

## SRI LANKA MICROENTERPRISE SURVEY

ENTERPRISE SURVEY  
Round 7 (October 2006)

Sheno

Enterprise Code Number

gTM

Gift Distribution: 1=Yes, 2=No

ON	Name of Business Owner	_____	(gON)	_____
OS	Sex	1=Male 2=Female	(gOS)	_____
BN	Business Name:	_____	(gBN)	_____
AD1	Address of Business	_____	(gAD1)	_____
AD2		_____	(gAD2)	_____
AD3		_____	(gAD3)	_____
TN	Telephone number	_____	(gTN)	_____
CN	How are you commonly known in the area?	_____	(dCN)	_____

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

Nature of the Business

PR. Province	(gPR)	DS D.S. Division	(gDS)
DI District	(gDI)	GN G.N. Division	(gGN)

	DAY	MONTH	YEAR
Interviewer _____ Date completed			
Supervisor _____ Date completed			
Data entry operator _____ Date completed			

Sketch the location of the business premises  
(just give enough detail to allow supervisors to find the same place)

## SECTION M: Information on household which has changed location

*Interviewer: If the household has moved, please use the contact information gathered in the previous 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 (gM1)
2. No ----> Go to M2

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

MAD1 \_\_\_\_\_ (gM2AD1)

MAD2 \_\_\_\_\_ (gM2AD2)

MAD3 \_\_\_\_\_ (gM2AD3)

MTN New telephone number \_\_\_\_\_ (gM2TN)

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

(gM3FN)

(gM3SN)

FIRST NAME

FAMILY NAME/SURNAME

(gM3AD)

STREET ADDRESS

(gM3TW)

SUBURB AND CITY

(gM3TN)

TELEPHONE NUMBER

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

*(Interviewer: Use codes in household roster and 10=neighbour)*

(gM4)

## 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 (g1\_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 (g1\_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...?** (g1\_3)

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

**1.4 New business address** (g1\_4)

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**1.5 When did you stop working in this business?**

**1.5.1 Day** (g1\_5M)

**1.5.2 Month** (g1\_5D)

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

1. The business was making a loss (g1\_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 (g1\_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 (g1\_8)
2. No --> Go to Qn. 1.10

**1.9 How much did you sell your business for?**

(Rupees)

(g1\_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 (g1\_10)
2. No --> Go to Qn. 1.12

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

(Rupees)

(g1\_11)

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

1. Yes (g1\_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)

(g1\_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 \_\_\_\_\_

(gX1)

**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

(gX2)

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

(gX3)

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

(gX4)

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

Rupees

(gX5)

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

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

(gX6)

**X.7 How many employees do you supervise?**

(gX7)

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

- 1 Yes
- 2 No

(gX8)

**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 \_\_\_\_\_

(gx9\_1)

(gX9\_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 H (Household Roster)

(gX10)

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

- 1 Same industry ---> Go to Section H
- 2 Different industry ---> Go to Section H  
(Household Roster)

(gX11)

**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 H

(gX12)

**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

(gX13)

**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

(gX14)

*Interviewer: Now go to SECTION H (Household Roster)*

## 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?**

(gN1)

**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

(gN2)

**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) \_\_\_\_\_

(gN3)

**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

(gN4)

**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 \_\_\_\_\_

(gN5)

**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

(gN6)

**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) \_\_\_\_\_

(gN7)

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) \_\_\_\_\_

(gN8)

**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

(gN9)

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

Rupees

(gN10)

**N.11 What percentage of the revenue of this firm for the month of September 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

TOTAL

(gn11\_1)


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

TOTAL

(gn12\_1)


100%

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

1. Yes  
2. No

(gN13)

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

(gN14)

## 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	(gN15b1_1)	(gN15C1_1)	(gN15d1_1)	(gN15e1_1)	(gN15f1_1)	(gN15g1_1)
	1.2	↓	↓	↓	↓	↓	↓
	1.3	↓	↓	↓	↓	↓	↓
	1.4	(gN15b1_4)	(gN15C1_4)	(gN15d1_4)	(gN15e1_4)	(gN15f1_4)	(gN15g1_4)
2. Machinery	2.1	(gN15b2_1)	(gN15C2_1)	(gN15d2_1)	(gN15e2_1)	(gN15f2_1)	(gN15g2_1)
	2.2	↓	↓	↓	↓	↓	↓
	2.3	(gN15b2_3)	(gN15C2_3)	(gN15d2_3)	(gN15e2_3)	(gN15f2_3)	(gN15g2_3)
3. Furniture and Equipment	3.1	(gN15b3_1)	(gN15C3_1)	(gN15d3_1)	(gN15e3_1)	(gN15f3_1)	(gN15g3_1)
	3.2	↓	↓	↓	↓	↓	↓
	3.3	(gN15b3_3)	(gN15C3_3)	(gN15d3_3)	(gN15e3_3)	(gN15f3_3)	(gN15g3_3)
4. Vehicles used in the business	4.1	(gN15b4_1)	(gN15C4_1)	(gN15d4_1)	(gN15e4_1)	(gN15f4_1)	(gN15g4_1)
	4.2	↓	↓	↓	↓	↓	↓
	4.3	(gN15b4_3)	(gN15C4_3)	(gN15d4_3)	(gN15e4_3)	(gN15f4_3)	(gN15g4_3)
	4.4	↓	↓	↓	↓	↓	↓
5. Site (including business land and building)	5.1	(gN15b5_1)	(gN15C5_1)	(gN15d5_1)	(gN15e5_1)	(gN15f5_1)	(gN15g5_1)
	5.2	↓	↓	↓	↓	↓	↓
	5.3	(gN15b5_3)	(gN15C5_3)	(gN15d5_3)	(gN15e5_3)	(gN15f5_3)	(gN15g5_3)
6. Other physical assets of the business (excluding inventories)	6.1	(gN15b6_1)	(gN15C6_1)	(gN15d6_1)	(gN15e6_1)	(gN15f6_1)	(gN15g6_1)
	6.2	↓	↓	↓	↓	↓	↓
	6.3	↓	↓	↓	↓	↓	↓
	6.4	(gN15b6_4)	(gN15C6_4)	(gN15d6_4)	(gN15e6_4)	(gN15f6_4)	(gN15g6_4)

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

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

Rupees

(gN15\_7)

(gN15f)

**INTERVIEWER: NOW GO TO SECTION 3, AND THEN SECTION H (Household Roster)**

## 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

(g2\_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) \_\_\_\_\_

(g2\_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

(g2\_3)

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

HOURS LAST WEEK

(g2\_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

(g2\_5)

### 2.6 How many new workers have you hired?

(g2\_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

(g2\_7)

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

(g2\_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 )

(g2\_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)

(g2\_9A1)

↓

(g2\_9A4)

#### 2.9.1 How many of these are family members?

(g2\_9B1)

#### 2.9.2 How many of these are non-family members?

(g2\_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

(g2\_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

(g2\_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

(g2\_12)

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

Rs.

(g2\_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

(g2\_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.

(g2\_15)

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

Rs.

(g2\_16)

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

(g2\_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 Section 3

(g2\_18)

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

(g2\_19)

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

(g2\_20)

### SECTION 3: INCOME AND EXPENSES

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

#### 3.1 Business Expenses During SEPTEMBER

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

[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	(g3_3_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 SEPTEMBER	(g3_3_12)

3.1.a1 During SEPTEMBER, 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

(g3\_1a1)

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

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

Rs. (g3\_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

(g3\_1b)

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

Rs. (g3\_1c)

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

1. Yes (g3\_1d)  
2. No

#### 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 SEPTEMBER of products your business makes or alters?	
Rs.	(gM3_2)
M3.2a What was the amount of revenue received DURING SEPTEMBER from selling the products made from inventories purchased DURING SEPTEMBER?	
Rs.	(gM3_2a)
M3.3a What is the value of the inventories purchased DURING SEPTEMBER which were held as raw materials at the END OF SEPTEMBER?	
Rs.	(gM3_3a)



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

Rs. (gM3\_3b)

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

Rs. (gM3\_3c)

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

Rs. (gM3\_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.

M3.3e What was the value of inventories purchased BEFORE SEPTEMBER that were used to make goods sold DURING SEPTEMBER?

Rs. (gM3\_3e)

M3.3f Consider the most important item which you manufacture. If you buy Rs. 1000 worth of raw materials how much of revenue will you receive from the final products that you manufacture with these raw materials on average?

Rs. (gM3\_3f)

M3.3g Consider the second most important item which you manufacture. If you buy Rs. 1000 worth of raw materials how much of revenue will you receive from the final products that you manufacture with these raw materials on average?

Rs. (gM3\_3g)

#### T Retail / Trade Firms

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

Rs. (gT3\_2)

T3.2a What was the amount of revenue received DURING SEPTEMBER from selling inventories purchased DURING SEPTEMBER?

Rs. (gT3\_2a)

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

Rs. (gT3\_3a)

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

Rs. (gT3\_3b)

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

Rs. (gT3\_3c)

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

T3.3d What was the value of inventories purchased BEFORE SEPTEMBER that were sold DURING SEPTEMBER?

Rs. (gT3\_3d)

T3.3e Consider the most important item which you sell. If you buy Rs. 1000 worth of this product how much of revenue will you receive from the sale of this product on average?

Rs. (gT3\_3e)

T3.3f Consider the second most important item which you sell. If you buy Rs. 1000 worth of this product how much of revenue will you receive from the sale of this product on average?

Rs. (gT3\_3f)

T3.3g Consider the third most important item which you sell. If you buy Rs. 1000 worth of this product how much of revenue will you receive from the sale of this product on average?

Rs. (gT3\_3g)

**S Service Firms**

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

Rs. (gS3\_2)

**S3.2a** What was the amount of revenue received DURING SEPTEMBER from selling the services using inventories purchased DURING SEPTEMBER?

Rs. (gS3\_2a)

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

Rs. (gS3\_3a)

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

Rs. (gS3\_3b)

**S3.3c** What is the value of inventories purchased DURING SEPTEMBER which got spoil or wasted DURING SEPTEMBER?

Rs. (gS3\_3c)

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

**S3.3d** What was the value of inventories purchased BEFORE SEPTEMBER that were used to provide services DURING SEPTEMBER?

Rs. (gS3\_3d)

**S3.3e** Consider the most important service that you provide. If you buy Rs. 1000 worth of materials how much of revenue will you receive from the services that you provide with these materials on average?

Rs. (gS3\_3e)

**S3.3f** Consider the second most important service that you provide. If you buy Rs. 1000 worth of materials how much of revenue will you receive from the services that you provide with these materials on average?

Rs. (gS3\_3f)

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

Rs. (gM3\_4)

**3.5** Can you tell me the total monthly revenues of your business from all sources for the previous 2 months of 2006?

MONTH	a. REVENUE (Rupees)
(a) July	(gM3_5A)
(b) August	(gM3_5B)

**3.6** What was the total income the business earned DURING SEPTEMBER 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 SEPTEMBER?

Rs. (gM3\_6)

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

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

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

(gM3\_7)

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

(gM3\_7\_1)

**3.7.2 How much was this salary DURING SEPTEMBER?**

Rs. (gM3\_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  
2. No ---> Go to Qn. 3.9

(gM3\_8)

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

(gM3\_8\_1)

**3.8.2 How much were these household expenditure payments DURING SEPTEMBER?**

Rs. (gM3\_8\_2)

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

1. Yes ---> Go to Qn. 3.9.1  
2. No ---> Go to Qn. 3.10

(gM3\_9)

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

- 1= wage worker  
2= other business  
3= other \_\_\_\_\_

(gM3\_9\_1)

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

hrs (gM3\_9\_2)

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

Rs. (gM3\_9\_3)

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

1. Yes  
2. No

(gM3\_10)

**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

**3.11.1 I feel I am living in a "normal" everyday life**

(gM3\_11\_1)

**3.11.2 I have come to feel that everyday life consists of repetitive routines**

**3.11.3 I no longer talk about the tsunami these days**

**3.11.4 I have changed my outlook on life as a result of the tsunami**

(gM3\_11\_4)

**3.12. For how many days DURING SEPTEMBER was your business closed?**

days

(g3\_13)

## 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 (g4\_1)  
2. No ----> Go to Qn. 4.3

#### 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	(g4_2b1_1)	(g4_2c1_1)	(g4_2d1_1)	(g4_2e1_1)	(g4_2f1_1)
	1.2	↓	↓	↓	↓	↓
	1.3					
	1.4	(g4_2b1_4)	(g4_2c1_4)	(g4_2d1_4)	(g4_2e1_4)	(g4_2f1_4)
2. Machinery	2.1	(g4_2b2_1)	(g4_2c2_1)	(g4_2d2_1)	(g4_2e2_1)	(g4_2f2_1)
	2.2	↓	↓	↓	↓	↓
	2.3	(g4_2b2_3)	(g4_2c2_3)	(g4_2d2_3)	(g4_2e2_3)	(g4_2f2_3)
3. Furniture and Equipment	3.1	(g4_2b3_1)	(g4_2c3_1)	(g4_2d3_1)	(g4_2e3_1)	(g4_2f3_1)
	3.2	↓	↓	↓	↓	↓
	3.3	(g4_2b3_3)	(g4_2c3_3)	(g4_2d3_3)	(g4_2e3_3)	(g4_2f3_3)
4. Vehicles used in the business	4.1	(g4_2b4_1)	(g4_2c4_1)	(g4_2d4_1)	(g4_2e4_1)	(g4_2f4_1)
	4.2	↓	↓	↓	↓	↓
	4.3	(g4_2b4_3)	(g4_2c4_3)	(g4_2d4_3)	(g4_2e4_3)	(g4_2f4_3)
5. Site (land and building)	5.1	(g4_2b5_1)	(g4_2c5_1)	(g4_2d5_1)	(g4_2e5_1)	(g4_2f5_1)
	5.2	↓	↓	↓	↓	↓
	5.3	(g4_2b5_3)	(g4_2c5_3)	(g4_2d5_3)	(g4_2e5_3)	(g4_2f5_3)
6. Other physical business assets	6.1	(g4_2b6_1)	(g4_2c6_1)	(g4_2d6_1)	(g4_2e6_1)	(g4_2f6_1)
	6.2	↓	↓	↓	↓	↓
	6.3					
	6.4	(g4_2b6_4)	(g4_2c6_4)	(g4_2d6_4)	(g4_2e6_4)	(g4_2f6_4)

#### 7. TOTAL AMOUNT SPENT REPAIRING OR IMPROVING PHYSICAL ASSETS:

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

Rs.

(g4\_2\_7)

(g4\_2T)

## 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 (g4\_3)  
2. No ---> Go to Qn. 4.6

**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.	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
				Ownership Status 1=own, 2=rent, 3=borrow, 4=other			
1. Business Tools or Utensils	1.1	(g4_4b1_1)	(g4_4c1_1)	(g4_4d1_1)	(g4_4e1_1)	(g4_4f1_1)	(g4_4g1_1)
	1.2	↓	↓	↓	↓	↓	↓
	1.3						
	1.4	(g4_4b1_4)	(g4_4c1_4)	(g4_4d1_4)	(g4_4e1_4)	(g4_4f1_4)	(g4_4g1_4)
2. Machinery	2.1	(g4_4b2_1)	(g4_4c2_1)	(g4_4d2_1)	(g4_4e2_1)	(g4_4f2_1)	(g4_4g2_1)
	2.2	↓	↓	↓	↓	↓	↓
	2.3	(g4_4b2_3)	(g4_4c2_3)	(g4_4d2_3)	(g4_4e2_3)	(g4_4f2_3)	(g4_4g2_3)
	2.4						
3. Furniture and Equipment	3.1	(g4_4b3_1)	(g4_4c3_1)	(g4_4d3_1)	(g4_4e3_1)	(g4_4f3_1)	(g4_4g3_1)
	3.2	↓	↓	↓	↓	↓	↓
	3.3	(g4_4b3_3)	(g4_4c3_3)	(g4_4d3_3)	(g4_4e3_3)	(g4_4f3_3)	(g4_4g3_3)
	3.4						
4. Vehicles used in the business	4.1	(g4_4b4_1)	(g4_4c4_1)	(g4_4d4_1)	(g4_4e4_1)	(g4_4f4_1)	(g4_4g4_1)
	4.2	↓	↓	↓	↓	↓	↓
	4.3	(g4_4b4_3)	(g4_4c4_3)	(g4_4d4_3)	(g4_4e4_3)	(g4_4f4_3)	(g4_4g4_3)
	4.4						
5. Site (including business land and building)	5.1	(g4_4b5_1)	(g4_4c5_1)	(g4_4d5_1)	(g4_4e5_1)	(g4_4f5_1)	(g4_4g5_1)
	5.2	↓	↓	↓	↓	↓	↓
	5.3	(g4_4b5_3)	(g4_4c5_3)	(g4_4d5_3)	(g4_4e5_3)	(g4_4f5_3)	(g4_4g5_3)
	5.4						
6. Other physical assets of the business (excluding inventories)	6.1	(g4_4b6_1)	(g4_4c6_1)	(g4_4d6_1)	(g4_4e6_1)	(g4_4f6_1)	(g4_4g6_1)
	6.2	↓	↓	↓	↓	↓	↓
	6.3						
	6.4	(g4_4b6_4)	(g4_4c6_4)	(g4_4d6_4)	(g4_4e6_4)	(g4_4f6_4)	(g4_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.

(g4\_4\_7)

(g4\_4T)

[Interviewer: write 0 if no funds from 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 \_\_\_\_\_

(g4\_5\_1)

(g4\_5\_14)

## 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  
2. No ---> Go to Qn. 4.8

(g4\_6)

**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]

Did your business SELL, RETURN or have DAMAGED any of?	a. Type (code by row category)	b. Name of item	c. Sold or Damaged? 1=Sold (Go to d) 2 =Damaged (Go to f) 3=Returned (Go to d)	d. How much did you get from selling or returning it? (Rupees)	e. Date of Sale Month	f. What is the replacement cost of the damaged item? (Rupees)	g. Was this item also used by your household for non-business uses? 1=Yes, 2=No
1. Business Tools or Utensils	1.1	(g4_7b1_1)	(g4_7c1_1)	(g4_7d1_1)	(g4_7e1_1)	(g4_7f1_1)	(g4_7g1_1)
	1.2	↓	↓	↓	↓	↓	↓
	1.3						
	1.4	(g4_7b1_4)	(g4_7c1_4)	(g4_7d1_4)	(g4_7e1_4)	(g4_7f1_4)	(g4_7g1_4)
2. Machinery	2.1	(g4_7b2_1)	(g4_7c2_1)	(g4_7d2_1)	(g4_7e2_1)	(g4_7f2_1)	(g4_7g2_1)
	2.2	↓	↓	↓	↓	↓	↓
	2.3	(g4_7b2_3)	(g4_7c2_3)	(g4_7d2_3)	(g4_7e2_3)	(g4_7f2_3)	(g4_7g2_3)
3. Furniture and Equipment	3.1	(g4_7b3_1)	(g4_7c3_1)	(g4_7d3_1)	(g4_7e3_1)	(g4_7f3_1)	(g4_7g3_1)
	3.2	↓	↓	↓	↓	↓	↓
	3.3	(g4_7b3_3)	(g4_7c3_3)	(g4_7d3_3)	(g4_7e3_3)	(g4_7f3_3)	(g4_7g3_3)
4. Vehicles used in the business	4.1	(g4_7b4_1)	(g4_7c4_1)	(g4_7d4_1)	(g4_7e4_1)	(g4_7f4_1)	(g4_7g4_1)
	4.2	↓	↓	↓	↓	↓	↓
	4.3	(g4_7b4_3)	(g4_7c4_3)	(g4_7d4_3)	(g4_7e4_3)	(g4_7f4_3)	(g4_7g4_3)
5. Site (including business land and building)	5.1	(g4_7b5_1)	(g4_7c5_1)	(g4_7d5_1)	(g4_7e5_1)	(g4_7f5_1)	(g4_7g5_1)
	5.2	↓	↓	↓	↓	↓	↓
	5.3	(g4_7b5_3)	(g4_7c5_3)	(g4_7d5_3)	(g4_7e5_3)	(g4_7f5_3)	(g4_7g5_3)
6. Other physical assets of the business (excluding inventories)	6.1	(g4_7b6_1)	(g4_7c6_1)	(g4_7d6_1)	(g4_7e6_1)	(g4_7f6_1)	(g4_7g6_1)
	6.2	↓	↓	↓	↓	↓	↓
	6.3						
	6.4	(g4_7b6_4)	(g4_7c6_4)	(g4_7d6_4)	(g4_7e6_4)	(g4_7f6_4)	(g4_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

(g4\_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

(g4\_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	(g4_8a1)	(g4_8b1)	(g4_8c1)	(g4_8dm1)	(g4_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	(g4_8a10)	(g4_8b10)	(g4_8c10)	(g4_8dm10)	(g4_8dy10)



## Section H: Household Information

H.1 How many people currently live in your household?

(gH\_1)

H.2 How many members of the household are currently working at least 20 hours per week?

(gH\_2)

H.3 Has your household received any money or goods from family or friends in another country during the last three months?

1. Yes ---> Go to Qn. H.4

2. No ---> Go to Qn. H.5

(gH\_3)

H.4 How much money did you receive in total from such remittances over the past three months?

Rs.

(gH\_4)

H.5 Comparing your household income from all sources now to your household income in July, is your income higher, lower, or the same?

1. Higher

2. Lower

3. Same

(gH\_5)

H.6 How much is your total monthly household income now?

Rs.

(gH\_6)

**INTERVIEWER:** Ask section 5A and 5D from all enterprises. Ask Section 5B from Galle and Matara district enterprises. Ask Section 5C only from Kalutara district enterprises

5A We are interested in why people work in self-employment rather than wage work. Please tell us how important each of the following reasons is for your choice to work in self-employment rather than a wage job.

SA.1 The ability to look after children while I am working

SA.2 The ability to look after elderly family members while I am working

SA.3 I like to be my own boss and not have to follow orders

SA.4 Flexibility to carry out household tasks such as cooking or cleaning around my work schedule

SA.5 So that I can work more hours when my household needs more money

SA.6 So that I can work less hours some days of the week than a wage job would allow

SA.7 Because it is very hard to find a wage job

SA.8 The potential for my business to grow much bigger in the future

SA.9 The work is less boring than working in a wage job

SA.10 The work is less tiring than working in a wage job

SA.11 Because I can use my skills and abilities

SA.12 Because I derive satisfaction from the self-employment activity

[illegible]

**SECTION 5B: Ruhuna Development Bank (RDB) Loan Scheme Experience and Attitude towards Loans**  
**INTERVIEWER:** Ask this section only from Galle and Matara district enterprises.

(q5B\_1)

1. Because I did not know about the meeting
2. Because of personal reasons (eg. illness, family emergency)
3. Because of disturbance to business activities / dislike to close the business
4. Because of having to expend a lot of time and effort in filling up loan application forms, getting signatures etc.
5. Because Interest rate on loan is too high
6. Because loan amount is insufficient
7. I do not currently have any use for a loan
8. The bank branch is too far/ too inconvenient (eg. travel difficulties)
9. I dislike / do not believe in taking loans
10. Inability to find guarantors and collateral for loan
11. I have already taken a loan from RDB and am still repaying
12. I am still paying back a loan taken from another bank / institution
13. I am already a guarantee for another's loan
14. I will not be able to fulfill other RDB criteria other than guarantees and collateral
15. I do not have much faith in development banks such as RDB
16. I don't have confidence that I could make regular loan payments
17. I did not believe I would be granted a loan if I applied
18. Other (specify)

(g5B\_2\_1)

(g5B\_2\_7)

	1 = YES	2 = NO
Had an account with RDB before the meeting	1	2
Opened new account	1	2
Obtained loan application materials	1	2

(a5B2-1)

(g5B3 2)

(g5B3 3)

1. Yes -----> Skip to Section 5D  
2. No -----> Go to Q 5B.6  
3. Not yet, But plan to do so in the near future -----> Go to Q 5B.5

(g5B4\_4)

1. Because of personal reasons (eg. illness, family emergency)
2. Difficulties in finding guarantors
3. Delays in getting residence certified by the Grama Niladri Officer (GN)
4. Delays in getting endorsements from other banks
5. Delays in completing the loan application forms
6. Delays in making the decision about the loan application
7. Other(specific)

(g5B5\_1)

↓

(g5B5\_7)

1. Because Interest rate on loan is too high
2. Because loan amount is insufficient
3. I do not currently have any use for a loan
4. The bank branch is too far/ too inconvenient (eg. travel difficulties)
5. Inability / do not believe in taking loans
6. Inability to find guarantors and collateral for loan
7. I have already taken a loan from RDB and am still repaying
8. I am still paying back a loan taken from another bank / institution
9. I am already a guarantor for another's loan
10. Because of having to spend a lot of time and effort in filling up loan application forms, getting signatures etc
11. I will not be able to fulfill other financial priorities other than guarantees
12. I do not have much faith in development banks such as RDB
13. I do not have confidence that I could make regular loan payments
14. I did not believe I would be granted a loan if I applied
15. Other (specify)

(g5B6\_1)



(g5B6\_7)

1. Yes ----> Skip to Section 5D
2. No

(g5B\_7)

1. Yes ----> Skip to Section 5D
2. No

(g5B\_8)

1. Yes ----> Skip to Section 5D
2. No

(g5B\_9)

1. Because Interest rate on loan is too high
2. Because loan amount is insufficient
3. I do not currently have any use for a loan
4. The bank branch is too far/ too inconvenient (eg. travel difficulties)
5. I dislike / do not believe in taking loans
6. Inability to find guarantors and collateral for loan
7. I have already taken a loan from RDB and am still repaying
8. I am still paying back a loan taken from another bank / institution
9. I am already a guarantor for another's loan
10. Because of having to spend a lot of time and effort in filling up loan application forms, getting signatures etc
11. I will not be able to fulfill other financial needs other than what guarantees
12. I do not have much faith in development banks such as RDB
13. I don't have confidence that I could make regular loan payments
14. I did not believe I would be granted a loan if I applied
15. Other (specify)

(g5B10\_1)

(g5B10\_7)

**SECTION 5C: Experience and Attitude towards Loans**

**INTERVIEWER: Ask this section only from Kalutara district enterprises.**

**5C.1 Have you ever taken a loan from a commercial bank such as Commercial Bank, Sampath Bank, Hatton National Bank OR state development bank such as Sabaragamuwa Development Bank or microlending organization such as SEEDS/Sarvodaya?**

1. Yes --> Go to Q 5C. 4  
2. No

(g5C\_1)

**5C.2 Even if you have not taken a loan, have you ever applied for a loan from a commercial bank such as Commercial Bank, Sampath Bank, Hatton National Bank OR state development bank such as Sabaragamuwa Development Bank OR microlending organization such as SEEDS/Sarvodaya?**

1. Yes --> Go to Q 5C. 4  
2. No

(g5C\_2)

**5C.3 Why have you never applied for a loan from such a financial institution? (Check all that apply)**

1. I did not think that these banks gave loans to people like me  
2. Because interest rate on loan is too high  
3. I did not think I would qualify for a loan  
4. I have never had any use for a loan  
5. I could not meet the requirements for guarantors  
6. I could not meet the requirements for collateral  
7. I did not have any need for taking a loan  
8. I dislike / do not believe in taking loans  
9. I do not have much faith in such institutions  
10. Because of having to expend a lot of time and effort in filling up loan application forms, getting signatures etc  
11. Because of long delays in the approval of loan.  
12. I was not able to fulfill other requirements other than guarantees  
13. I don't have confidence that I could make regular loan payments  
14. The bank branches are too far/ too inconvenient (eg. travel difficulties)  
15. Other (specify) \_\_\_\_\_

(g5C3\_1)

(g5C3\_7)

**5C.4. Micro credit organizations like SEEDS charge interest rates of about 22% annually for loans with a two year term. This means that the monthly repayment instalment on a Rs 10,000 loan is about Rs.513 for a period of 2 years. Would you apply for a loan on these terms?**

1. Yes --Skip to Section 5D  
2. No

(g5C\_4)

**5C.5. If the interest rate were 16% instead, would you apply for a loan? (A 16% interest rate results in monthly repayment instalment of around Rs. 490 for a 2 year period.)**

1. Yes --Skip to Section 5D  
2. No

(g5C\_5)

**5C.6. If the interest rate were 12% instead, would you apply for a loan? (A 12% interest rate results in monthly repayment instalment of around Rs.469 for a 2 year period.)**

1. Yes --Skip to Section 5D  
2. No

(g5C\_6)

**5C.7. If the interest rate were 8% instead, would you apply for a loan? (A 8% interest rate results in monthly repayment instalment of around Rs. 452 for a 2 year period.)**

1. Yes --Skip to Section 5D  
2. No

(g5C\_7)

**5C.8. If the interest rate were 4% instead, would you apply for a loan? (A 4% interest rate results in monthly repayment instalment of around Rs. 434 for a 2 year period.)**

1. Yes --Skip to Section 5D  
2. No

(g5C\_8)

**5C.9. Why would you not apply for a loan at an interest rate of 4%? (Check all that apply)**

1. Because interest rate on loan is too high  
2. Because loan amount is insufficient  
3. I do not currently have any use for a loan  
4. The bank branch is too far/ too inconvenient (eg. travel difficulties)  
5. I dislike / do not believe in taking loans  
6. Inability to find guarantors and collateral for loan  
7. I am already a guaranteee for another's loan  
8. Because of having to expend a lot of time and effort in filling up loan application forms, getting signatures etc  
9. I will not be able to fulfill other requirements other than guarantees  
10. I do not have much faith in such institutions  
11. I don't have confidence that I could make regular loan payments  
12. I did not believe I would be granted a loan if I applied  
13. Other (specify) \_\_\_\_\_

(g5C9\_1)

(g5C9\_7)

**SECTION 5D: Relatives' Experience of Loans**

**INTERVIEWER: Ask this section from ALL enterprises. In filling up the Table 5D.5 get details about individual th enterprise owner is most familiar with. For example, if the owner has two brothers with experiences of loans select the brother whose loan the owner is most familiar with.**

**5D.1. Has your father or mother ever taken a loan from a commercial bank (CB), a development bank (DB), or a microlending organization (ML)?**

1. Yes -- Fill in questions on table below in the "parents" row  
2. No

(g5D\_1)

**5D.2. Have any of your brothers or sisters ever taken a loan from a commercial bank (CB), a development bank (DB), or a microlending organization (ML)?**

1. Yes -- Fill in questions on table below in the "siblings" row  
2. No

(g5D\_2)

**5D.3. Have any other relatives ever taken a loan from a commercial bank (CB), a development bank (DB), or a microlending organization (ML)?**

1. Yes -- Fill in questions on table below in the "other relatives" row  
2. No

(g5D\_3)

**5D.4. Think about the 3 people not in your family who you are most likely to discuss your business with. Have any of them taken a loan from a commercial bank (CB), a development bank (DB), or microlending organization (ML)?**

1. Yes -- Fill in questions on table below in the "business associates" row  
2. No

(g5D\_4)

**5D.5**

	(g5D5CB_1) (g5D5CB_4)  (g5D5DB_1) (g5D5DB_4) (g5D5ML_1) (g5D5ML_4)	1. From which types of lender did this person take loans? 1 = Yes 2 = No 3 = Don't Know	2. From your knowledge, how many loans did this person take?	3. For how many of those loans are you familiar with the details? Eg. how loan was repaid	4. Did this person ever default on a loan? 1 = Yes 2 = No 3 = Don't know	5. Did the person ever cause hardship for this individual?	6. Did the loan help the person achieve a higher living standard or have a more successful business?	7. Did observing this experience affect your own attitude toward taking a loan?	8. If yes, did the experience make you more or less likely to take a loan? 1 = More likely 2 = Less likely	
		CB DB ML								
Parents				(g5D2_1)	(g5D3_1)	(g5D4_1)	(g5D5_1)	(g5D6_1)	(g5D7_1)	(g5D8_1)
Siblings										
Other relatives										
Business associates				(g5D2_4)	(g5D3_4)	(g5D4_4)	(g5D5_4)	(g5D6_4)	(g5D7_4)	(g5D8_4)

**5D.6 Has anyone ever come to your business to promote a loan program for people like you?**

1. Yes  
2. No

(g5D\_6)

## 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.

(gZ\_1\_1)

(gZ\_1\_6)

### Z.2 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

(gZ\_2)

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

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

(gZ\_3)

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

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

(gZ\_4)

### Z.5 Which questions were most difficult or troubling for the respondent?

(gZ\_5)

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### Z.6 Which questions were most difficult or troubling for you?

(gZ\_6)

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### Z.7 Which questions interested the respondents the most?

(gZ\_7)

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**Additional remarks:**

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