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**THE WORLD BANK GROUP
INDIA ENTERPRISE SURVEY OF THE INFORMAL SECTOR QUESTIONNAIRE 2022**

GPS Coordinates (recorded automatically)

GPS	gps
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Time (recorded automatically): **a14**

Day (dd)	Month (mm)	Year (yyyy)	Hour (00 to 23)	Minutes (00 to 59)

LISTING QUESTIONNAIRE

INTERVIEWER: COMPLETE ONE SHORT FORM FOR EVERY FOUND BUSINESS IN THE BLOCK. IDENTIFY BUSINESSES BY OBSERVATION OR BY ASKING QUESTIONS. REMEMBER THAT BUSINESSES COULD BE CARRIED OUT INSIDE HOUSEHOLDS

C.1a INTERVIEWER: PLEASE INDICATE THE TYPE OF PREMISES WHERE BUSINESS TAKES PLACE

1	Household
2	Non-household with permanent structure
3	Non-household with temporary structure, including stalls or stands
4	Non-fixed premises, including hawkers
-9	DON'T KNOW (SPONTANEOUS)

cla

A.4

INTERVIEWER: WHAT IS THE MAIN OBSERVED BUSINESS ACTIVITY?

WHERE THE ACTIVITY IS NOT OBVIOUS BY OBSERVATION, PLEASE BRIEFLY TALK TO THE PERSON OPERATING THE BUSINESS TO LEARN MORE ABOUT THE TYPE OF ACTIVITY. IF THERE IS MORE THAN ONE BUSINESS OR ACTIVITY, SELECT THE BUSINESS OR ACTIVITY WITH THE HIGHEST VALUE OF SALES. IF THERE ARE MULTIPLE BUSINESSES IN THE SAME PREMISES WHICH ARE UNRELATED, THEN WE NEED TO LIST THEM SEPARATELY.

		Main business	
Making goods (Manufacturing) a41a==1	Manufacturing of clothes or shoes	1	a4m
	Manufacturing of food (including bakers)	2	
	Manufacturing of coffee, sugar, oil, dry fruits and other processed foods (exclude restaurants, street food-sellers)	3	
	Manufacturing of handicrafts	4	
	Manufacturing of furniture	5	
	Manufacturing of metal products	6	
	Manufacturing of household items	7	
	Manufacturing of tools and instruments	8	
	Other manufacturing (specify a4x)	14	

Reselling of goods (Services) a41a==2	Selling of agricultural products	151	a4r
	Selling of raw meat and animal products	152	
	Selling of food products for immediate consumption (street food seller, restaurants, catering, tea stall, juice center)	153	
	Reselling of finished food products or groceries	154	
	Selling of fruits and vegetables	155	
	Selling of Tobacco, Cigarette, Bidi, Pan Shop	40	
	Selling of clothes or household items	16	
	Selling of business/computer/phone services	17	
	Selling of medicines, pharmacy	41	
	Selling of other goods (specify a4x)	18	
Provision of services a41a==3	Maids/Cook/Sweeper/Night Security guard/Gardener	42	a4s
	Transport services	19	
	Cleaning and washing services	20	
	Hairdressers and barber shops	21	
	Cobbler	43	
	Professional services (including internet services, consultants, doctors, lawyers, chartered accountants, electricians, plumbers)	22	
	Real Estate Brokers (including rented houses)	44	
	Sound and Music Services, Decorators	45	
	Agents (for various products and services)	46	
	Event Management Services	47	
	Ayurvedic center (Consulting, Medicine and Treatment)	48	
	Repair of motor vehicles and motorcycles	231	
	Repair of machinery and equipment	232	
	Repair of computers, personal and household goods	233	
	Construction	24	
	Other services (specify a4x)	30	

Good day: I'm conducting a study on behalf Nielsen-IQ to measure how many businesses are located in this neighborhood.

ASK IF HOUSEHOLD

Sc.0a	This includes information on the business location, which will be retained only for the purposes of the study. Location information will not be made publicly available. Do I have your consent to record this information?
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Yes	1
No	2

sc0a

Sc.0	Can I please ask you a few questions for the study? INTERVIEWER: IS THE RESPONDENT WILLING TO PARTICIPATE IN THE SURVEY?
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Yes	1
No	2
Respondent previously answered survey	3

GO TO SfR (at the end)
Duplicate

Sc.2	In [insert last calendar month], how many people worked in this business? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.
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	Number	DON'T KNOW (SPONTANEOUS)
Number of people working in this business	sc2	-9

Sc.3a	Does this business or activity have a PAN? INTERVIEWER: PLEASE INDICATE THAT THIS IS NOT A PERSONAL PAN?
--------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

TERMINATE

sc3a

Sc.3b	Does this business or activity have a GST number?
--------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

TERMINATE

sc3b

ASK IF SC3A IS YES OR SC3B IS YES AND SC2 IS LESS THAN 5

cf.1	I would like to collect name and contact information for this business or activity, which constitute Personal Data. These data will be used to re-contact you for a study about business environment experienced by businesses or activities like yours. The data will be retained only for this purpose for six months. Do I have your consent to collect this Personal Data on you?
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Yes	1
No	2

cf1

S.1	CONTACT INFORMATION
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NAME OF THE BUSINESS OR ACTIVITY	
PHONE NUMBER	

Lf. INTERVIEW QUESTIONNAIRE

The variable "version" contains information on which of the following versions of the questionnaire was used for the corresponding respondent.

Variable \ Questionnaire Version	1	2	3	4	5	6
msc1	Yes	Yes		Yes		
msc2	Yes	Yes		Yes		
msc3	Yes	Yes		Yes		
msc4	Yes		Yes		Yes	
msc5	Yes		Yes		Yes	
msc6	Yes		Yes		Yes	
msc7		Yes		Yes	Yes	
msc8		Yes		Yes	Yes	
msc9			Yes	Yes	Yes	
msc10	Yes			Yes		Yes
msc11	Yes			Yes		Yes
msc12	Yes			Yes		Yes
msc13	Yes			Yes		Yes
msc14	Yes			Yes		Yes
msc15	Yes			Yes		Yes
msc16	Yes			Yes		Yes
msc17	Yes	Yes	Yes			
msc18		Yes	Yes		Yes	Yes
msc19		Yes	Yes		Yes	Yes
msc20		Yes	Yes		Yes	Yes
msc21		Yes	Yes		Yes	Yes
msc22		Yes	Yes		Yes	Yes
msc23		Yes	Yes		Yes	Yes
msc24		Yes			Yes	Yes
msc25		Yes	Yes	Yes		Yes
msc26			Yes	Yes	Yes	
msc27	Yes		Yes		Yes	

Questions r13, r2a, r2f, r2e, r2b, r2c, r2d, r6a, r6b, r6c, r6d, r12 were randomized to refer to either the registration as in sc.3a, or as in sc3b. The two versions are distinguished by variable named (e.g., r13_GST and r13_PAN).

INTERVIEWER: READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

You have been randomly selected to participate in a survey that will help to develop policies for businesses like yours in **India**. This survey consists of questions on several topics and will take around 20 minutes to complete.

INTERVIEWER: IS THE RESPONDENT WILLING TO PARTICIPATE IN THE SURVEY?

1. YES
2. NO

B. GENERAL INFORMATION

B.0 Are you the main owner of this business or activity?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

b0

B.1 How many owners does this business or activity have?

Number of owners in this business	b1	<i>IF 1 GO TO B.2a</i>
DON'T KNOW (SPONTANEOUS)	-9	

B.2 How many owners are female?

Number of female owners	b2	<i>GO TO B.3</i>
DON'T KNOW (SPONTANEOUS)	-9	

THE TOTAL NUMBER OF FEMALE OWNERS SHOULD BE LESS THAN OR EQUAL TO B.1

B.2a Is the owner a female?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

b2a

owner **VARIABLE: IF B0=1, owner TAKES THE VALUE OF "YOU", IF B0=2 owner TAKES THE VALUE OF "THE LARGEST OWNER"**

you
the largest owner

B.3 In which year did this business or activity originally start?
INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

	Year
Year business activity started	b3
DON'T KNOW (SPONTANEOUS)	-9

ASK IF B3 >= 2020

COV.B.3a In which month did this business or activity start?

Month	COVb3a
DON'T KNOW (SPONTANEOUS)	-9

B.4 Did **[owner]** start this business or activity?

Yes	1	GO TO B.8
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		b4

B.6 Please indicate if any of the following were reasons why **[owner]** **started** this business or activity:
INTERVIEWER: READ OUT

	Yes	No	DON'T KNOW (SPONTANEOUS)
Convenience of location and/or hours b6a	1	2	-9
The opportunity to start and develop a profitable business b6b	1	2	-9
To have a secondary source of income b6c	1	2	-9
Unable to find another source of income b6d	1	2	-9

B.8 What was the **main** source of money to **[start]** this business or activity?
INTERVIEWER: READ OUT

Own funds	1
Friends or relatives	2
Moneylenders	3
Microfinance institutions, or Non-bank Financial Companies	4
Banks	5
Remittances	6
Other sources	7
DOES NOT APPLY (SPONTANEOUS) AS OWNER JOINED THE ACTIVITY	-7
DON'T KNOW (SPONTANEOUS)	-9

b8

B.8a	What was [owner]'s occupation prior to this business or activity? INTERVIEWER: READ OUT
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Worked for someone else in the same type of business or activity	1
Worked for someone else in a different type of business or activity	2
Self-employed in a different type of business or activity	3
Self-employed in the same type of business or activity	4
Unemployed	5
Other (e.g., housewife, student, etc.)	6
DON'T KNOW (SPONTANEOUS)	-9

b8a

B.9	What is the [owner]'s age?
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	Years
Age of main [owner]	b9
DON'T KNOW (SPONTANEOUS)	-9

B.10	How many years of experience working in this activity does the [owner] have? INTERVIEWER: IF LESS THAN ONE YEAR, RECORD 1
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	Number of years
[owner]'s years of experience	b10
DON'T KNOW (SPONTANEOUS)	-9

B.11	What is [owner]'s highest level of completed education? INTERVIEWER: READ OUT
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No schooling	1
Incomplete primary school	2
Complete primary school	3
Complete secondary school (secondary school certificate)	4
Complete non-technical diploma	5
Complete technical diploma	6
Complete tertiary (university bachelors or more)	7
DON'T KNOW (SPONTANEOUS)	-9

b11

B.12	For how many years [has] the [owner] lived in this city? INTERVIEWER: IF LESS THAN ONE YEAR, RECORD 1
-------------	---

	Number of Years
Number of years	b12
ENTIRE LIFE	-5
DOES NOT LIVE IN THIS CITY	-7
DON'T KNOW (SPONTANEOUS)	-9

B.14	How many people live in [owner]'s household other than [owner]? INTERVIEWER: INCLUDE RESPONDENT IF NOT OWNER AND APPLICABLE
-------------	---

	Number
Number of household members of the [owner]	b14
DON'T KNOW (SPONTANEOUS)	-9

MSC.1	How many of [owner]'s household members are financially dependent on the [owner]?
--------------	---

	Number
Financially dependent household members	msc1
DON'T KNOW (SPONTANEOUS)	-9

ASK IF b14 IS ONE OR MORE

B.15	How many of [owner]'s household members are less than 6 years old?
-------------	--

	Number
Household members who are less than 6 years old	b15
DON'T KNOW (SPONTANEOUS)	-9

MSC.2	How many hours per day does [owner] spend on domestic tasks or family care activities?
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	Hours
Hours per day on domestic tasks	msc2
DON'T KNOW (SPONTANEOUS)	-9

B.16	[Is the]/ [Are] [owner] the primary income earner of the household?
-------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
EQUAL INCOME EARNER	-5
	b16

B.17	Does the [owner] currently have a job with either a temporary or permanent contract? INTERVIEWER: INCLUDE EMPLOYMENT IN EITHER THE PRIVATE OR PUBLIC SECTOR
-------------	---

Yes	1	GO TO B.22
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

b17

B.18	[Has the] [owner] ever had a job with a temporary or permanent contract?
-------------	---

Yes	1	GO TO B.20
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

GO TO B.20

b18

B.19	When was the last year the [owner] had a job with a temporary or permanent contract?
-------------	--

	Year
Year main owner had job with temporary or permanent contract	b19
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

B.20	In the past two years, did the [owner] actively look for a job with a temporary or permanent contract?
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Yes	1	GO TO B.22
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

GO TO B.22

b20

B.21	Did the [owner] get the job?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

b21

ASK IF b14 IS ONE OR MORE

B.22	How many of the [owner]'s household members, other than the [owner], have a job with a temporary or permanent contract?
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	Number	GO TO IR.4
Main owner's household members with job with temporary or permanent contract	b22	
NONE	0	
DON'T KNOW (SPONTANEOUS)	-9	

B.23	Have any of the [owner]'s household members ever had a job with a temporary or permanent contract?
-------------	--

Yes	1	
No	2	GO TO IR.4
DON'T KNOW (SPONTANEOUS)	-9	GO TO IR.4
		b23

B.24	When was the last year the [owner]'s household members had a job with a temporary or permanent contract? INTERVIEWER: IF SEVERAL HOUSEHOLD MEMBERS HAD A JOB, CHOOSE THE MOST RECENT ONE
-------------	--

	Year
Year [owner]'s household members had job with temporary or permanent contract	b24
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

IR.4	Does this business or activity keep written accounts?
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Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		ir4

K.3	Are the accounts of the business or activity kept separately from the household expenses?
------------	---

Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		k3

C. LOCATION AND INFRASTRUCTURE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic

INTERVIEWER: GO TO C.31 IF c1a=4 (business with no fixed premises, including hawkers)

INTERVIEWER: ASK THE FOLLOWING ONLY IF c1a=1 (business within household premises) otherwise go to c3

C.1a	Which of the following are reasons the business or activity is located within household premises: INTERVIEWER: READ OUT
-------------	---

	Yes	No	DON'T KNOW (SPONTANEOUS)
It costs less to run a business from home. c1a1	1	2	-9
It is easier to manage family responsibilities along with work. c1a2	1	2	-9
There is no benefit to working outside the household premises. c1a3	1	2	-9
It is safer and more secure. c1a4a	1	2	-9
Not allowed to work outside the household premises msc3	1	2	-9
It minimizes the chance of being identified by tax authorities c1a5	1	2	-9

C.3	What is the main reason for the choice of location for this business or activity? INTERVIEWER: READ OUT
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Access to customers	1
Access to food and toilets	2
Access to water	3
Access to electricity	4
Safety	5
Freedom from harassment	6
DON'T KNOW (SPONTANEOUS)	-9

c3

C.4	[Does the] [owner] own the location or space occupied by the business or activity?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
NOT APPLICABLE (SPONTANEOUS)	-7

GO TO C.31

c4

C.5	Does this business or activity pay any fee or rent for the location or space it occupies?
------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
NOT APPLICABLE (SPONTANEOUS)	-7

c5

C.31 Does this business or activity require electricity to produce goods or provide services?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO C.38

c31

C.31a Is the business or activity connected to the electricity grid?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO C.38

c31a

C.31b How does this business or activity pay for electricity?
INTERVIEWER: READ OUT

Cash	1
Check or bank transfer	2
Digital payments	3
No payment for electricity	4
Included in the rent	5
Other	6
DON'T KNOW (SPONTANEOUS)	-9

c31b

C.32 In [insert last calendar month], did this business or activity experience power outages?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

c32

C.38 Does this business or activity use water for its activity, aside from typical consumption and hygiene?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO C.42

c38

C.39 In [insert last calendar month], did this business or activity experience insufficient water supply?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

c39

C.42	At the present time, does this business or activity use: INTERVIEWER: READ OUT
-------------	--

	Yes	No	DON'T KNOW (SPONTANEOUS)
Computers (laptop or desktop) or tablet c42a	1	2	-9
Cellphone or smartphone c42c	1	2	-9

ASK IF c42a OR c42c IS YES

MSC.4	At the present time, does this business or activity use phone or computer for the following? INTERVIEWER: READ OUT
--------------	--

	Yes	No	DON'T KNOW (SPONTANEOUS)
Buying inputs msc4	1	2	-9
Keeping track of inputs and outputs msc5	1	2	-9
Communications with customers msc6	1	2	-9

ASK IF B3 < 2020 OR (B3=2020 & COVb3a<=March)

COV.IR.1	Did this business or activity experience any of the following changes in response to the COVID-19 outbreak? INTERVIEWER: READ OUT
-----------------	---

	Yes	No	DON'T KNOW (SPONTANEOUS)
Changed the location of the business COVir1a	1	2	-9
Changed products sold or services rendered COVir1b	1	2	-9
Adapted no-contact or contactless sales method COVir1c	1	2	-9
Sold some of the assets msc7	1	2	-9
Started or increased using digital payments for the business msc8	1	2	-9

I. CRIME

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

I.6 Over the last year, did this business or activity experience or been exposed to harassment by government officials or police?
INTERVIEWER: LAST YEAR REFERS TO LAST 12 MONTHS

Yes	1
No	2
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

i6

D. SALES AND SUPPLIES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
The next topic to be covered is about this business or activity's sales and purchases.

D.4 In **[insert last calendar month]**, what were the **total sales** of this business or activity?

	LCU
Last month's total sales	d4
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: LAST YEAR REFERS TO LAST 12 MONTHS

ASK IF B3 < a14y

D.6 In a **regular month** last year, what were total sales for this business or activity?

	LCU
Regular month's total sales	d6
DON'T KNOW (SPONTANEOUS)	-9

ASK IF B3 < 2020 OR (B3=2020 & COVb3a<=March)

COV.D.1 Since the outbreak of COVID-19, did **total sales** in a regular month:
INTERVIEWER: READ OUT

Increase	1
Remain the same	2
Decrease	3
DON'T KNOW (SPONTANEOUS)	-9
	COVd1a

ASK IF B3 < a14y

D.7 In the month with the **lowest** sales last year, what were total sales for this business or activity?

	LCU
Slowest month's total sales	d7
DON'T KNOW (SPONTANEOUS)	-9

ASK IF B3 < a14y

D.8 In the month with the **highest** sales last year, what were total sales for this business or activity?

	LCU
The highest total sales in a month	d8
DON'T KNOW (SPONTANEOUS)	-9

D.9 How many **months per year** does this business or activity normally operate?

	Months
Months of operation per year	d9
DON'T KNOW (SPONTANEOUS)	-9

D.10	How many hours per week does this business or activity normally operate?
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	Hours
Hours of normal operation	d10
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
I would now like to ask about relations and interactions with suppliers and customers.

D.11a	Does this business or activity produce or provide services under a contractual or other agreement for another business or person?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
	d11a

D.13a	Does this business or activity purchase its inputs or supplies from suppliers under a contractual or other agreement?
--------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
	d13a

IR. BUSINESS PRACTICES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

Now let's talk about how this business or activity is run.

IR.1 In the last three months, has this business or activity done any of the following:
INTERVIEWER: READ OUT

	Yes	No	DON'T KNOW (SPONTANEOUS)
Visited one of its competitor businesses to see what products they have available for sale. ir1a	1	2	-9
Asked existing customers whether there are any other products this business or activity should sell or produce. ir1b	1	2	-9
Talked with former customers to find out why they have stopped buying from this business or activity. ir1c	1	2	-9
Used any special offer to attract customers. ir1d	1	2	-9
Asked suppliers which products are selling well. ir1e	1	2	-9

IR.2 In the last **three months**, has this business or activity attempted to negotiate with a supplier for a lower price?

Yes	1
No	2
DOES NOT APPLY (SPONTANEOUS)	-7
DON'T KNOW (SPONTANEOUS)	-9

ir2

IR.3 How frequently does this business or activity run out of stock of inventories or raw materials?
INTERVIEWER: READ OUT

Never, it always has enough on hand	1
Rarely	2
Sometimes	3
Frequently, at least once every three months	4
DON'T KNOW (SPONTANEOUS)	-9

ir3

MSC.9 Does this business or activity reach out to customers through digital channels?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

msc9

IR.6	Does this business or activity have a written budget for monthly costs, such as rent, electricity, maintenance, transport and other costs?
-------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ir6

IR.7	Does this business or activity have a target for sales over the next year? INTERVIEWER: NEXT YEAR REFERS TO NEXT 12 MONTHS
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO IR.9

GO TO IR.9

ir7

IR.8	How frequently does this business or activity compare actual sales to target? INTERVIEWER: READ OUT
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Never or do not compare	1
Once a year or less frequent	2
Two or three times a year	3
Monthly or more often	4
DON'T KNOW (SPONTANEOUS)	-9

ir8

IR.9	Has this business or activity made a budget of the costs it is likely to face next year? INTERVIEWER: NEXT YEAR REFERS TO NEXT 12 MONTHS
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ir9

IR.10	Does this business or activity prepare a profit and loss statement at least once a year?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ir10

COV.B.1a	Did this business or activity temporarily suspend operation due to the COVID-19 outbreak?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

COVb1a

K. FINANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
I would like to ask you a few questions about how this business or activity finances its operations.
INTERVIEWER: LAST YEAR REFERS TO LAST 12 MONTHS

K.4 In the last year, did this business or activity finance its day-to-day operations by using:
INTERVIEWER: READ OUT

	Yes	No	DON'T KNOW (SPONTANEOUS)
Moneylenders k4b	1	2	-9
Microfinance institutions, or Non-bank Financial Companies k4c	1	2	-9
Banks k4d	1	2	-9
Friends or relatives k4e	1	2	-9

K.3b In the last year, did this business or activity buy inputs, goods or supplies on credit?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k3b

K.5 In the last year, did this business or activity sell goods or services on credit?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k5

K.6 **[Insert reference period: In the last three years OR Since the beginning of operations, whichever is more]**, did this business or activity buy any new or used machinery or equipment, vehicles or other means of transport?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO K.10

GO TO K.10

k6

K.8	[Insert reference period: In the last three years OR Since the beginning of operations, whichever is more], has this business or activity financed the purchases of machinery or equipment, vehicles or other means of transport using: INTERVIEWER: READ OUT
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	Yes	No	DON'T KNOW (SPONTANEOUS)
Moneylenders k8b	1	2	-9
Microfinance institutions, or Non-bank Financial Companies k8c	1	2	-9
Banks k8d	1	2	-9
Friends or relatives k8e	1	2	-9

K.10	Does the [owner] have a bank account to run this business or activity?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k10

K.11	Does the [owner] use a separate bank account for the household?
-------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k11

MSC.10	Does this business or activity use digital payments?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO K.12

GO TO K.12

msc10

MSC.11	Does this business or activity use digital payments to do the following: INTERVIEWER: READ OUT
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		Yes	No	DON'T KNOW (SPONTANEOUS)
Pay suppliers	msc11	1	2	-9
Save	msc12	1	2	-9
Pay utility bills	msc13	1	2	-9
Receive payments from customers	msc14	1	2	-9
Pay loans	msc15	1	2	-9
Pay its workers, including family members	msc16	1	2	-9

K.12	At this time, does this business or activity or the [owner] have a loan for the business or activity? INTERVIEWER: INCLUDE LOANS FROM INDIVIDUALS
-------------	---

Yes	1	
No	2	GO TO K.17
DON'T KNOW (SPONTANEOUS)	-9	GO TO K.17
		k12

K.13	Referring to the most recently obtained loan, where did this business or activity get the loan from? INTERVIEWER: READ OUT
-------------	--

Banks	1
Money lenders	2
Microfinance institutions, or Non-bank Financial Companies	3
Input suppliers or customers	4
Others	5
DON'T KNOW (SPONTANEOUS)	-9
	k13

K.16	Referring only to the most recent loan, did the financing require a guarantee?
-------------	--

Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		k16

K.17	In the last year, did this business or activity apply for any loans?
-------------	--

Yes	1	GO TO MSC.17
No	2	
DON'T KNOW (SPONTANEOUS)	-9	GO TO MSC.17
		k17

K.18	What was the main reason why this business or activity did not apply for any loan? INTERVIEWER: READ OUT
-------------	---

No need for a loan	1
Application procedures are complex	2
Interest rates are too high	3
Did not have required guarantees	4
Did not think it would be obtained because I am not registered	5
Other (SPONTANEOUS)	6
DON'T KNOW (SPONTANEOUS)	-9

k18

MSC.17	Does this business or activity have any insurance product in case of emergencies?
---------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

msc17

MSC.18	In the last year, did the [owner] or any of family members of the [owner] receive a grant or loan from any government scheme?
---------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO MSC.22
GO TO L.1

msc18

MSC.19	Was this government scheme created in response to the COVID-19 outbreak?
---------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

msc19

MSC.20	Which government scheme was the main source among these grants or loans? INTERVIEWER: READ OUT
---------------	---

Pradhan mantri garib kalyan yojna (PMGKY)	1
Emergency credit line guarantee scheme (ECGLS)	2
Start-up village entrepreneurship program (SVEP)	3
PM MUDRA	4
Credit linked capital subsidy scheme for technology upgradation (CLCSS)	5
Credit guarantee fund trust for micro and small enterprises (CGTMSE)	6
Received benefit from the govt. but do not know the name of the scheme	7
Other	8
DON'T KNOW (SPONTANEOUS)	-9

msc20

MSC.21	Was any part of this grant or loan used for this business or activity?
---------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

msc21

MSC.22	Which of the following options best describes the main reason why this business or activity did not receive any grant or loan from any government scheme? INTERVIEWER: READ OUT
---------------	--

Not eligible	1	GO TO L.1
Not aware	2	GO TO L.1
Applied but did not receive	3	GO TO L.1
Did not apply	4	
DON'T KNOW (SPONTANEOUS)	-9	GO TO L.1

msc22

ASK ONLY IF MSC22 = 4

MSC.23	Why has this business or activity not applied for any grant or loan from any government scheme? INTERVIEWER: READ OUT
---------------	---

No need	1
Too costly or risky to apply	2
Support is too small or unlikely	3
Other	4
DON'T KNOW (SPONTANEOUS)	-9

msc23

L. LABOR

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

Now I would like to ask you a few questions about the individuals who work in this business or activity

L.1	In [insert last calendar month], how many of the people who worked in this business were: INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE
------------	---

	Number	DON'T KNOW (SPONTANEOUS)
Paid	11a	-9
Unpaid	11b	-9

L.2	In [insert last calendar month], how many of the people who worked in this business or activity, including paid and unpaid workers were [owner]'s family members? INTERVIEWER: EXCLUDE INTERVIEWEE
------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Family members	12	-9

INTERVIEWER: LAST YEAR REFERS TO LAST 12 MONTHS

ASK IF 11a IS 1 OR MORE

MSC.24	In a regular month last year, how frequently did this business or activity make most of its payments to its workers? INTERVIEWER: READ OUT
---------------	---

Daily	1
Weekly	2
Every two weeks	3
Monthly	4
Less frequently than monthly	5
By task	6
DON'T KNOW (SPONTANEOUS)	-9

msc24

ASK IF B3 < a14y

L.3	In a regular month last year, how many people worked in this business or activity, including paid and unpaid workers? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE
------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Paid and unpaid workers	13	-9

(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)

ASK IF B3 < a14y

L.4	In the month with the highest number of people working last year, how many people worked in this business, including paid and unpaid workers? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE
------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Paid and unpaid workers (highest)	14	-9

ASK IF B3 < a14y

L.5	In the month with the lowest number of people working last year, how many people worked in this business or activity, including paid and unpaid workers? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE
------------	---

	Number	DON'T KNOW (SPONTANEOUS)
Paid and unpaid workers (lowest)	15	-9

L.6	In [insert last calendar month] , how many females worked in this business or activity, including paid and unpaid workers? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE
------------	---

	Number	DON'T KNOW (SPONTANEOUS)
Paid and unpaid female workers	16	-9

MSC.25	In the last year, did this business or activity receive any benefits from the government? INTERVIEWER: INCLUDE ONLY MONETARY BENEFITS FOR BUSINESS OR ACTIVITY
---------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

msc25

ASK IF B3 < 2020 OR (B3=2020 & COVb3a<=March)

COV.L.1a	Since the outbreak of the COVID-19, in a regular month , has the number of people working in this business or activity: INTERVIEWER: READ OUT
-----------------	--

Increased	1
Remained the same	2
Decreased	3
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

COV11a

ASK IF B3 < 2020 OR (B3=2020 & COVb3a<=March)

COV.L.1b	Since the outbreak of the COVID-19, in a regular month , has the number of workers that are members of [owner]'s family: INTERVIEWER: READ OUT
-----------------	---

Increased	1
Remained the same	2
Decreased	3
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

COV11b

ASK IF B3 < 2020 OR (B3=2020 & COVb3a<=March)

MSC.26	Since the outbreak of the COVID-19, how many of the paid workers of this business or activity had their pay from this business or activity reduced due to the COVID-19 outbreak?
---------------	--

Number with reduced pay	msc26
DON'T KNOW (SPONTANEOUS)	-9

L.7	How many of the people working in this business or activity (including [owner]) have the following skills? INTERVIEWER: READ OUT
------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Can read	17a	-9
Can write	17b	-9

MSC.27	What kind of skill enhancement of workers would be most beneficial for this business or activity? INTERVIEWER: READ OUT
---------------	--

Business management skills	1
IT skills	2
Technical skills	3
Job-specific skills	4
Other	5
DON'T KNOW (SPONTANEOUS)	-9

msc27

R. REGISTRATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

ASK IF owner="you"

R.13 Are you aware of [Insert the name of first level of registration that defines business as formal at the national (central), provincial, or district levels]?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

r13

R.2 Please indicate if any of the following is a reason why this business or activity does not have [Insert the name of first level of registration that defines business as formal at the national (central), provincial, or district levels]
INTERVIEWER: READ OUT

	Yes	No	DON'T KNOW (SPONTANEOUS)
Cost and time to register r2a	1	2	-9
Lack information about where and how to register. r2f	1	2	-9
No benefit to being registered r2e	1	2	-9
Taxes if registered r2b	1	2	-9
Inspections and meetings with officials if registered r2c	1	2	-9
Informal payments needed if registered r2d	1	2	-9

R.6 As I read several options, please indicate if each one represents a benefit for your business or activity that could be obtained from having [Insert the name of first level of registration that defines business as formal at the national (central), provincial, or district levels]
INTERVIEWER: READ OUT

	Yes	No	(SPONTANEOUS)	
			DON'T KNOW	DOES NOT APPLY
Better access to financing or loans r6a	1	2	-9	-7
Better access to raw materials, infrastructure services, and government services r6b	1	2	-9	-7
Less informal payments to pay r6c	1	2	-9	-7
Better access to potential customers r6d	1	2	-9	-7

R.12	<p>Please state the reason, if any, why this business or activity does not have [Insert the name of first level of registration that defines business as formal at the national (central), provincial, or district levels]?</p> <p>INTERVIEWER: PLEASE SEEK FOR PERMISSION TO RECORD THE RESPONDENT'S RESPONSE.</p>
-------------	---

RECORD RESPONSE	1
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

r12

R.10	<p>How do this business or activity's prices compare to the prices of similar products or services supplied by registered businesses? This business or activity's prices are:</p> <p>INTERVIEWER: READ OUT</p>
-------------	---

Lower	1
Roughly the same	2
Higher	3
DON'T KNOW (SPONTANEOUS)	-9

r10

R.5	Does this business or activity have to give gifts, informal payments or bribes to continue operating?
------------	---

Yes	1
No	2
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

r5

N. ASSETS

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

Now, I would like to ask you a few questions about costs and related items. All information you provide will be anonymized, and neither your name nor the name of your business or activity will be used in any document based on this survey.

N.2 For [insert last calendar month], please provide the following information about this business or activity:

	LCU	DON'T KNOW (SPONTANEOUS)	DOESN'T APPLY (SPONTANEOUS)
Total cost of workers including salaries and any other form of payment	n2a	-9	-7
Total costs of electricity	n2c	-9	-7

N.3 In its current operations, does this business or activity use any machinery or equipment (regardless of whether they are owned, borrowed, or shared)?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

n3

N.4 In its current operations, does this business or activity use vehicles, cycles, carts, and other modes of transport (regardless of whether they are owned, borrowed, or shared)?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

n4

N.7 In [insert last completed month], this business or activity made:
INTERVIEWER: READ OUT

Profit	1
Loss	2
Zero profit	3
DON'T KNOW (SPONTANEOUS)	-9

GO TO A.15a
GO TO A.15a
n7

N.7a1	The net [profits or losses] of this business or activity in [insert last completed month] were: INTERVIEWER: READ OUT
--------------	---

Higher than usual	1
Lower than usual	2
The usual	3
DON'T KNOW (SPONTANEOUS)	-9

n7a1

cf.2	I would like to collect name and contact information for this business or activity, which constitute Personal Data. These data will be used to re-contact you for a follow-up study and retained only for this purpose for one year. Do I have your consent to collect this Personal Data on you?
-------------	---

Yes	1
No	2

cf2

S.2	CONTACT INFORMATION
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NAME OF THE BUSINESS OR ACTIVITY	
PHONE NUMBER	

THE SURVEY ENDS HERE
THANK YOU VERY MUCH FOR YOUR COOPERATION.

A.1 Interviewer code

a12

A.2 Supervisor code

a13

A.15b Name of City

a15bx

A.15c Name of neighborhood

a15cx

A.15 Time face-to-face interview ends:

Day (dd)	Month (mm)	Hour (00 to 23)	Minutes (00 to 59)
a15d	a15m	a15h	a15min

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)

RF. INFORMATION ON REFUSALS TO SHORT FORM

INFORMATION CODED BY ENUMERATOR IN THE CASE OF REFUSAL

Rf.4	HOW MANY PEOPLE ARE OBSERVED WORKING IN THE BUSINESS ACTIVITY? INCLUDE ALL PEOPLE OBSERVED CURRENTLY WORKING (INCLUDING RESPONDENT)
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	Number
Number of people observed working in the business	rf4

Rf.5	DOES THE BUSINESS HAVE ANY VISIBLE SIGNAGE, INCLUDING DISPLAYED PERMITS?
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Yes	1
No	2

rf5
