR LOAN 95. OTHERS, SPECIFY _____
IR02.a	Name of Respondent 2	1. _____ 96. NOT APPLICABLE → IR03 HINT: THIS PART IS FOR NAME OF RESPONDENT INTERVIEWED OTHER THAN THAT INTENDED IN THE SIKP DATABASE
IR02.b	Gender of Respondent 2	1. Male 3. Female
IR02.c	The highest education level completed	1. No attended school 2. Not complete elementary school (SD)/ <i>Madrasah Ibtidaiyah</i> (MI)/equivalent 3. Elementary school (SD)/ <i>Madrasah Ibtidaiyah</i> (MI)/equivalent 4. Junior high school (SMP)/ vocational junior high school (ST)/ Madrasah Tsanawiyah (MTs))/equivalent 5. Senior high school (SMA)/ vocational senior high school (STM/SMK)/ Madrasah Aaliyah (MA)/equivalent 6. D1/D2/D3 7. D4/S1 8. S2/S3
IR03	DATE OF KUR APPLICATION	DD/MM/YYYY (CAPI PROGRAM: CTO POPS-UP THE APPLICATION DATE BASED ON SIKP)
IR03.a	Note any discrepancy from the SIKP database	W. NO DISCREPANCY A. INCORRECT DATE B. INCORRECT MONTH C. INCORRECT YEAR D. FORGOT THE DATE/MONTH V. OTHER, SPECIFY _____

IR04	BUSINESS NAME	_____
IR05	STATUS OF THE BUSINESS	1. ACTIVE 2. CLOSED, PERMANENT <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> [YYYY] 3. CLOSED, TEMPORARY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> [YYYY]
IR06	DATE STARTED THE BUSINESS	DD/MM/YYYY
		(CAPI PROGRAM: CTO POPS-UP THE DATE BASED ON SIKP)
IR06.a	Note any discrepancy from the SIKP database	W. NO DISCREPANCY A. INCORRECT DATE B. INCORRECT MONTH C. INCORRECT YEAR D. THE SIKP DATABASE REFERS TO THE BUSINESS FORMALITIES (LEGALITY) E. FORGOT THE DATE/MONTH V. OTHER, SPECIFY _____

SECTION BI: BASIC BUSINESS INFORMATION

This module is asked of all respondents

ENUMERATOR INSTRUCTIONS:

INTERVIEWS ARE CONDUCTED WITH THE PERSON WHO IS MOST KNOWLEDGEABLE ABOUT THE BUSINESS THAT APPLIED FOR KUR LOAN. THIS SECTION AIMS TO GET THE BUSINESS INFORMATION OWNED AND/OR RUN BY RESPONDENT USED TO APPLY FOR KUR (THE BUSINESS IN THE SIKP DATA).

"In this section, I will ask questions regarding basic information on businesses that you have and/or run to apply KUR loan."

BI01.a Business name	BI01.b What sector this business is/was operating? DESCRIPTION	BI01.bx ENUMERATOR ENTERS SECTOR AND SUBSECTOR CODE
Business [...] [WILL BE POPED-UP BY CAPI PROGRAM AS INDICATED IN IR04]	_____	____

NOTE FOR BI01.b:

- 1). WRITE ANSWERS OF THE RESPONDENTS AS IS TO CORRECTLY IDENTIFY SECTORS AND SUBSECTORS
- 2). ENTER 2 DIGIT SECTOR CODES BASED ON THE INDONESIAN BUSINESS SECTOR STANDARD CLASSIFICATION
- 3). ENTER 3 DIGIT SUB-SECTOR CODE BASED ON THE INDONESIAN BUSINESS SECTOR STANDARD CLASSIFICATION

BI02	How many owners does this company have currently? (including you if you are currently the owner of the business)	1. ____ PERSON 98. DO NOT KNOW → BI04
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ROSTER: BUSINESS OWNER (BI03)

Current Business Owner(s)	BI03.a What is the relationship between [...] and you? 1. Yourself 2. Spouse (husband / wife) 3. Another member of your family 4. Friends or Neighbors 5. Third parties (a)	BI03.b What is the gender of [...]? 1. Male 3. Female	BI03.c What is the % ownership of [...]? ____ % NOTE: TOTAL OWNERSHIP = 100%
1. Owner 1	1 2 3 4 5	1 3	____ %

2. Owner 2	1 2 3 4 5	1 3	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
...

BI04	How many managers does this company have currently? (including you if you are a manager now)	1. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> PERSON 98. DO NOT KNOW → BI06
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ROSTER: MANAGER (BI05)

Current Manager	BI05.a What is the relationship between [...] and you? 1. Yourself 2. Spouse (husband / wife) 3. Another member of your family 4. Friends or Neighbors 5. Third parties (a)	BI05.b What is the gender of [...]? 1. Male 3. Female
1. Manager 1	1 2 3 4 5	1 3
2. Manager 2	1 2 3 4 5	1 3
...

	BI06 Who makes the financial decisions for this business? THE CAPI PROGRAM POPS UP THE OWNER IN BI03 OR THE MANAGER IN BI05 OR OTHERS. [MULTI SELECT].	BI06a If there are multiple individuals who make financial decisions for this business, whose opinion usually prevails in the case of a disagreement? CAPI PROGRAM: CTO POPS-UP RESPONSES IN BI06 <i>Only one answer possible</i>
Business [...]	A. Owner 1 B. Owner 2 C. ... D. Manager 1	<input type="text"/>

	E. Manager 2 F. ... G. Spouse (who is not the owner nor manager) V. Others, _____	
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BI07	What kind of formal documents does this business have? [SELECT ALL THAT APPLY]	A. Building Permit (IMB)
		B. Tax Number (TIN)
		C. Trade License (SIUP)
		D. Business Location Permit (SITU)
		E. Interference Permit / HO
		F. Micro and Small Business License (IUMK)
		G. Business Certificate (SKU)/ Certificate of Business Domicile (SKDU)
		V. OTHERS, SPECIFY _____
		W. DO NOT HAVE ANY
		Y. DO NOT KNOW

BI08.a	Do you own and/or run another business (other than the business in BI01a) and is active currently?	1. Yes 3. No → Section CL if the business is closed or skip to Section BP if the business is active
BI08.b	If Yes, what is the number of another business you own or manage?	<input type="text"/>

	BI08.c What is your role in that business? 1. Owner 2. Manager 3. Both, owner and manager	BI08.d Number of workers in another businesses, <u>but do not include the owners and/or managers?</u>
1. [Other business 1]	1 2 3	A. Full time wage or salaried workers <input type="text"/> Person

		B. Part time wage worker <input type="text"/> <input type="text"/> Person C. Unpaid workers <input type="text"/> <input type="text"/> Person D. Total number of workers (sum of A, B, and C) <input type="text"/> <input type="text"/> Person
2. [Other business 2]	1 2 3	A. Full time wage or salaried workers <input type="text"/> <input type="text"/> Person B. Part time wage worker <input type="text"/> <input type="text"/> Person C. Unpaid workers <input type="text"/> <input type="text"/> Person D. Total number of workers (sum of A, B, and C) <input type="text"/> <input type="text"/> Person
...

SECTION CL: CLOSED BUSINESSES

This section is asked to respondents whose business closed

CAPI PROGRAM CHECK: [IR05 = 2 OR 3]

CL01x	CAPI PROGRAM CHECKS: WAS BUSINESS [BI01.a] CLOSED IN 2020?	1. YES 3. NO → CL02
CL01a	In what month did your business [BI01.a] close?
CL01b	Is the business [BI01.a] closure related to the COVID-19 pandemic?	1. Yes 3. No
CL02	Why did your business close? SELECT ALL THAT APPLY	A. DIFFICULT TO ACCESS INPUTS/RAW MATERIAL B. DRAMATIC INCREASED OF THE INPUT'S PRICE C. INCREASED PRICE AND BEYOND CONSUMER'S ABILITY D. DIFFICULT TO ACCESS CAPITAL E. DECREASING IN DEMAND F. BUSINESS COMPETITION G. CHANGED BUSINESS H. NATURAL DISASTER I. FAMILY REASONS (EX. BIRTH OF CHILD, NEED TO CARE FOR FAMILY MEMBER)

		J. OTHER PERSONAL REASONS (EX. DIVORCE) V. OTHERS, SPECIFY _____								
CL02ax	PROGRAM CAPI CHECKS: ARE MULTIPLE REASONS SELECTED IN CL02ax?	1. Yes 3. No → CL03								
CL02a	Of these reasons, which reason was the most important in influencing the decision to close the business?	CAPI POPS UP RESPONSES IN CL02 SINGLE SELECT								
CL03	How many workers did your business have prior to closure, <u>but do not include the owners and/or managers?</u>	<table border="0"> <tr> <td>A. Full time wage or salaried workers</td> <td><input type="text"/> <input type="text"/> <input type="text"/> Person</td> </tr> <tr> <td>B. Part time wage worker</td> <td><input type="text"/> <input type="text"/> <input type="text"/> Person</td> </tr> <tr> <td>C. Unpaid workers</td> <td><input type="text"/> <input type="text"/> <input type="text"/> Person</td> </tr> <tr> <td>D. Total number of workers (sum of A, B, and C)</td> <td><input type="text"/> <input type="text"/> <input type="text"/> Person</td> </tr> </table>	A. Full time wage or salaried workers	<input type="text"/> <input type="text"/> <input type="text"/> Person	B. Part time wage worker	<input type="text"/> <input type="text"/> <input type="text"/> Person	C. Unpaid workers	<input type="text"/> <input type="text"/> <input type="text"/> Person	D. Total number of workers (sum of A, B, and C)	<input type="text"/> <input type="text"/> <input type="text"/> Person
A. Full time wage or salaried workers	<input type="text"/> <input type="text"/> <input type="text"/> Person									
B. Part time wage worker	<input type="text"/> <input type="text"/> <input type="text"/> Person									
C. Unpaid workers	<input type="text"/> <input type="text"/> <input type="text"/> Person									
D. Total number of workers (sum of A, B, and C)	<input type="text"/> <input type="text"/> <input type="text"/> Person									

CL04 What were your business's average monthly sales in the year preceding business closure?

<p align="center">CL04.a</p> <p>Do you know the average monthly sales this business had in the year preceding business closure?</p> <p>1. Yes, Rp. <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> ↓</p> <p>3. No</p>	<p align="center">CL04.b</p> <p>If not known, then what is the estimated average monthly sales in the year preceding business closure?</p> <p>1. Minimum: Rp. <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p> <p>2. Maximum: Rp. <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>	<p align="center">CL04.c</p> <p>What is the best estimated value within the range of the minimum and maximum values?</p> <p>Rp. <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>
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CL05 What were your business's average monthly profits in the year preceding business closure?

PROFIT IS THE TOTAL BUSINESS INCOME AFTER PAYING ALL EXPENSES INCLUDING WAGES OF EMPLOYEES, BUT NOT INCLUDING ANY INCOME YOU PAID YOURSELF.

<p align="center">CL05.a</p> <p>Do you know the average monthly profits this business had in the year preceding business closure?</p>	<p align="center">CL05.b</p> <p>If not known, then what is the estimated average monthly profits in the year preceding business closure?</p>	<p align="center">CL05.c</p> <p>What is the best estimated value within the range of the minimum and maximum values?</p>
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1.Yes, Rp. _ _ _ . _ _ _ . _ _ _ ↓ 3.No	1. Minimum: Rp. _ _ _ . _ _ _ . _ _ _ 2. Maximum: Rp. _ _ _ . _ _ _ . _ _ _	Rp. _ _ _ . _ _ _ . _ _ _
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CL06	Prior to business closure, did you keep written business records, such as sale, purchase, etc.?	1. Yes 3. No
CL07	Prior to business closure, did you have a written budget that 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 3. No
CL08	Prior to business closure, did this business have a formal bank account for business use? (Note: do NOT include the owner's personal account unless it is used exclusively for the business)	1. Yes 3. No
CL09	Prior to business closure, did this business utilize any personal accounts for business use?	1. Yes 3. No
CL10	Prior to business closure, did this business utilize mobile banking for business use? MOBILE BANKING IS A SERVICE PROVIDED BY BANKS TO CONDUCT VARIOUS BANKING TRANSACTIONS THROUGH SMART PHONE	1. Yes 3. No
CL11	Prior to business closure, did you separate business finances from personal and household finances?	1. Yes 3. No

SECTION BP: BUSINESS PRACTICES

This module is asked of all respondents whose business is currently active.

CHECK IR05, IF THE BUSINESS HAS CLOSED, THEN SKIP THIS SECTION.

BP01	Do you keep written business records?	1. Yes 3. No → Skip to BP05
BP02	Do you record every purchase and sale made by the business?	1. Yes 3. No

BP03	Are you able to use your records to easily see how much cash your business has on hand at any point in time?	1. Yes 3. No
BP04	If you wanted to apply for a bank loan and were asked to provide records to show that you have enough money left over each month after paying business expenses to repay a loan, would your records allow you to document this to the bank?	1. Yes 3. No
BP05	Do you have a written budget that 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 3. No
BP06	Have you worked out the cost to you of each main product or service that you sell?	1. Yes 3. No
BP07	Does this business have a formal bank account for business use? (Note: do NOT include the owner's personal account unless it is used exclusively for the business)	1. Yes 3. No
BP08	Does this business utilize any personal accounts for business use?	1. Yes 3. No
BP09	Does this business utilize mobile banking for business use? MOBILE BANKING IS A SERVICE PROVIDED BY BANKS TO CONDUCT VARIOUS BANKING TRANSACTIONS THROUGH SMART PHONE	1. Yes 3. No
BP10	Do you separate business finances from personal and household finances?	1. Yes 3. No

SECTION WE: WORKERS

This module is asked of all respondents who still have a business

CHECK IR05, IF THE BUSINESS HAS CLOSED, THEN SKIP THIS SECTION.

INSTRUCTIONS FOR ENUMERATORS:

THIS SECTION COVER YOUR BUSINESS THAT HAD APPLIED FOR A KUR LOAN.

"In this section, I will ask questions about the firms' workers indicated in [BI01.a], not including the owners and managers."

WE01	How many of the following types of workers do you have in your business currently?	A. Full time wage or salaried workers B. Part time wage workers	<input type="text"/> Person <input type="text"/> Person
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RI02			
What were the total profit of this business last month ? PROFIT IS THE TOTAL BUSINESS INCOME AFTER PAYING ALL EXPENSES INCLUDING WAGES OF EMPLOYEES, BUT NOT INCLUDING ANY INCOME YOU PAID YOURSELF.			
	RI02.a Do you know the total profit of this business last month ? 1. Yes, Rp. <u> </u> <u> </u> <u> </u> . <u> </u> <u> </u> <u> </u> . <u> </u> <u> </u> <u> </u> ↓ 3. No	RI02.b If not known, then what is the estimated total profit of this business last month: 1. Minimum: Rp. <u> </u> <u> </u> <u> </u> . <u> </u> <u> </u> <u> </u> . <u> </u> <u> </u> <u> </u> 2. Maximum: Rp. <u> </u> <u> </u> <u> </u> . <u> </u> <u> </u> <u> </u> . <u> </u> <u> </u> <u> </u>	RI02.c What is the best estimated value within the range of the minimum and maximum values? Rp. <u> </u> <u> </u> <u> </u> . <u> </u> <u> </u> <u> </u> . <u> </u> <u> </u> <u> </u>
Business [BI01.a]			

SECTION FL: FINANCIAL/ LOAN HISTORY PRIOR TO RECEIVING KUR

This module is asked of all respondents.

TO BE ASKED TO THE BUSINESS IN QBI01.

FL01	When did you receive a KUR loan for the first time for your business [BI01.a]?	Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
FL02	In the 5 years prior to receiving KUR, what sources of financing did you use for your business [in BI01.a]?	1. Yes 3. No
	ENUMERATOR NOTE: CHECK THE YEAR THIS BUSINESS WAS STARTED. READ THE OPTIONS ONE BY ONE.	
A	Non-KUR commercial bank loans	1 3
B	Micro Finance Institutions, incl. cooperatives: saving and loan units, credit cooperation, credit union, sharia BMT	1 3
C	Digital lender (Fintech, ex: Amarthu, Koinworks, Invetree)	1 3
D	BPR (S)	1 3

E	Government Programs (ex. PNPM)	1 3
F	Pawnshop	1 3
G	Leasing (ex. ADIRA, FIF, WOM Finance)	1 3
H	Moneylender	1 3
I	Input supplier	1 3
J	Spouse (either loans or gifts)	1 3
K	Friends or family other than spouse (either loans or gifts)	1 3
L	Personal savings	1 3
M	Business savings or reinvested profits	1 3
V	OTHER, SPECIFY _____	1 3
FL03a	Of those sources of financing, what were the two primary sources of capital investments in your business [in BI01.a] in order of financing volume? CAPI PROGRAM POPS-UP THE SELECTED SOURCES OF FINANCING IN FL02	A. Ranking 1: B. Ranking 2: AA. NO RANKING 2 (ONLY ONE SOURCE OF FINANCING) W. NOT APPLICABLE
FL03b	Of those sources of financing, what were the two primary sources of working capital in your business [in BI01.a] in order of financing volume? CAPI PROGRAM POPS-UP THE SELECTED SOURCES OF FINANCING IN FL02	A. Ranking 1: B. Ranking 2: AA. NO RANKING 2 (ONLY ONE SOURCE OF FINANCING)

FL04	Since this business was started until prior to receiving KUR for the first time as indicated in [FL01], had you ever received a non-KUR loan from a commercial bank for your business? CTO PROGRAM CHECKS FL02	1. Yes 3. No → Skip to FL08
FL05	If yes, how many non-KUR loans from a commercial bank had you received?	_____ TIMES

FL06	What was the total value of these loans?	Rp. _____ . _____ . _____
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FL07	What was the annual interest rate of the last commercial loan received before receiving KUR for the first time?	1. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % 98. DON'T KNOW
FL08	Prior to receiving KUR for the first time, what was the largest loan you had received from any source for your business? <i>Note: This is the amount of any ONE loan</i>	1. Rp. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 96. Had not received a loan from any source prior to receiving KUR for the first time → RF01
FL09	What was the source of the largest loan you had received for your business prior to receiving KUR for the first time?	1. Non-KUR commercial bank loans 2. Micro Finance Institutions, including cooperatives: saving and loan units, credit cooperation, credit union, sharia BMT 3. Digital lender (Fintech, ex: Amarth, Koinworks, Invetree) 4. BPR(S) 5. Government Programs (ex. PNPM) 6. Pawnshop 7. Leasing (ex. ADIRA, FIF, WOM Finance) 8. Moneylender 9. Input supplier 10. Spouse 11. Friends or family other than spouse 95. Other, specify _____

SECTION RF: RECENT FINANCING

This module is asked of all respondents

TO BE ASKED TO THE BUSINESS IN QBI01.

RF01	Since [month and year in FL01], have you used the following sources of financing for your business [in BI01.a]?	1. Yes	3. No
A	KUR		1 3
B	Non-KUR commercial bank loans		1 3
C	Micro Finance Institutions, incl. cooperatives: saving and loan units, credit cooperation, credit union, sharia BMT		1 3
D	Digital lender (Fintech, ex: Amarth, Koinworks, Invetree)		1 3
E	BPR (S)		1 3
F	Government Programs (ex. PNPM)		1 3

G	Pawnshop	1 3
H	Leasing (ex. ADIRA, FIF, WOM Finance)	1 3
I	Moneylender	1 3
J	Input supplier	1 3
K	Spouse (either loans or gifts)	1 3
L	Friends or family other than spouse (either loans or gifts)	1 3
M	Personal savings	1 3
N	Business savings or reinvested profits	1 3
V	OTHER, SPECIFY _____	1 3
RF01a	Of those sources of financing you have mentioned after receiving KUR, what were the two primary sources of capital investments in your business in order of financing volume? CAPI PROGRAM POPS-UP THE SELECTED SOURCES OF FINANCING IN RF01	A. Ranking 1 B. Ranking 2 AA. NO RANKING 2 (ONLY ONE SOURCE OF FINANCING) W. NOT APPLICABLE
RF01b	Of those sources of financing you have mentioned after receiving KUR, what were the two primary sources of working capital in your business in order of financing volume? CAPI PROGRAM POPS-UP THE SELECTED SOURCES OF FINANCING IN RF01	A. Ranking 1 B. Ranking 2 AA. NO RANKING 2 (ONLY ONE SOURCE OF FINANCING)

RF01c	After receiving KUR for the first time, what was the largest loan you had received for your business from any source? <i>Note: This is the amount of any ONE loan</i>	Rp. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
RF01d	What was the source of the largest loan you had received for your business after receiving KUR for the first time?	<ol style="list-style-type: none"> 1. KUR 2. Non-KUR commercial bank loans 3. Micro Finance Institutions, including cooperatives: saving and loan units, credit cooperation, credit union, sharia BMT 4. Digital lender (Fintech, ex: Amarta, Koinworks, Invetree) 5. BPR(S) 6. Government Programs (ex. PNPM) 7. Pawnshop 8. Leasing (ex. ADIRA, FIF, WOM Finance) 9. Moneylender

		10. Input supplier 11. Spouse 12. Friends or family other than spouse 95. Other, specify _____
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"I would like to ask you about KUR and non-KUR loans from a commercial bank that you have applied for or used for your business since the first time you received KUR in [month and year indicated in FL01]."

RF02	Including the first KUR loan you received, how many loans (KUR and non-KUR) have you applied for from a commercial bank since the first time you received KUR in [month and year indicated in FL01]? <i>Note: this includes loans that you applied for and did not receive</i>	____ TIMES
RF03	Including the first KUR loan you received, how many loans (KUR and non-KUR) have you received from a commercial bank since the first time you received KUR in [month and year indicated in FL01]?	____ TIMES
RF04x	CAPI CHECK: RF03 < RF02	1. Yes 3. No → RF05.a
RF04	If you have had a loan application rejected, what was the reason? Select all that apply	A. Problems with collateral B. Credit history C. Loans deemed too risky D. Application pending V. OTHER, PLEASE SPECIFY____ W. NOT APPLICABLE / I CHANGED MY MIND ABOUT RECEIVING THE LOAN AFTER APPLICATION Y. DO NOT KNOW

RF05 Now I would like to ask you some questions about each of the loans you have received from a commercial bank since you first received KUR in [month and year indicated in FL01]

Loan number	RF05.a For the [first, second, third...] loan, how much was the loan amount received?	RF05.b In what year was the loan received?	RF05.c Is it a KUR loan? 1. Yes, micro 2. Yes, retail / small 3. Yes, but I don't know the type of KUR loan 4. No 98. DO NOT KNOW	RF05.d Please state the name of the commercial bank where you apply for the loan.	RF05.e Ever defaulted on this loan? 1. Yes 3. No
1	Rp. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	1 2 3 4 98	...	1 3
2	Rp. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	1 2 3 4 98	...	1 3
3	Rp. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	1 2 3 4 98	...	1 3
...

RF06-RF14 Now I would like to ask you some questions only about the most recent loan you have received from a commercial bank.

This is referring to the most recent loan received from a commercial bank, regardless of whether it is KUR or not.

RF06	To whom was the loan granted?	1. Business 2. Owner or manager 3. Other individual
RF07	What was the value of guarantee? NOTE: IF THERE IS NO GUARANTEE, ENTER "0"	1. Rp. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 98. DO NOT KNOW 99. GUARANTEE IN THE FORM OF SK PNS/PENSION
RF08	What was the loan duration (in months)?	<input type="text"/> <input type="text"/> Months
RF09	Do you know the interest rate?	1. Yes 3. No → RF11 96. NO INTEREST FOR THE LOAN → RF12

RF10	<p>What is the MONTHLY or ANNUAL interest rate on the loan (in percent or in Rupiah)?</p> <p>[NOTE: ONLY ONE ANSWER IS REQUIRED FOR INTEREST RATE: THE RESPONDENT CAN ANSWER IN THE FORM THAT IS EASIEST FOR THEM: MONTHLY OR ANNUALLY, IN PERCENTAGE OR RUPIAH VALUE]</p> <p>→ skip to RF12</p>	<p>1. Monthly 1. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % 2. Rp. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>2. Annually 1. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % 2. Rp. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
RF11	Do you know the monthly payments (including both principal and interest, if any)?	<p>1. Yes, Rp. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>98. DO NOT KNOW</p>
RF12	Spousal approval required?	<p>1. Yes</p> <p>3. No</p> <p>96. Does not have a spouse</p>
RF13	<p>What was/were the reason(s) loan was requested?</p> <p><i>Multiple answers possible. If multiple uses were explained to the bank, please ask for the approximate percentage of the loan requested for each</i></p> <p><i>CAP1 check that the sum of the percentages adds up to 100%.</i></p> <p>A. Working capital for this business B. Capital investment for this business C. Other expense for this business D. Expenses for a different business owned/managed by respondent E. Expenses for a different business NOT owned/managed by respondent F. Non-business purposes</p>	<p>A B C D E F</p> <p>A = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % D = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % B = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % E = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % C = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % F = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %</p>
RF14	<p>What was/were the realization/actual use of the funds:</p> <p><i>Multiple answers possible. If multiple uses, please ask for the approximate percentage of the loan used for each</i></p> <p><i>CAP1 check that the sum of the percentages adds up to 100%.</i></p> <p>A. Working capital for this business B. Capital investment for this business C. Other expense for this business D. Expenses for a different business owned/managed by respondent</p>	<p>A B C D E F G</p> <p>A = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % D = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % B = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % E = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % C = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % F = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % G = <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %</p>

	E. Expenses for a different business NOT owned/managed by respondent F. Non-business purposes G. NOT ALLOCATED YET/SAVED	
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RF15 Now I would like to ask you about your access to assets that you could use as collateral for a bank loan, regardless of whether or not you have used it to secure a loan.

RF15	a. Do you have access to [type of asset] that you could use as collateral to apply for a loan? 1 = Yes 3 = No → skip to next line	b. Who owns the asset? 1. Business 2. Respondent 3. Respondent's spouse 4. Joint property of respondent and spouse 5. Family member of respondent (other than spouse) 95. Others, _____ <i>"If the respondent has multiple of this type of collateral available, please select the owner of the item that is the most valuable in monetary terms."</i>
1. Land/property/buildings	1 3 ↓	1 2 3 4 5 95 ____
2. Vehicle	1 3 ↓	1 2 3 4 5 95 ____
3. Other movable assets (ex. Equipment)	1 3 ↓	1 2 3 4 5 95 ____
4. Non-physical assets (ex. bank account, time deposit)	1 3 ↓	1 2 3 4 5 95 ____

RF16 Other than income from this business, does your household have income from any of the following sources?	1. Yes	3. No	96. NOT APPLICABLE
A. Respondent income from a salary job	1	3	
B. Respondent income from a casual labor job	1	3	
C. Respondent income from another business	1	3	

D. Respondent's spouse's income from a salary job	1	3	96 (NO SPOUSE) → RF16.G
E. Respondent's spouse's income from a casual labor job	1	3	
F. Respondent's spouse's income from another business	1	3	
G. Another household member's income from a salary job	1	3	96 (NO OTHER HOUSEHOLD MEMBER) → KE01/CO01
H. Another household member's income from a casual labor job	1	3	
I. Another household member's income from another business	1	3	

SECTION KE: KUR EXPERIENCE**THIS PART IS ASKED TO RESPONDENTS OF QUESTIONNAIRE B ONLY**

"Next, I would like to ask some questions related to your experience in applying the KUR loan"

KE01	<p>How did you first hear about the KUR program?</p> <p><i>Note: this question is asking about the first KUR application, if the respondent has had multiple loans</i></p>	<p>1. Heard from friends/relatives</p> <p>2. Read/see from media (newspapers, websites, radio, TV)</p> <p>3. Received socialization from the local government</p> <p>4. Received socialization from the bank</p> <p>5. Received socialization from business groups</p> <p>95. OTHER, PLEASE SPECIFY _____</p>
KE02	<p>How did you first apply for a KUR loan?</p> <p><i>Note: this question is asking about the first KUR application, if the respondent has had multiple loans</i></p>	<p>1. Marketing or account officer from bank visited you to offer KUR loan</p> <p>2. You went to the nearest bank branch to apply for a KUR loan</p> <p>3. Visit the nearest bank branch to apply for a loan (do not know about KUR yet), and was offered to apply KUR loan by the bank staff</p> <p>4. Apply collectively through group lending</p> <p>95. OTHER, PLEASE SPECIFY _____</p>
KE03	<p>For your most recent KUR loan, were there any direct costs associated with your application for a KUR loan? (ex. Loan application fee)</p>	<p>1 = Yes Amount RP <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>3 = No</p>
KE04	<p>For your most recent KUR loan, how many times did you engage with the bank before being approved for a KUR loan?</p>	<p><input type="text"/></p> <p>If 1 → skip to KE06</p>

KE05	<p>Why were multiple engagements with the bank necessary before being approved for a KUR loan?</p> <p><i>Select all that apply</i></p>	<p>A. To apply for the loan</p> <p>B. To submit documents that were not initially provided in loan application (ex. Business plan, financial records, ID card, stamp, etc.)</p> <p>C. To submit revised versions of documents previously given to the bank (ex. A more detailed or modified business plan)</p> <p>D. Business survey from bank staff</p> <p>E. Loan disbursement</p> <p>V. OTHER, PLEASE SPECIFY _____</p>
KE06	<p>For your most recent KUR loan, did the financial institution inform you as to whether you received a KUR loan?</p>	<p>1. Yes</p> <p>3. No</p>
KE07	<p>Once you have received the first KUR loan, could you more easily get another KUR loan?</p> <p>(It is respondent perception)</p>	<p>1. Yes</p> <p>3. No</p> <p>98. DON'T KNOW</p>
KE08	<p>Once you have received the first KUR loan, could you more easily get other non-KUR loans?</p> <p>(It is respondent perception)</p>	<p>1. Yes</p> <p>3. No</p> <p>98. DON'T KNOW</p>
KE09	<p>What do you perceive as the main advantage of a KUR loan?</p> <p><i>ONLY ONE ANSWER, DO NOT READ ANSWER OPTIONS OUT LOUD.</i></p>	<p>1. INTEREST RATES</p> <p>2. COLLATERAL REQUIREMENTS</p> <p>3. AMOUNT OF LOANS</p> <p>4. MATURITY OF LOANS</p> <p>5. LOAN APPLICATION PROCESS</p> <p>6. LOAN DISBURSEMENT PROCESS</p> <p>7. REPAYMENT PROCESS</p> <p>95. OTHER, SPECIFY _____</p> <p>96. NONE</p> <p>98. DO NOT KNOW</p>
KE10	<p>What do you perceive as the main disadvantage of a KUR loan?</p>	<p>1. INTEREST RATES</p> <p>2. COLLATERAL REQUIREMENTS</p>

	ONLY ONE ANSWER, DO NOT READ ANSWER OPTIONS OUT LOUD.	3. AMOUNT OF LOANS 4. MATURITY OF LOANS 5. LOAN APPLICATION PROCESS 6. LOAN DISBURSEMENT PROCESS 7. REPAYMENT PROCESS 95. OTHER, SPECIFY _____ 96. NONE 98. DO NOT KNOW
KE11	Imagine you experience a difficult time and are having trouble repaying multiple loans. Would you prioritize instalment payments of KUR loans, non-KUR commercial bank loans, or other loans?	1. KUR 2. Non-KUR commercial bank loans 3. Other non-KUR loans from institutions other than the commercial bank
KE12	If you received a KUR loan more than once, what is the reason for you to apply for a second loan, a third loan, etc.? <i>Interviewer/CAPI check RF03>1 and RF05.c = 1, 2 or 3</i> <i>Select all that apply</i>	A. To increase capital investment B. To increase working capital C. To pay off other loans (both business loans and consumer loans) D. It was suggested by the bank even though the respondent did not really need loan funds anymore V. OTHER, PLEASE SPECIFY _____ W. NOT APPLICABLE
KE13	If your KUR application had been rejected, what would you have done for alternative sources of financing? (It is respondent perception) <i>Select all that apply</i>	A. Try borrowing the KUR loan again B. Non-KUR loan from commercial banks C. Loans from nonbanking financial institutions (microfinance institutions, cooperatives, credit unions, etc.) D. Loans from friends or relatives E. Selling business assets/reinvested profits F. Selling personal assets/using personal savings G. Looking for business partners V. OTHER, PLEASE SPECIFY _____

SECTION CO: IMPACT OF COVID-19 ON BUSINESS

This section is only asked of respondents of questionnaire A

IF THE BUSINESS HAS CLOSED PRIOR TO FEBRUARY 2020, THEN SKIP THIS SECTION (CHECK ON IR05 & CL01a).

"In this section I will ask some questions about the impact of COVID-19 on your business."

THE QUESTIONS IN THIS SECTION REFER TO YOUR BUSINESSES AND BEEN USED TO APPLY FOR KUR LOAN

CO01	Did this business continue normally business operations during the COVID-19 pandemic?	1. Yes → Skip to CO03 3. No
CO02	How did the business operations change during the COVID-19 pandemic? <i>Select all that apply, even if things have returned to normal again now</i>	A. Closed permanently B. Closed temporarily C. Reduced working hours D. Modified staffing arrangements (working hours, number of workers, procedures) E. Changed mode of operations (eg. shift to online work or delivery-based models) V. OTHER, PLEASE SPECIFY _____
CO03	What is the current status of this establishment? <i>If the business is closed to the public, but it operates, it should be considered open</i>	1. Open → Skip to CO05 2. Temporarily closed (mandated by government) 3. Temporarily closed (own choice) 4. Permanently closed
CO04	Do you expect this establishment will resume operation?	1. Yes 3. No
CO05	Comparing this establishment's sales for the last 30 days (before this interview) with the same period in 2019, did the sales?	1. Increase 2. Remain the same → Skip to CO06x 3. Decrease → Skip to CO05b 96. NOT APPLICABLE → Skip to CO06x [IF THE BUSINESS CLOSED WAS NOT BECAUSE OF COVID-19 PANDEMIC SITUATION, CHECK CL01.b = 3] 98. DO NOT KNOW → Skip to CO06x

CO05a	Increased by how much? (% change)	<div> <div></div> <div></div> <div></div> <div></div> </div> % Skip to CO06x
CO05b	Decreased by how much (% change)	<div> <div></div> <div></div> <div></div> <div></div> </div> %

	CO06x Do you still have an outstanding debt of the KUR loan in February 2020? 1. Yes 3. No	CO06 Can you pay your KUR loan installments during the COVID-19 crisis? 1. Yes, full monthly installments 2. Yes, partial installments each month 3. No	CO07 Are you aware of regulations on KUR program adjustments due to COVID-19? 1. Yes 3. No	CO08 Did your business receive any support from the KUR program during the COVID-19 crisis? 1. Yes 3. No	CO09 If YES, specify the received [SELECT ALL THAT APPLY AND DESCRIBE]	CO10 How long do you receive loan extension? [CO09 = A OR B]
1. Business [BI01.a]	1 3 ↓ CO11	1 2 3	1 3	1 3 ↓	A. Deferred interest payments: describe _____ B. Deferred principal payment: describe _____ C. Increased grace period for re-payment: describe _____ D. Increased loan size: describe _____ E. New loan: describe _____ F. Debt write-off: describe _____ V. OTHER, PLEASE SPECIFY _____	<div> <div></div> <div></div> <div></div> <div></div> </div> Month

CO11	In the last completed month, did the establishment face any cash flow shortages?	1. Yes 3. No → SECTION SI
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		96. NOT APPLICABLE → SECTION SI
CO12	In the last completed month, what is the main mechanism used by this establishment to deal with cash flow shortages?	1. KUR loan 2. Non-KUR loan from commercial bank 3. Loans from nonbanking financial institutions (microfinance institutions, credit cooperatives, credit unions, or finance companies) 4. Equity finance (new shareholders or greater capital increase from existing owners/shareholders) 5. Loans from friends or family 6. Delaying payments to suppliers/workers/authorities 7. Sell some assets/capital, including machineries and vehicles 8. Using personal savings/selling personal assets 9. Reduce business operating costs 95. OTHERS, SPECIFY _____ 98. DO NOT KNOW

PART SI: INTERVIEWER'S IMPRESSION

INTERVIEWER: PLEASE RESPOND TO THE FOLLOWING QUESTIONS AFTER COMPLETING THE INTERVIEW.

SI01	DO YOU AND THE RESPONDENT COMMUNICATE USING THE SAME LANGUAGE?	1. YES 3. NO, I AM USING LOCAL INTERPRETER
SI02	WHAT IS YOUR IMPRESSION OF HOW WELL THE RESPONDENT UNDERSTOOD THE QUESTIONS BEING ASKED?	1. EXCELLENT 2. GOOD 3. NOT SO GOOD 4. VERY BAD
SI03	WHAT IS YOUR IMPRESSION OF THE SERIOUSNESS WITH WHICH THE RESPONDENT ANSWERED QUESTIONS?	1. EXCELLENT 2. GOOD 3. NOT SO GOOD

		4. VERY BAD
SI04	WHAT IS YOUR OVERALL IMPRESSION OF THE PRECISENESS WITH WHICH QUESTIONS WERE ANSWERED?	1. EXCELLENT 2. GOOD 3. NOT SO GOOD 4. VERY BAD
SI05	WHICH QUESTIONS WERE MOST DIFFICULT OR TROUBLING FOR THE RESPONDENT?
SI06	WHICH QUESTIONS WERE MOST DIFFICULT OR TROUBLING FOR YOU?
SI07	WHICH QUESTIONS INTERESTED THE RESPONDENTS THE MOST?
SI08	ADDITIONAL REMARKS:

INTERVIEWER'S NOTE:

[WRITE DOWN NO. QUESTIONS AND NOTES]		
CP.0	INTERVIEW RESULT	1. COMPLETED 2. PARTIALLY COMPLETED, _____
CP.1	WHAT LANGUAGE WAS MOSTLY USED DURING THE INTERVIEW?	1. INDONESIAN LANGUAGE 2. LOCAL LANGUAGE, PLEASE SPECIFY, _____
CP.2	CHECKING BY SUPERVISOR	a. OBSERVED 1. YES 3. NO
		b. CHECKED 1. YES 3. NO
CP.3	WAS THERE A JOINT-CALL BY THE CORE TEAM?	1. YES, BY WHO _____ 2. NO