

**SRI LANKA MICROENTERPRISE SURVEY
ENTERPRISE SURVEY
Round 6 (July 2006)**

Sheno

(fTM)

Enterprise Code Number

Gift Distribution: 1=Yes, 2=No

ON	Name of Business Owner/ner	(fON)
OS	Sex 1=Male 2=Female	(fOS)
BN	Business Name:	(fBN)
AD1	Address of Business	(fAD1)
AD2		(fAD2)
AD3		(fAD3)
TN	Telephone number	(fTN)
CN	How are you commonly known in the area?	(fCN)

TS Tsunami Effect: 1=Direct Effect, 2=Indirect Effect, 3=No Effect

(fTS)

Nature of the Business

PR. Province	(fPR)	DS D.S. Division	(fDS)
DI District	(fDI)	GN G.N. Division	(fGN)

Interviewer Number (fFI_1)

Supervisor (fSUP1)

Data entry operator

Date completed

Date completed

Date completed

DAY	MONTH	YEAR

Interview Date: FDATE

Time In: FTIN

Time out: FTOUT

LOCATION OF THE BUSINESS (If business operates from home, this is the location of the home)

Sketch the location of the business premises

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SECTION M: Information on household which has changed location

Interviewer: If the household has moved, please use the contact information gathered in the first survey to identify individuals who might know where the household now resides. Record this information on this page.

M.1 *Interviewer: Is the household still living in the same house that it was in as at the last survey round?*

1. Yes ----> Section 1 (eM1)
2. No ----> Go to M2

M.2 If the household has moved, what is the new address?

MAD1 _____ (eM2AD1)

MAD2 _____ (eM2AD2)

MAD3 _____ (eM2AD3)

MTN New telephone number _____ (eM2TN)

M.3 Record the name and address of the person who provided this information:

(eMFN)

(eM3SN)

FIRST NAME

FAMILY NAME/SURNAME

STREET ADDRESS

(eM3TW)

SUBURB AND CITY

(eM3TN)

TELEPHONE NUMBER

M.4 What is this person's relationship to the household head?

(eM4)

(1=immediate family member, 2=relative (non immediate family), 3=friend, 4=neighbour, 5=other)

SECTION 1: CHANGES IN PLACE AND LINE OF BUSINESS

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

1.1 Are you working in the same line of business and in the same location as you were working in when we interviewed you 3 months ago?

1. Yes (i.e. no changes in both) --> Go to Section 2 (e1_1)
2. Only line of business has changed --> Go to Qn 1.5
3. Only business location has changed --> Ask Qns. 1.2 to 1.4
4. Both line of business and location have changed --> Ask all from Qn 1.2 onwards

1.2 What is the type of site where your business now operates?

1. Improvised site on public spaces (e1_2)
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. Traveling door to door or on the street
6. Merchandise, prepared food or services offered on motorcycle, bicycle, vehicle, truck, etc.
7. In transporting people or merchandise without a site (taxi, bus, truck, etc.)
8. At customer's residence
9. At your residence without special installations
10. At your residence with special installations.
11. Commercial site (grocery, hardware, etc.)
12. Service site (dry cleaning, restaurant, office, etc.)
13. Production shop (bakery, printing, etc.)
14. Repair service shop (mechanic, electrician, etc.)
15. Guest house, hotel, inn, etc.
16. Transporting people or merchandise with site
17. Other type of site: (specify) _____

If answer is 1--10 skip to Qn 1.4. If 11--17 then ask Qn. 1.3

1.3 Is this site...?

1. Your own property (e1_3)
2. Rented
3. Borrowed
4. Other (specify) _____

1.4 Indicate new address of the business

(e1_4)

1.5 When did you stop working in this business?

1.5.1 Day

(e1_5M)

1.5.2 Month

(e1_5D)

1.6 What was the main reason for stopping working in this business?

1. The business was making a loss (e1_6)
2. Sickness or Health Reasons
3. I found a better paying wage job
4. To take care of family matters
5. A better business opportunity came along
6. Other (Specify): _____

1.7 Is the business now being operated by another household member?

1. Yes --> Go to Qn. 1.13 (e1_7)
2. No --> Go to Qn. 1.8

1.8 Did you sell your business to someone else to run?

1. Yes --> Go to Qn. 1.9 (e1_8)
2. No --> Go to Qn. 1.10

1.9 How much did you sell your business for?

(Rupees)

(e1_9)

1.10 Did you sell any of the equipment or other business assets when you closed the business?

1. Yes --> Go to Qn. 1.11 (e1_10)
2. No --> Go to Qn. 1.12

1.11 How much did you sell the equipment and business assets for?

(Rupees)

(e1_11)

1.12 Do you plan on reopening this business within the next 3 months?

1. Yes (e1_12)
2. No

1.13 After closing the business, what is your main activity now?

(To make it easier, I will list some possible activities)

(e1_13)

1. Working for wages --> Ask Section X, Qns X.1--X.11
2. Looking for work --> Ask Section X, Qns X.12--X.14
3. Operating a different business --> Go to Section N
4. Housework or looking after children --> Ask Section X, Qns X.12--X.14

SECTION X: No longer self employed / Not Engaged in Business Activity

Interviewer: This section is asked only from those who have stopped their business activity. For wage workers ask qns X.1--X.11; for those who are searching a a different kind of job ask X.12--X.14.

X.1 Is the enterprise where you work as a wage worker:

- 1 Privately owned?
- 2 Government?
- 3 an NGO or Relief Agency?
- 4 Other _____

(eX1)

X.2 In what sector are you working as a wage worker?

Interviewer: Get description of job and sector. Record industry code

a. Description _____

b. Industry Code _____

(eX2)

X.3 How many people work in the enterprise where you are employed?

(eX3)

X.4 How many hours did you work as a wage worker last week?
(Consider a 7 day period)

(eX4)

X.5 How much did you earn from this work last week?

Rupees

(eX5)

X.6 In your new job, do you supervise any other employees?

- 1 Yes ----> Go to X.7
- 2 No ----> Go to X.8

(eX6)

X.7 How many employees do you supervise?

(eX7)

X.8 Do any other members of your family work for this enterprise?

- 1 Yes
- 2 No

(eX8)

X.9 What were the main two reasons you left self employment for wage work?

- 1 Higher salary
- 2 More stable working environment
- 3 Less stress
- 4 Business was making a loss
- 5 Better working hours
- 6 Prospects for future wage growth
- 7 Other: Specify _____

(eX9_1)

(eX9_7)

X.10 Do you intend to reenter self employment within the next year?

- 1 Yes ----> Go to X.11
- 2 No ----> Go to Section 5

(eX10)

X.11 Will you start a business in the same or a different industry?

- 1 Same industry ----> Go to Section 5
- 2 Different industry ----> Go to Section 5

(eX11)

If you are searching for a different job (answered 2 or 4 for qn. 1.13) :

X.12 Are you looking for a wage job, or another opportunity to enter self employment?

- 1 wage work ----> Go to X.13
- 2 self employment ----> Go to X.13
- 3 not looking for employment ----> Go to Section 5

(eX12)

X.13 How much time do you expect it to take you to find a job?

- 1 a week or less
- 2 more than a week, less than a month
- 3 more than one month, less than 3 months
- 4 more than 3 months

(eX13)

X.14 In which sector are you looking for work?

Interviewer: Get description of job and sector. Record industry code

a. Description _____

b. Industry Code _____

(eX14)

Interviewer: Now go to SECTION 5

SECTION N: NEW BUSINESS

Interviewer: Mention that in this section you are asking about any new businesses started by the entrepreneur (i.e. answer 3 for qn. 1.13)

N.1 How many employees (both paid and unpaid) work in your enterprise, including yourself and family members?

(eN1)

N.2 During the last week, did you work at least one hour in your new business or activity?

1. Yes --> Go to N.5
2. No --> Go to N.3

(eN2)

N.3 What is the main reason you did not work at least one hour last week?

1. Vacations or break
2. Sickness
3. End of work or sale season
4. Arrangement related to business, personal life or temporary closure due to problems with authorities
5. Lack of money or customers
6. Lack or malfunction of vehicles or machinery
7. Other: (specify) _____

(eN3)

N.4 In how many weeks will you resume work?

1. Has already started working
2. one week
3. two weeks
4. three weeks
5. four weeks
6. in more than four weeks
7. No plans to resume

(eN4)

N.5 Business Activity: Could you describe the nature of your business activity?

Interviewer: Note activity sector. Record industry code

- a. Description _____

b. Industry Code _____

(eN5)

N.6 Does your new business operate in the same site as your old business?

1. Yes --> Go to N.9
2. No --> Go to N.7

(eN6)

N.7 Type of Site: What is the type of site where your new 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. Traveling door to door or on the street
6. Merchandise, prepared food or services offered on motorcycle, bicycle, vehicle, truck, etc.
7. In transporting people or merchandise without a site (taxi, bus, truck, etc.)
8. At customer's residence
9. At your residence without special installations
10. At your residence with special installations.
11. Commercial site (grocery, hardware, etc.)
12. Service site (dry cleaning, restaurant, office, etc.)
13. Production shop (bakery, printing, etc.)
14. Repair service shop (mechanic, electrician, etc.)
15. Guest house, hotel, inn, etc.
16. Transporting people or merchandise with site
17. Other type of site: (specify) _____

(eN7)

If answer is 1--10 skip to Qn. N.9. If 11--17 then ask Qn. N.8

N.8 Is this site...?

1. Your own property
2. Rented
3. Borrowed
4. Other (specify) _____

(eN8)

N.9 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 N.10
2. No --> Go to N.11

(eN9)

N.10 At market prices, what is the value you calculate of your current inventories?

Rupees

(eN10)

N.11 What percentage of the revenue of this firm for the month of March came from?

1. Customers within 1 Km of the business
2. Customers in the same G.N. but more than 1Km from business
3. Customers in the Same D.S. but different G.N.
4. Customers in the same district, but different D.S.
5. Customers in the same province, but different district
6. Other provinces
7. Other countries

(eN11_1)

TOTAL

100%

N.12 What percentage of the revenue of this firm comes from sales to.....?

1. Consumers
2. the Government
3. Large Domestic Firms (approx 300 or more workers)
4. Small Domestic Firms
5. Multinationals/Foreign Firms

(eN12_1)

TOTAL

100%

N.13 Do you have one major customer who accounts for a quarter or more of your sales?

1. Yes
2. No

(eN13)

N.14 Approximately how many customers did your business make a sale to on the last full day you worked?

(eN14)

BUSINESS EQUIPMENT

N.15 Now I am going to ask you about the characteristics of any utensils, tools, machinery and equipment, vehicles and other property currently used in your new business activity.

[Interviewer: Prompt to make sure that they only record business assets, and not household assets]

Does your business have any?	a. Type (code by row category)	b. Name of Item	c. Condition Acquired 1=new, 2=used, 3=self-made, 4=Other	d. Ownership Status 1=Own, 2=Rent, 3=Borrowed, 4=Other	e. Date of Acquisition Month	f. If you had to replace this, how much would it cost you to purchase one in a similar condition? (Rupees)	g. Is this item also used by your household for non- business uses? 1=Yes, 2=No
1. Business Tools or Utensils	1.1	(eN15b1_1)	(eN15c1_1)	(eN15d1_1)	(eN15e1_1)	(eN15f1_1)	(eN15g1_1)
	1.2						
	1.3						
	1.4	(eN15b1_4)	(eN15c1_4)	(eN15d1_4)	(eN15e1_4)	(eN15f1_4)	(eN15g1_4)
2. Machinery	2.1	(eN15b2_1)	(eN15c2_1)	(eN15d2_1)	(eN15e2_1)	(eN15f2_1)	(eN15g2_1)
	2.2						
	2.3	(eN15b2_3)	(eN15c2_3)	(eN15d2_3)	(eN15e2_3)	(eN15f2_3)	(eN15g2_3)
3. Furniture and Equipment	3.1	(eN15b3_1)	(eN15c3_1)	(eN15d3_1)	(eN15e3_1)	(eN15f3_1)	(eN15g3_1)
	3.2						
	3.3	(eN15b3_3)	(eN15c3_3)	(eN15d3_3)	(eN15e3_3)	(eN15f3_3)	(eN15g3_3)
4. Vehicles used in the business	4.1	(eN15b4_1)	(eN15c4_1)	(eN15d4_1)	(eN15e4_1)	(eN15f4_1)	(eN15g4_1)
	4.2						
	4.3	(eN15b4_3)	(eN15c4_3)	(eN15d4_3)	(eN15e4_3)	(eN15f4_3)	(eN15g4_3)
5. Site (including business land and building)	5.1	(eN15b5_1)	(eN15c5_1)	(eN15d5_1)	(eN15e5_1)	(eN15f5_1)	(eN15g5_1)
	5.2						
	5.3	(eN15b5_3)	(eN15c5_3)	(eN15d5_3)	(eN15e5_3)	(eN15f5_3)	(eN15g5_3)
6. Other physical assets of the business (excluding inventories)	6.1	(eN15b6_1)	(eN15c6_1)	(eN15d6_1)	(eN15e6_1)	(eN15f6_1)	(eN15g6_1)
	6.2						
	6.3						
	6.4	(eN15b6_4)	(eN15c6_4)	(eN15d6_4)	(eN15e6_4)	(eN15f6_4)	(eN15g6_4)

7. TOTAL REPLACEMENT COST OF ALL YOUR PHYSICAL BUSINESS ASSETS:

(Interviewer: Ask if the description above is incomplete. Otherwise, sum column f.)

Rupees

(eN15_7)

INTERVIEWER: NOW GO TO SECTION 3, AND THEN SECTION 5

SECTION 2: CHANGES IN CURRENT BUSINESS

In this section we ask questions from those who are currently engaged in the same business activity as they were during the previous survey (i.e. answered 1 for Qn. 1.1). In this section we ask about the changes in business activities.

2.1 During the last week, did you work at least one hour in your business?

1. Yes ---> Go to Qn. 2.4
2. No ---> Go to Qn. 2.2

(e2_1)

2.2 What is the main reason you did not work last week?

1. Vacations or break
2. Sickness
3. End of work or sale season
4. Arrangement related to business, personal life or temporary closure due to problems with authorities
5. Lack of money or customers
6. Lack or malfunction of vehicles or machinery
7. Other: (specify) _____

(e2_2)

2.3 In how many weeks will you resume work?

1. Has already started working
2. one week
3. two weeks
4. three weeks
5. four weeks
6. in more than four weeks
7. No plans to resume

(e2_3)

2.4 How many hours did you personally spend working in the business IN THE LAST WEEK?

HOURS LAST WEEK

(e2_4)

2.5 Have you hired any new workers or employees in the last 3 months (including any paid or unpaid family members)?

1. Yes ---> Go to Qn. 2.6
2. No ---> Go to Qn. 2.9

(e2_5)

2.6 How many new workers have you hired?

(e2_6)

2.7 Are any of the new workers related to you?

1. Yes ---> Go to Qn. 2.7.1
2. No ---> Go to Qn. 2.8

(e2_7)

2.7.1 How many of the new workers are related to you?

(e2_7_1)

2.8 How many hours did these new workers spend working in the business LAST WEEK?

(If more than one new worker, give the total hours last week worked by all new workers)

(e2_8)

2.9 Let me confirm then, how many of the following types of workers you currently have in your business:

[Including both new and existing workers, but do not include yourself]

1. Wage or salaried workers
2. Partners
3. Unpaid workers
4. Total number of workers (sum of 1, 2 and 3)

(e2_9A1)

(e2_9A4)

2.9.1 How many of these are family members?

(e2_9B1)

2.9.2 How many of these are non-family members?

(e2_9B2)

2.10 How many hours in TOTAL did family members apart from yourself work in your business in the LAST WEEK?

(Include both new and existing family workers)

hours

(e2_10)

2.11 How many hours in TOTAL did non-family members work in your business in the LAST WEEK

(Include both new and existing non-family workers)

hours

(e2_11)

2.12 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. 2.13
2. No ---> Go to Qn. 2.17

(e2_12)

2.13 At market prices, what is the value you calculate of your current inventories?

Rs.

(e2_13)

2.14 Compared to three months ago have your inventories increased, decreased, or stayed the same?

1. increased
2. decreased
3. stayed the same

(e2_14)

If the firm manufactures goods, ask 2.15 and 2.16. Otherwise go to 2.17

2.15 At market prices, what is the value of your current inventories held as raw materials?

Rs.

(e2_15)

2.16 At market prices, what is the value of your current inventories held as finished goods?

Rs.

(e2_16)

2.17 Approximately how many customers did your business make a sale to on the last full day you worked?

(e2_17)

2.18 Have you starting manufacturing or selling any new products in the last 3 months that you didn't previously make or sell?

1. Yes ---> Go to Qn. 2.19
2. No ---> Go to Q 2.21

(e2_18)

2.19 What is the main new product you are now making or selling?

(e2_19)

2.20 What percentage of total sales does this new product or new products make?

(e2_20)

2.21. What percentage of the total revenue of this firm (from all products/services) comes from...?

1. Customers within 1 Km of the business
2. Customers in the same G.N. more than 1Km from business
3. Customers in the Same D.S. but different G.N.
4. Customers in the same district, but different D.S.
5. Customers in the same province, different district
6. Other provinces
7. Other countries

(e2_21_1)

(e2_21_7)

TOTAL

100%

SECTION 3: INCOME AND EXPENSES

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

3.1 Business Expenses During March

Please report the amount you have spent on each of the following categories of business expenses during March.

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

Item:	Cost (Rupees)
3.1.1 Purchase of materials and items for resale	(e3_1_1)
3.1.2 Purchase of electricity, water, gas and fuel	
3.1.3 Interest paid on loans	
3.1.4 Wages and salaries for employees	
3.1.5 Rent for machinery and equipment	
3.1.6 Rent for land or buildings	
3.1.7 Telephone, Cellphone	
3.1.8 Taxes	
3.1.9 Maintenance and general repairs	
3.1.10 Travelling	
3.1.11 Other expenses	
3.1.12 TOTAL EXPENSES IN March	(e3_1_12)

3.1.a1 During March, were any business goods and materials listed above used for home consumption?

1. Yes ---> Go to Qn. 3.1.a2
2. No ---> Go to Qn. 3.1.b

(e3_1a1)

3.1.a2 What is the value of business goods and materials listed above used for home consumption during March?

Interviewer: For manufacturing or service firms, ask about goods or services produced for household members.

Rs. (e3_1a2)

3.1.b Did the enterprise use any inputs which were paid for by someone other than the owner?

1. Yes ---> Go to Qn. 3.1.c
2. No ---> Go to Qn. 3.2

(e3_1b)

3.1.c If yes, what is the approximate value of those inputs?

Rs. (e3_1c)

3.1.d In your list of expenses above, was the value of these inputs included?

1. Yes
2. No

(e3_1d)

3.2 REVENUE

Choose one of M, T or S, depending on principal activity of the enterprise

M Manufacturing Firms

M3.2 What was the total sales DURING March of products your business makes or alters?

Rs. (eM3_2)

M3.3a What is the value of the inventories purchased DURING March which were held as raw materials at the END OF March?

Rs. (eM3_3a)

M3.3b What is the value of inventories purchased DURING March which were used to produce final goods not sold DURING March?

Rs. (eM3_3b)

T Retail / Trade Firms

T3.2 What was the total sales DURING March of products your business did not make?

Rs. (eT3_2)

T3.3a What is the value of inventories purchased DURING March which were sold DURING March?

Rs. (eT3_3a)

T3.3b What is the value of inventories purchased DURING March that were sold AFTER March, or have not yet been sold?

Rs. (eT3_3b)

T3.3c What is the value of inventories purchased DURING March which got spoiled or wasted DURING March?

Rs. (eT3_3c)

interviewer: T3.3a + T3.3b + T3.3c should sum to the value of inputs purchased, Q 3.1.1.

S Service Firms

S3.2 What was the total business revenue DURING March from selling services?

Rs. (eS3_2)

S3.3a What is the value of inventories purchased DURING March which were used in services sold DURING March?

Rs. (eS3_3a)

S3.3b What is the value of inventories purchased DURING March that were used in services sold AFTER March, or not yet sold?

Rs. (eS3_3b)

S3.3c What is the value of inventories purchased DURING March which got spoiled or wasted DURING March?

Rs. (eS3_3c)

interviewer: S3.3a + S3.3b + S3.3c should sum to the value of inputs purchased, Q 3.1.1.

3.4. Can you tell me the total monthly revenues of your business in March from all sources, including manufacturing, retail sales and services?

Rs. (e3_4)

3.5 Can you tell me the total monthly revenues of your business from all sources for the previous 2 months of 2005?

MONTH	a. REVENUE (Rupees)
(a) January	(e3_5A)
(b) February	(e3_5B)

3.5a Can you tell me the total monthly revenues of your business from all sources for the past year--that is, the 12 months from April 1 2005 (i.e. beginning of New Year month last year) through March 31, 2006 (i.e. last month)?

Year	a. REVENUE (Rupees)
(a)	(e3_5A)

Interviewer: Did the interviewee look at written records before responding, or respond only from memory?

1 - Written records; 2 - memory

(e3_5B)

M3.3c What is the value of inventories purchased DURING March which were used to produce final goods sold DURING March?

Rs. (eM3_3c)

M3.3d What is the value of inventories purchased DURING March which got spoilt or wasted DURING March?

Rs. (eM3_3d)

interviewer: M3.3a+M3.3b+M3.3c+M3.3d should sum to the value of raw material inputs purchased in Q 3.1.1.

3.6.A. What do you consider when calculating your profits? (Mark all that apply 1=Yes, consider 2=No, don't consider)

1. A fixed percentage of your total income (If so, about how much? _____ %)

(e3_6A1)

2. Calculate profits based on business income and expenses

3. Record of profits for each item sold

4. Goods from business used for household consumption

5. Household expenses carried out using revenue from the business

6. Salary paid to business owner

7. Any other source of income (If so, what? _____)

8. Other (_____)

(e3_6A8)

3.7 Did you pay yourself a salary for running the business?

1. Yes ---> Go to Qn. 3.7.1

(e3_7)

2. No ---> Go to Qn. 3.8

3.7.1 When estimating the profits for the business, are you including this salary as part of the business expenses?

1. Yes ---> Go to Qn. 3.7.2

(e3_7_1)

2. No ---> Go to Qn. 3.7.2

3.7.2 How much was this salary DURING March?

Rs. (e3_7_2)

3.8 Were revenues from the business used to pay for expenditures in the household?

1. Yes ---> Go to Qn. 3.8.1

(e3_8)

2. No ---> Go to Qn. 3.9

3.8.1 When estimating the profits for the business, are you reducing revenue to account for these household expenses?

1. Yes ---> Go to Qn. 3.8.2

(e3_8_1)

2. No ---> Go to Qn. 3.8.2

3.8.2 How much were these household expenditure payments DURING MARCH?

Rs. (e3_8_2)

3.9 In addition to running the business, did you have a second job during March?

1. Yes ---> Go to Qn. 3.9.1

(e3_9)

2. No ---> Go to Qn. 3.10

3.6 What was the total income the business earned DURING March 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 March?

Rs. (e3_6)

3.9.1 In the second job, did you work as a wage worker or did you run another business?

1= wage worker

(e3_9_1)

2= other business

3= other _____

3.9.2 How many hours per week did you work in this other job DURING March?

hrs (e3_9_2)

3.9.3 How much did you earn per week in this second job?

Rs. (e3_9_3)

3.10 Have any members of the household started a new business in the past three months?

1. Yes

(e3_10)

2. No

3.11 For each of the following, say whether you strongly agree, agree, disagree or strongly disagree with the following statements as applied to your life:

1. Strongly agree

3. Disagree

2. Agree

4. Strongly disagree

(a) I feel I am living in a "normal" everyday life

(e3_11_1)

(b) I have come to feel that everyday life consists of repetitive routines

(c) I no longer talk about the tsunami these days

(d) I have changed my outlook on life as a result of the tsunami

(e3_11_4)

3.12. How many normal business days in March did you close your business for holidays?

(e3_12)

Section 4: Changes in Assets

REPAIRS AND IMPROVEMENTS

4.1 Have you made any improvements or repairs to business assets in the last 3 months?

(This includes improvements to buildings as well as to equipment, vehicles, and other physical assets)

1. Yes ----> Go to Qn. 4.2

2. No ----> Go to Qn. 4.3 (e4_1)

4.2 Business Assets Repaired or Improved in the last 3 months

[Interviewer: prompt to make sure that they only record business assets, and not household assets]

Did you make repairs or improvements to any of the following business assets?	a. Type (code by row category)	b. Was this a repair to a damaged item or an improvement to a non-damaged item? 1 = Repair 2 = Improvement	c. Name of item	d. Was this item damaged in the tsunami? 1=Yes 2=No	e. How much did you spend to repair or improve this item? (Rupees)	f. What is the current market value of the item after repair or improvement? (Rupees)
1. Business Tools or Utensils	1.1	(e4_2b1_1)	(e4_2c1_1)	(e4_2d1_1)	(e4_2e1_1)	(e4_2f1_1)
	1.2	↓	↓	↓	↓	↓
	1.3	↓	↓	↓	↓	↓
	1.4	(e4_2b1_4)	(e4_2c1_4)	(e4_2d1_4)	(e4_2e1_4)	(e4_2f1_4)
2. Machinery	2.1	(e4_2b2_1)	(e4_2c2_1)	(e4_2d2_1)	(e4_2e2_1)	(e4_2f2_1)
	2.2	↓	↓	↓	↓	↓
	2.3	(e4_2b2_3)	(e4_2c2_3)	(e4_2d2_3)	(e4_2e2_3)	(e4_2f2_3)
3. Furniture and Equipment	3.1	(e4_2b3_1)	(e4_2c3_1)	(e4_2d3_1)	(e4_2e3_1)	(e4_2f3_1)
	3.2	↓	↓	↓	↓	↓
	3.3	(e4_2b3_3)	(e4_2c3_3)	(e4_2d3_3)	(e4_2e3_3)	(e4_2f3_3)
4. Vehicles used in the business	4.1	(e4_2b4_1)	(e4_2c4_1)	(e4_2d4_1)	(e4_2e4_1)	(e4_2f4_1)
	4.2	↓	↓	↓	↓	↓
	4.3	(e4_2b4_3)	(e4_2c4_3)	(e4_2d4_3)	(e4_2e4_3)	(e4_2f4_3)
5. Site (land and building)	5.1	(e4_2b5_1)	(e4_2c5_1)	(e4_2d5_1)	(e4_2e5_1)	(e4_2f5_1)
	5.2	↓	↓	↓	↓	↓
	5.3	(e4_2b5_3)	(e4_2c5_3)	(e4_2d5_3)	(e4_2e5_3)	(e4_2f5_3)
6. Other physical business assets	6.1	(e4_2b6_1)	(e4_2c6_1)	(e4_2d6_1)	(e4_2e6_1)	(e4_2f6_1)
	6.2	↓	↓	↓	↓	↓
	6.3	↓	↓	↓	↓	↓
	6.4	(e4_2b6_4)	(e4_2c6_4)	(e4_2d6_4)	(e4_2e6_4)	(e4_2f6_4)

7. TOTAL AMOUNT SPENT REPAIRING OR IMPROVING PHYSICAL ASSETS:

(Interviewer: Ask if the description above is incomplete. Otherwise, sum column e.)

Rs. (e4_2_7)

ADDITIONS TO CAPITAL STOCK

4.3 Have you PURCHASED, BEEN GIVEN, BORROWED OR RENTED any utensils, tools, machinery and equipment, vehicles or other business property since we last interviewed you 3 months ago?

1. Yes ---> Go to Qn. 4.4
2. No ---> Go to Qn. 4.6

(e4_3)

4.4. Please describe the business assets that you have BOUGHT, BEEN GIVEN, BORROWED OR RENTED in the last 3 months

[Interviewer: prompt to make sure that they only record business assets, and not household assets]

Did your business BUY any of?	a. Type (code by row category)	b. Name of item	c. Condition Acquired 1=new, 2=used, 3=self-made, 4=other	d. Ownership Status 1=own, 2=rent, 3=borrow, 4=other	e. Date of Acquisition Month	f. How much did you spend to buy this (or how much would it cost to replace if the item is borrowed or rented) (Rupees)	g. Is this item also used by your household for non- business uses? 1= Yes, 2=No
1. Business Tools or Utensils	1.1	(e4_4b1_1)	(e4_4c1_1)	(e4_4d1_1)	(e4_4e1_1)	(e4_4f1_1)	(e4_4g1_1)
	1.2						
	1.3						
2. Machinery	1.4	(e4_4b1_4)	(e4_4c1_4)	(e4_4d1_4)	(e4_4e1_4)	(e4_4f1_4)	(e4_4g1_4)
	2.1	(e4_4b2_1)	(e4_4c2_1)	(e4_4d2_1)	(e4_4e2_1)	(e4_4f2_1)	(e4_4g2_1)
	2.2						
3. Furniture and Equipment	2.3	(e4_4b2_3)	(e4_4c2_3)	(e4_4d2_3)	(e4_4e2_3)	(e4_4f2_3)	(e4_4g2_3)
	3.1	(e4_4b3_1)	(e4_4c3_1)	(e4_4d3_1)	(e4_4e3_1)	(e4_4f3_1)	(e4_4g3_1)
	3.2						
4. Vehicles used in the business	3.3	(e4_4b3_3)	(e4_4c3_3)	(e4_4d3_3)	(e4_4e3_3)	(e4_4f3_3)	(e4_4g3_3)
	4.1	(e4_4b4_1)	(e4_4c4_1)	(e4_4d4_1)	(e4_4e4_1)	(e4_4f4_1)	(e4_4g4_1)
	4.2						
5. Site (including business land and building)	4.3	(e4_4b4_3)	(e4_4c4_3)	(e4_4d4_3)	(e4_4e4_3)	(e4_4f4_3)	(e4_4g4_3)
	5.1	(e4_4b5_1)	(e4_4c5_1)	(e4_4d5_1)	(e4_4e5_1)	(e4_4f5_1)	(e4_4g5_1)
	5.2						
6. Other physical assets of the business (excluding inventories)	5.3	(e4_4b5_3)	(e4_4c5_3)	(e4_4d5_3)	(e4_4e5_3)	(e4_4f5_3)	(e4_4g5_3)
	6.1	(e4_4b6_1)	(e4_4c6_1)	(e4_4d6_1)	(e4_4e6_1)	(e4_4f6_1)	(e4_4g6_1)
	6.2						
	6.3						
	6.4	(e4_4b6_4)	(e4_4c6_4)	(e4_4d6_4)	(e4_4e6_4)	(e4_4f6_4)	(e4_4g6_4)

7. TOTAL REPLACEMENT COST OF ALL BUSINESS ASSETS PURCHASED IN LAST 3 MONTHS:
(Interviewer: Ask if the description above is incomplete. Otherwise, sum)

Rs.

(e4_4_7)

4.5 Where did you obtain the money used to purchase these additional business assets?

[Interviewer: write 0 if no funds from source]

Source:

- 1. Own savings
- 2. Loans from family
- 3. Loans from friends
- 4. Remittances from abroad
- 5. Bank loan
- 6. Loan from a Microfinance organization
- 7. Private moneylenders
- 8. Sale of household assets
- 9. Credit from Customers
- 10. Credit from Suppliers
- 11. Tsunami relief agency
- 12. Sale of business assets
- 13. Lottery win from this survey project
- 14. Other. Specify _____

TOTAL

Percentage of funds

(e4_5_1)
(e4_5_14)
100%

SALES OF CAPITAL STOCK

4.6 Have you SOLD, RETURNED OR OTHERWISE DISPOSED OF any utensils, tools, machinery and equipment, vehicles or other business property since we last interviewed you 3 months ago, or had any existing assets DAMAGED so you can no longer use them? Please include returns of rental equipment.

1. Yes ---> Go to Qn. 4.7 (e4_6)
2. No ---> Go to Qn. 4.8

4.7. Please describe the business assets that you have SOLD, RETURNED or had DAMAGED in the last 3 months

[Interviewer: prompt to make sure that they only record business assets, and not household assets]

	a.	b.	c.	d.	e.	f.	g.
Did your business SELL, RETURN or have DAMAGED any of?	Type (code by row category)	Name of item	Sold or Damaged? 1=Sold (Go to d) 2=Damaged (Go to f) 3=Returned (Go to d)	How much did you get from selling or returning it? (Rupees)	Date of Sale Month	What is the replacement cost of the damaged item? (Rupees)	Was this item also used by your household for non-business uses? 1=Yes, 2=No
1. Business Tools or Utensils	1.1	(e4_7b1-1)	(e4_7c1-1)	(e4_7d1-1)	(e4_7e1-1)	(e4_7f1-1)	(e4_7g1-1)
	1.2						
	1.3						
	1.4	(e4_7b1-4)	(e4_7c1-4)	(e4_7d1-4)	(e4_7e1-4)	(e4_7f1-4)	(e4_7g1-4)
2. Machinery	2.1	(e4_7b2-1)	(e4_7c2-1)	(e4_7d2-1)	(e4_7e2-1)	(e4_7f2-1)	(e4_7g2-1)
	2.2						
	2.3	(e4_7b2-3)	(e4_7c2-3)	(e4_7d2-3)	(e4_7e2-3)	(e4_7f2-3)	(e4_7g2-3)
3. Furniture and Equipment	3.1	(e4_7b3-1)	(e4_7c3-1)	(e4_7d3-1)	(e4_7e3-1)	(e4_7f3-1)	(e4_7g3-1)
	3.2						
	3.3	(e4_7b3-3)	(e4_7c3-3)	(e4_7d3-3)	(e4_7e3-3)	(e4_7f3-3)	(e4_7g3-3)
4. Vehicles used in the business	4.1	(e4_7b4-1)	(e4_7c4-1)	(e4_7d4-1)	(e4_7e4-1)	(e4_7f4-1)	(e4_7g4-1)
	4.2						
	4.3	(e4_7b4-3)	(e4_7c4-3)	(e4_7d4-3)	(e4_7e4-3)	(e4_7f4-3)	(e4_7g4-3)
5. Site (including business land and building)	5.1	(e4_7b5-1)	(e4_7c5-1)	(e4_7d5-1)	(e4_7e5-1)	(e4_7f5-1)	(e4_7g5-1)
	5.2						
	5.3	(e4_7b5-3)	(e4_7c5-3)	(e4_7d5-3)	(e4_7e5-3)	(e4_7f5-3)	(e4_7g5-3)
6. Other physical assets of the business (excluding inventories)	6.1	(e4_7b6-1)	(e4_7c6-1)	(e4_7d6-1)	(e4_7e6-1)	(e4_7f6-1)	(e4_7g6-1)
	6.2						
	6.3						
	6.4	(e4_7b6-4)	(e4_7c6-4)	(e4_7d6-4)	(e4_7e6-4)	(e4_7f6-4)	(e4_7g6-4)

7. TOTAL AMOUNT RECEIVED FROM BUSINESS ASSET SALES OR RETURNS IN THE LAST 3 MONTHS:

(Interviewer: Ask if the description above is incomplete. Otherwise, sum column d.)

Rs

(e4_7_7)

8. TOTAL REPLACEMENT COST OF BUSINESS ASSETS DAMAGED IN THE LAST 3 MONTHS:

(Interviewer: Ask if the description above is incomplete. Otherwise, sum column f.)

Rs

(e4_7_8)

LOANS

4.8 I would like to ask about loans that your business has received in the past three months. Please provide information on the following types of loans

Type of Loan	a. In the last 3 months have you got a loan of this type 1. Yes 2. No → <i>next type</i>	b. Do you still owe part of this loan? 1. Yes 2. No → <i>next type</i>	c. What is the amount owing? (Rupees)	d. What is the MONTHLY or ANNUAL INTEREST rate in percent on this loan?	
				Monthly (%)	Annual (%)
1. Private bank	(e4_8a1)	(e4_8b1)	(e4_8c1)	(e4_8dm1)	(e4_8dy1)
2. Government bank					
3. Microfinance organization					
4. Samurdhi					
5. Sanasa					
6. IDRP/REAP/ABG etc.					
7. Tsunami relief program					
8. Moneylender					
9. Family and friends					
10. Other	(e4_8a10)	(e4_8b10)	(e4_8c10)	(e4_8dm10)	(e4_8dy10)

ROTATING/SMALL GROUP CREDIT SCHEMES

4.9 During the past year, have you participated in one or more rotating credit schemes?

1 - Yes

(e4_9)

2 - No -- Go to Section 5

4.10 If yes, how many such schemes have you participated in during the past year?

(e4_10)

4.11 Please answer the following questions about the two most recent rotating credit schemes you have participated in:

	Most recent	Second most recent
4.11a How many people participated in the scheme?	(e4_11a1)	(e4_11a2)
4.11b What percentage of the participants were females?	(e4_11b1)	(e4_11b2)
4.11c What was the amount of the payout in the scheme to a single individual?	(e4_11c1)	(e4_11c2)
4.11d How often did you pay into the scheme?	(e4_11d1)	(e4_11d2)
1 - Weekly		
2 - Monthly		
3 - Every 3 months		
4 - Other frequency (specify) _____		
4.11e What was the amount each individual paid into the scheme each time?	(e4_11e1)	(e4_11e2)

SECTION 6: ENTERPRISE VIEWS ON INCOME/EXPENSES REPORTING

INTERVIEWER: To be asked from all enterprises

We are interested in understanding the factors affecting how enterprise owners answer questions on income and expenses. Consider other enterprises similar in all respects to yours. Consider how owners of such enterprises would answer questions on income and expenses.

6.1 In your opinion, when providing information about expenses, many enterprise owners tend to:

1. over-state expenses (i.e. over-estimate), (go to Q 6.2)
2. under-state expenses (i.e. under-estimate), (go to Q 6.3)
3. state expenses correctly (go to Q 6.4)

(e6_1)

6.2. What do you think are the main reasons enterprise owners tend to over-state expenses?

Provide the 3 main reasons.

INTERVIEWER: According to answers given, circle the most relevant statements.

- 1 = Fear of taxes
- 2= Poor recordkeeping/can't remember details;
- 3= Unable to trust interviewer
- 4= to deliberately show the difficulties of running a business
- 5= anticipating some benefit such as financial aid to the business
- 6= not treating the survey seriously
- 7= do not like to reveal true state of the business
- 8= other _____

(e6_2_1)

(e6_2_3)

6.3. What do you think are the main reasons enterprise owners tend to under-state expenses?

Provide the 3 main reasons.

INTERVIEWER: According to answers given, circle the most relevant statements.

- 1 = Fear of taxes
- 2 = Poor recordkeeping/can't remember details;
- 3 = Unable to trust interviewer
- 4 = to deliberately show the difficulties of running a business
- 5 = anticipating some benefit such as financial aid to the business
- 6 = not treating the survey seriously
- 7 = do not like to reveal true state of business
- 8= other _____

(e6_3_1)

(e6_3_3)

Ask All Enterprises:

6.4 If true monthly business expenses are Rs. 10,000, how much would such enterprise owners report this as?

Rs.

(e6_4)

6.5. In your opinion, when providing information about income, many enterprise owners tend to:

1. over-state income (i.e. over-estimate), (go to Q 6.6)
2. under-state income (i.e. under-estimate), (go to Q 6.7)
3. state income correctly (go to Q 6.8)

(e6_5)

6.6. What do you think are the main reasons enterprise owners tend to over-state income?

Provide the 3 main reasons.

INTERVIEWER: According to answers given, circle the most relevant statements.

- 1 = Fear of taxes
- 2 = Poor recordkeeping/can't remember details;
- 3 = Unable to trust interviewer
- 4 = to deliberately show the difficulties of running a business
- 5 = anticipating some benefit such as financial aid to the business
- 6 = not treating the survey seriously
- 7 = do not like to reveal true state of business
- 8= other _____

(e6_6_1)

(e6_6_3)

6.7 What do you think are the main reasons enterprise owners tend to under-state income?

Provide the 3 main reasons.

INTERVIEWER: According to answers given, circle the most relevant statements.

- 1 = Fear of taxes
- 2 = Poor recordkeeping/can't remember details;
- 3 = Unable to trust interviewer
- 4 = to deliberately show the difficulties of running a business
- 5 = anticipating some benefit such as financial aid to the business
- 6 = not treating the survey seriously
- 7 = do not like to reveal true state of business
- 8= other _____

(e6_7_1)

(e6_7_3)

Ask All Enterprises:

6.8. If true monthly business income is Rs. 10,000 , how much would such enterprise owners report this as?

Rs.

(e6_8)

Section 7: Financial Record Keeping (from Accounts Book)

INTERVIEWER: To be asked ONLY from (odd-numbered) enterprises that received accounts books in SLMS Round 4.

7.1 Interviewer Observations on Maintenance of Records

(1=Complete records, systematic; 2=Some records maintained, haphazard; 3=Not maintained at all)

7.1.1 January (part)	1	2	3
7.1.2 February	1	2	3
7.1.3 March	1	2	3
7.1.4 April (part)	1	2	3

(e7_1_1)

(e7_1_4)

INTERVIEWER : If no accounts have been maintained in any month (Answer for all months is 3) then ask 7.11 and move to Section Z. If the answer for any month is 1 or 2 ask from 7.2 to 7.7, record 7.8 to 7.10 and then move to Section Z.

Based on your record keeping experience please respond to what extent you agree or disagree with each of the following statements.

- 1 = Strongly Agree
2 = Agree
3 = Disagree
4 = Strongly Disagree

7.2 Before this survey, I have never kept accounts in a systematic manner

(e7_2)

7.3 I found the accounts records keeping exercise useful for keeping track of enterprise related expenses and income.

7.4 The accounts records helps me to get a more accurate idea of profits from the enterprise.

7.5 The accounts record keeping exercise was difficult to understand.

7.6 The accounts record keeping exercise was too time consuming.

7.7 I plan to maintain a similar recording format even after the entire project is over.

(e7_7)

7.8 Accounts Records

INTERVIEWER: For the months of January to April (when SLMS Round 5 is being conducted) please note down the following weekly amounts. The 5 columns are the same as in the accounts sheets. Daily amounts to be totalled by week (if not already done). Week is defined as Monday to Sunday. If the enterprise allows you to take the accounts records book with you then you can fill up the table later; if not, the table will need to be filled out at the enterprise itself.

NOTE: If the accounts book has a blank entry in a particular column in a particular week, ask the enterprise if this means that there was nothing. If so, note this down as zero(0); do not leave a blank entry. If the information is actually missing (eg. because the owner cannot remember, does not know etc.) then note down as M.

Month/Week	Period (Dates)	1. Expenses on Goods / Raw Materials (Rs)	2. Other Expenses (Rs)	3. Goods taken from enterprise for household use (Rs)	4. Total Business income (Rs)	5. Business income taken for Household Expenditure (Rs)
Jan Wk 1	1--8	(e7JA_1)	(e7JB_1)	(e7JC_1)	(e7JD_1)	(e7JE_1)
Jan Wk 2	9--15					
Jan Wk 3	16--22					
Jan Wk 4	23--29					
Jan Wk 5	30--31	(e7JA_5)	(e7JB_5)	(e7JC_5)	(e7JD_5)	(e7JE_5)
Jan Total		(e7JAT)	(e7JBT)	(e7JCT)	(e7JDT)	(e7JET)
Feb Wk 1	1--5	(e7FA_1)	(e7FB_1)	(e7FC_1)	(e7FD_1)	(e7FE_1)
Feb Wk 2	6--12					
Feb Wk 3	13--19					
Feb Wk 4	20--26					
Feb Wk 5	27--28	(e7FA_5)	(e7FB_5)	(e7FC_5)	(e7FD_5)	(e7FE_5)
Feb Total		(e7FAT)	(e7FBT)	(e7MCT)	(e7FDT)	(e7JFT)
March Wk 1	1--5	(e7MA_1)	(e7MB_1)	(e7FC_1)	(e7MD_1)	(e7ME_1)
March Wk 2	6--12					
March Wk 3	13--19					
March Wk 4	20--26					
March Wk 5	27--31	(e7MA_5)	(e7MB_5)	(e7MC_5)	(e7MD_5)	(e7ME_5)
March Total		(e7MAT)	(e7MBT)	(e7MCT)	(e7MDT)	(e7JMT)
April Wk 1	1--2	(e7AA_1)	(e7AB_1)	(e7AC_1)	(e7AD_1)	(e7AE_1)
April Wk 2	3--9					
April Wk 3	10--16					
April Wk 4	17--23					
April Wk 5	24--30	(e7AA_5)	(e7AB_5)	(e7AC_5)	(e7AD_5)	(e7AE_5)
April Total		(e7AAT)	(e7ABT)	(e7ACT)	(e7ADT)	(e7AET)

7.9 Record keeping beginning date: Month _____ (e7_9_1) Date _____ (e7_10_2)

7.10 Record keeping ending date: Month _____ (e7_10_1) Date _____ (e7_10_2)

----> Go to Section Z

7.11 What are the reasons for not maintaining accounts records?

- 1 = Forgetfulness
2 = Will be disappointed when the true state of the business is revealed
3 = Time pressure
4 = No necessity to maintain accounts
5 = Level of business does not warrant maintenance of accounts
6 = Closure of enterprise for several days
7 = Other _____

(e7_11-1)

(e7_11_7)

Section Z: Interviewer Impressions

Interviewer: Please respond to the following questions after completing the interview

Z.1 Who else other than the enterprise owner was present during the interview?

(Mark all that apply.)

- 1 Nobody
- 2 The spouse of the owner.
- 3 Other adult household members
- 4 Other adults from outside the household
- 5 A child 5 years of age or younger
- 6 A child older than 5 years of age.

(eZ_1_1)

(eZ_1_6)

Z.2 What is your impression of how well the respondent understood the questions being asked?

- 1 Excellent (eZ_2)
- 2 Good
- 3 Not so good
- 4 Very bad

Z.3 What is your impression of the seriousness with which the respondent answered questions?

- 1 Excellent (eZ_3)
- 2 Good
- 3 Not so good
- 4 Very bad

Z.4 What is your overall impression of the preciseness with which questions were answered?

- 1 Excellent (eZ_4)
- 2 Good
- 3 Not so good
- 4 Very bad

Z.5 What is your overall impression of the systematic manner in which accounts have been maintained?

- 1 Excellent (eZ_5)
- 2 Good
- 3 Not so good
- 4 Very bad

Z.6 What is your overall impression of the accuracy of the financial records ?

- 1 Excellent (eZ_6)
- 2 Good
- 3 Not so good
- 4 Very bad

Z.7 Which questions were most difficult or troubling for the respondent?

(eZ_7_1)

(eZ_7_10)

Z.8 Which questions were most difficult or troubling for you?

(eZ_8_1)

(eZ_8_10)

Z.9 Which questions interested the respondents the most?

(eZ_9_1)

Additional remarks:
