

SHENO:	GROUP: 1.Control 2.Training 3.Training+Grant	SB Started a Business? 1.Yes 2.No
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SRI LANKA SURVEY OF WOMEN ENTERPRISE OWNERS (POTENTIAL ENTERPRISES)

ROUND 2 / SEPTEMBER 2009

(For those who were unemployed/identified as potential enterprises in Jan 2009)

BL	Location of Business	1	In House / Land	2	In GN Division	3	In Reference Town	4	Away From Ref Town
BN	Business Name								
NB	Nature of Business								
		1	Production	2	Services	3	Retail/Sales		
ON	Owners Name								
OG	Ownership GND	1. Male 2. Husband and wife 3. Female							
AD1	Address of Business								
AD2									
AD3									
HAD1	Address of House								
HAD2									
HAD3									
TN	Telephone Number	TN1	Land					TN2	Mobile
CN	By what name are you commonly known in this area?								
LN	Language	1. Sinhala 2. Tamil 3. English							

USE CODES AND NAMES

PR	Province		DS	Div. Secretariat	
DI	District		GN	GN Division	
TO	Town		GN	GN Division No.	

INTERVIEWER'S RECORDS

Interviewer 's name :		Number : FI		Sex : 1. Male 2. Female GI	
Date and Time of the Interview. Use 24 hour system for time					
First Interview	Date	FMEET	Time	From.	To
Second Interview	Date	SMEET	Time	From.	To
Third Interview	Date	TMEET	Time	From.	To
I certify that all the information contained in this document was obtained as accurately as possible from the respondent to questions asked according to given instructions.					
Interviewer Signature				ACBC1 - ACBC3	

SUPERVISOR'S RECORDS

Method	Accompanied by Supervisor	Recheck	Check Questionnaire Only	Supervisor Name & No.
Date : year/month/date	2009/...../..... SURD1	2009/...../..... SURD2	2009/...../..... SURD3	SUCODE
Time (24 Hr)	From. To	From. To	From. To	Sign:

RECORD OF PROCESS

	Yes	Name	Signature	Date : YYYY / MM / DD
Field Scrutinization	1			-----/-----/-----
Coding	1			-----/-----/-----
Data Entry	1			-----/-----/-----
Cleaning	1			-----/-----/-----
Researchers	1			-----/-----/-----
Analysis	1			-----/-----/-----

THE LOCATION OF HOUSEHOLD / BUSINESS PREMISES

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SKETCH OF THE LOCATION OF BUSINESS/HOUSEHOLD PREMISES (with sufficient details for Supervisor to locate the place)

SECTION 1: CURRENT EMPLOYMENT

Interviewer: Mention that you are asking about economic activity currently engaged in.

1.1 Are you currently engaged in any economic activity?

1. Yes
2. No

→ Skip to 1.2

→ Skip to 1.3

1.2 Which of the following best describes your current activity?

1. Wage worker
2. Casual/Daily paid worker
3. Unpaid worker in an enterprise
4. Operating a business/in self-employment

→ Skip to section 2

→ Skip to section 2

→ Skip to section 2

→ Skip to section 3

1.3 Have you taken any steps to look for wage work over the last 8 months (since we talked with you in January)?

1. Yes
2. No

→ Skip to 1.5

1.4 If yes, which of the following have you done?

	1. Yes	2.No
1. I have formally applied for a job with an enterprise	1	2
2. I have formally interviewed with an enterprise for a job	1	2
3. I have asked neighbors and friends if they know enterprises that are looking for workers	1	2

1.5 How much time do you expect it to take for you to find employment? (SA)

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
5. I have decided not to seek employment in the next year

→ Skip to 1.7

1.6 In which sector are you looking for work?

- a. Description: _____
- b. Industry Code: _____

1.7 Have you taken any steps to open a business during the last 8 months (since we talked with you in January)?

1. Yes
2. No

→ Skip to 1.9

1.8 Which of the following have you done to open a business?

1. Yes
2. No

a. I have decided on a product or service that I would like to produce	1	2
If yes, indicate the product or service.....		
b. I have looked for or decided on a location to operate this business	1	2
c. I have talked to people in the neighborhood to gauge the demand for this business	1	2
d. I have worked out how much money I would need to start this business	1	2
e. I have taken a training course to get skills for this line of business (do not consider the training programme received through the survey project)	1	2
f. I have talked with potential suppliers of equipment or other inputs for the business	1	2
g. I have applied for a loan to start a new business	1	2
h. I have decided that a business idea that I had will not be a viable business	1	2
i. Other (specify)	1	2

1.9 In January you told us you were thinking about starting a business in the next year. Is starting a business still something you plan to do during this year?

1. Yes, I still plan to open a business
2. I am no longer sure whether I want to start a business or not
3. No, I have decided I do not want to start a business in this year

→ Skip to section 10

- 1.10 How soon do you expect to open a business (SA)
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
 5. Not sure

- 1.11 In which sector do you expect to open a business?
- a. Description: _____
 - b. Industry Code: _____

Go to section 10

SECTION 2: WAGE WORKERS

Interviewer: This section is asked only for those who answered 1,2 or 3 for 1.2

- 2.1 In what kind of an enterprise do you work ? (S A)
1. Sole proprietorship
 2. Partnership
 3. Private Limited Liability Company
 4. Public Limited Liability Company
 5. Government Company
 6. Government Department or Ministry
 7. State Corporations and Statutory Bodies
 8. Co-operative Establishment
 9. Clubs and Associations
 10. NGO
 11. Other (specify): _____
 12. Don't know / Can't say / Reject

- 2.2 In what sector are you employed?
- a. Description: _____
 - b. Industry Code (ISIC): _____

Interviewer: Get description of sector. Record ISIC code

- 2.3 How many people work in the enterprise where you are employed? (Including the business owner and yourself and both paid and unpaid workers)

- 2.4 How many hours did you work last week? (Consider a 7 day period)

- 2.5 How much did you earn from this work last week? (Consider a 7 day period. Include all types of income such as bonuses, overtime, in-kind payments)

- 2.6 In your new job, do you supervise any other employees?

1. Yes
2. No

→ Skip to 2.7

→ Skip to 2.8

- 2.7 How many employees do you supervise?

- 2.8 Do any other members of your family work for this enterprise?

1. Yes
2. No

- 2.9 What were the main two reasons you chose to enter wage work rather than starting an enterprise? (MA)

1. Higher salary
2. More stable working environment
3. Less stress
4. Was not confident I could successfully run a business

5. Better working hours
6. Prospects for future wage growth
7. I needed money urgently
8. In order to earn enough money to start a business in the future
9. Other (Specify) _____

2.10 Do you intend to enter self employment within the next year (12 months period)?

1. Yes → **Goto 2.11**
2. No → **Skip to section 10**

2.11 How soon do you expect to open a business? (SA)

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

2.12 In which sector do you expect to open a business?

- a. Description: _____
- b. Industry Code: _____

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Go to Section 10

SECTION 3: NEW BUSINESS

Interviewer: This section applies only to those who have started any new businesses. (i.e. answered 4 to 1.2)

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

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

- | | | |
|---|---|---------------------|
| <ol style="list-style-type: none"> 1. Sole proprietorship 2. Partnership | } | Continue the survey |
| <ol style="list-style-type: none"> 3. Private limited liability company 4. Public limited liability company 5. Government company 6. Government department or ministry 7. State corporations and statutory bodies 8. Co-operative establishment 9. Clubs and Associations 10. NGO 11. Other (specify) _____ 12. Don't know/Can't say/reject | } | Stop the survey |

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

Interviewer: describe and use code ISIC-R3

- a. Respondent 's answer : _____
- b. Description of ISIC : _____

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3.3 Is your business registered/licensed with the Municipal Council, Urban Council or Pradeshiya Sabha?

1. Yes
2. No

3.4 Is your business registered with the Divisional Secretariat (DS) office?

1. Yes
2. No

3.5 How many hours a week do you personally spend working in the business ?

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

- 3.6 Where is your business located; in your home, or some other place? **(SA)**
1. At home
 2. Outside of the home but separate building in same land as residence
 3. Outside of the home and residence land, but in the same GN division
 4. Outside of GN Division but within the same DS Division
 5. Outside DS Division but within the same District
 6. District outside the residential district
 7. Other (specify)_____

- 3.7 Does your business operate in a fixed location or is it mobile?
1. Fixed location → **Goto 3.8**
 2. Mobile business → **Goto 3.10**

- 3.8 If fixed location, which of the following best describes that fixed location?
1. Located in a main marketplace (eg. large shopping complex)
 2. Located in a secondary marketplace (eg. small shopping complex)
 3. Located on a busy street with lots of other businesses around
 4. Located on a quiet street with few other businesses around
 5. Located in a residential area

- 3.9 Is this site your own (or your family's) property/ rented/ borrowed?
1. Your own property
 2. Expecting to buy
 3. Rented/Leased
 4. Expecting to rent/lease
 5. Borrowed
 6. Expecting to borrow
 7. Other (specify) _____

- 3.10 When did you start or take over the activities/ ownership/ management of this business? (If don't know mention it)
- 3.10m Month _____ 3.10y Year _____
99. Don't know

Interviewer: If the respondent started the business herself, skip to 3.12

- 3.11 If you purchased / inherited the business from someone else, when did this business begin operations? (If don't know mention it)
- 3.11m Month _____ 3.11y Year _____
99. Don't know

- 3.12 What type of accounts do you keep for income, expenses, assets etc. of your business?
1. Through formal accounting (using the services of a professional within the firm)
 2. Through formal accounting (using the services of a professional outside the firm e.g. Book keeping)
 3. Personal record keeping or other records
 4. Does not do any accounting
 5. Other (specify)_____

- 3.13 Apart from yourself, who else works in this business, and how many hours did they work in the last week?

Relationship	a) Work in the business? 1. Yes 2. No 3. No such relation (if answered 2 or 3 skip to next line)	b) If yes, how many?	c) Male/female 1. Male 2. Female	d) Hours worked in business last week	e) Mode of payment 1. share of profits 2. wages 3. in kind 4. unpaid 5. other
1. Husband	1 2 3		1 2		1 2 3 4 5
2. Children	1 2 3		1 2		1 2 3 4 5
3. Siblings	1 2 3		1 2		1 2 3 4 5
4. Parents	1 2 3		1 2		1 2 3 4 5
5. Parents-in-law	1 2 3		1 2		1 2 3 4 5
6. Other relatives	1 2 3		1 2		1 2 3 4 5
7. Non-relative	1 2 3		1 2		1 2 3 4 5

Interviewer: If more than one child, sibling, parent, other relative or non-relative works in the business, report the gender and mode of payment of the person who works most in the business, but report total hours for all workers in this category

SECTION 4: ASSETS, FINANCE AND LOANS INFORMATION

Interviewer: This section only for those who are running a business

- 4.1 Think about the investment you made to start the new business. How much did you need to spend on each of the following in order to start your business? Indicate 0 for those items which did not cost.

Item	Initial Cost (Rs.)
1. Land and Buildings	
2. Machinery and equipment	
3. Raw materials, inventories and other working capital needed for start-up	
4. Costs of licensing and Government permits	
5. Initial costs of advertising	
6. Any other start-up cost (specify)	
7. Total	

Interviewer: If no investment has been made on the new venture, skip to 4.3

Interviewer: Explain that you need to find the sources of finance for starting up the business. You can ask an open-ended question about the sources of funds to start the business and use the response to fill in the answers below. Indicate the amount obtained from each source as a percentage in the following table. Indicate 0 for sources which are not relevant.

- 4.2 What percentage of the funds you invested in your business came from each of the following sources?

Source	Percentage %
1. Your own savings	
2. Investment by members of the household (including spouse)	
3. Investment by other relatives and friends (e.g. as partners)	
4. Money gifted by parents/ family members/ friends	
5. Remittances from abroad	
6. Sale of household assets	
7. Cash awards from this project (relevant only to group 2 and 3)	
8. Loans from any source	
9. Other (specify)	
10.Total	

Interviewer: If a loan was obtained for startup (indicated a value for 8 of 4.2) ask 4.2a. Otherwise move on to 4.3

- 4.2a If you obtained a loan for business startup, what amount of the loans came from each of these lenders?

Source	Amount (Rs)
1. Family and/ or Friends	
2. Private Banks (eg. Sampath, Seylan)	
3. Government Banks (eg. Bank of Ceylon, People's Bank)	
4. Microfinance organization (eg. SEEDS)	
5. Development Bank (eg. RDB)	
6. Samurdhi Banks	
7. Sanasa Banks	
8. Development project loans (eg. IDRP/REAP/ABG etc.)	
9. Moneylenders	
10. Customers / suppliers	
11. Pawning assets	
12. Other (specify)	
13. Total	

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

1. Yes
2. No

→ Skip to 4.5

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

1. Business Name
2. Own Personal Name
3. Under another family member's name
4. Other (specify) _____

4.5 What percentage of your inputs are purchased on credit? _____ %

4.6 What percentage of your sales are made on credit? _____ %

SECTION 5: ASSETS, INCOME, EXPENSES AND PROFIT

Interviewer: This section only for those who are running a business

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

Show the card

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

Item	a. Value if owned (Rs)	b. Monthly rental if rented (Rs)
1. Tools and utensils		
2. Machinery and Equipment		
3. Furniture		
4. Vehicles used in the business		
5. Business site (including land and buildings)		
6. Other physical assets (excluding inventories/stock)		
7. Total of assets from 1 to 6		

5.2. 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
2. No

→ Skip to 5.3

→ Skip to 5.4

5.3. At market prices, what is the value you calculate of your current inventories? Rs : _____

5.4 How much cash do you keep on hand for business purposes? Rs: _____
999. Do not know/Can't say/Refused answer

Show the card

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

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

Item	Cost (Rupees)
a. Purchase of materials and items for resale	
b. Purchase of electricity, water, gas and fuel	
c. Interest paid on loans	
d. Wages and salaries for employees	
e. Rent for land or buildings	
f. Taxes	
g. Other expenses, including equipment rental, telephone, transportation etc	
h. Total expenses in August	

5.6 Can you tell me the total monthly sales of your business in August from all sources, including manufacturing, trade and services?

Rs: _____

5.7 Consider the most important item which you (1) **manufacture** or (2) **trade** or (3) **service** that you provide.

Interviewer: Ask the suitable question with reference to the business

- a. If you buy Rs. 1000 worth of materials how much of revenue will you receive from the sale of the products that you **manufacture** from these materials? Rs : _____
- b. If you buy Rs. 1000 worth of products, how much of revenue will you receive from the sale of the products that you **trade**? Rs : _____
- c. If you spend Rs. 1000 and buy products to provide this service how much of revenue will you receive from the sale of this **service**? Rs : _____

5.8 What percentage of your total revenue comes from the sale of this main item? _____%

5.9 What was the total income the business earned during August 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 August? (Note: If you paid yourself a salary, add that back in to your profits.)

999. Don't know/refuse answer Rs. _____

5.10 What was the total income of your household for August, including income from all sources?

(Note: Income earned from the business would be only the profits) Rs. _____

SECTION 6: CHOICE OF SECTOR

6.1 We would now like to understand why you chose the sector of work that you currently work in, rather than being self-employed in another sector. In particular, we are interested in why you work in [*Give name of current sector such as retail trade or tailoring*] instead of other self-employment occupations such as [*give several other sector names such as repair services, transport, tailoring, retail trade, food preparation*]. Which of the following are reasons why you work in this sector or industry of self-employment rather than another self-employed occupation?

1. This was a reason 2. Was not a reason

Reason	1 or 2
1. A family member had worked in the same industry	1 2
2. Friends were working in the same industry before I started my business	1 2
3. The cost of equipment and materials to begin a business in this industry were low	1 2
4. I had worked as a wage worker in this industry before	1 2
5. Working in this occupation allows me more flexibility to look after children or other family members than other sectors or industries	1 2
6. I received training as an apprentice in this industry	1 2
7. I believe this industry brings in more income than other industries	1 2
8. I didn't have enough money to open a business in another sector I wanted to work in.	1 2
9. I receive a safe, reliable stream of income from this sector, whereas other industries are more risky	1 2
10. This industry receives less government inspection than other industries	1 2
11. This is an industry where it is socially acceptable for females to work	1 2
12. I have no knowledge of operating other businesses	1 2
13. Other (specify)	1 2

6.2 Which of the reasons above were the two most important reasons for deciding to work in the sector or industry you currently work in rather than another industry? If there is another reason that we haven't mentioned, say what this reason is. *Interviewer: mark answer as 1 through 12 from responses from 6.1, or mark 13 for other and state reason in above table.*

First most important reason _____

Second most important reason _____

SECTION 7: COMPETITIVE ENVIRONMENT

7.1 How many firms operate in the same line of business in your GN division? _____

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

	% of sales
1. Small firms	
2. Medium and large firms	
3. Individual consumers	
4. Government and government agencies	
5. Foreign firms / institutes	
6. Other (specify)	
7. Total	

7.3 What are the three main products or services you sell, and the price per unit you sell?

(a) Main product /service	(b) Type of unit	(c) Price per unit
1. Most important item		
2. Second most important item		
3. Third most important item		

SECTION 8: BUSINESS START UP

Show the card

8.1 Can you tell me the degree of confidence you had/have about the success of your business?

1. Very confident 2. Somewhat confident 3. Not at all confident

Confidence in business success	Very confident	Somewhat confident	Not at all confident
a. When you opened the new business, how confident were you that you would be successful?	1	2	3
b. How confident are you now that your new business will be successful?	1	2	3

8.2 How long did it take for you to earn enough revenue to cover all expenses and generate some profit in the new business?

1. During the first month
2. ____ months
3. I have covered the initial cost but not generated a profit yet.
4. I have not managed to recover the initial cost yet

Show the card

8.3. How challenging do you find the following aspects of running your new business?

1. Very challenging 2. Somewhat challenging 3. Not at all challenging

a. Finding / maintaining relationships with reliable suppliers	1	2	3
b. Finding customers	1	2	3
c. Managing production and/or inventories	1	2	3
d. Setting prices	1	2	3
e. Maintaining records which allow you to determine how well the business is doing	1	2	3
f. Keeping working capital invested in the business	1	2	3
g. Juggling responsibilities in the household with running a business	1	2	3

8.4 We would like to compare your expectations before you opened your new business with your experience in running the business, in several dimensions.

8.4a Compared with your expectations before opening the business, is your new business:

1. Less successful than you anticipated?
2. About as successful as you anticipated?
3. More successful than you anticipated?

8.4b Compared with your expectations before opening the business, is your new business:

1. More difficult to manage than you anticipated?
2. About as difficult to manage as you anticipated?
3. Less difficult to manage than you anticipated?

8.4c Compared with your expectations before opening your business, is the pressure of running your new business while also managing your household:

1. More difficult to manage than you anticipated?
2. About as difficult to manage as you anticipated?
3. Less difficult to manage than you anticipated?

Interviewer: In asking the following question, use “husband” if married. Use “members of your household” if not married.

8.5 How supportive was your husband/members of your household of your decision to open a business in a different sector?

1. Strongly opposed
2. Somewhat opposed
3. Indifferent
4. Somewhat supportive
5. Very supportive

SECTION 10: HOUSEHOLD AND PERSONAL INFORMATION

10.1 What is your marital status?

1. Never married
2. Married
3. Widow
4. Divorced
5. Separated

10.2 Can you tell about how you spent your time during the last week. Please describe the hours which you spent for the following activities during last week.

Activity	Number of hours
1. Looking after children	
2. Picking and dropping children at school	
3. Looking after own parents or other elderly persons	
4. Preparing food or cooking	
5. Consumption of meals	
6. Tidying and cleaning the house	
7. Washing clothes	
8. Gardening and household chores	
9. Household Shopping or Marketing	
10. Working for a family member’s business as an unpaid worker	
11. Working for a non-family member’s business as an unpaid worker	
12. Working for a family member’s business as a paid worker	
13. Working for a non-family member’s business as a paid worker	
14. Total number of hours	

10.3 How many children are there in your household aged under 18?
(If no child below 18, indicate 0 and move on to 10.5)

Number: _____

10.4 Who is the person with most responsibility for looking after the children during the daytime (afternoons for school going children)?

1. Me
2. My spouse
3. My parents or parents-in-law
4. Older child
5. Other family member
6. Childcare agency
7. School teacher
8. Neighbour/ Friend

9. Domestic helper
10. Children don't need looking after
11. Other (specify)_____

10.5 List all individuals aged 18 and over who live in this household, including individuals temporarily living elsewhere or temporarily working in another location (don't include the respondent as a member to this section). Also include those in overseas employment or armed forces. Include the household members according to the relationship. E.g. first Head of household, second wife/husband etc.

Household member ID	10.5a Name	10.5b Gender 1.M 2. F	10.5c Relationship to the head of household (see code)	10.5d Marital status 1.Never married 2. Married 3.Widowed 4.Divorced 5. Separated	10.5e What activities is he/she involved in at the present? (See codes)	10.5f If employed, how many hours does/did this person work in a normal week?	10.5g If employed, how much does he/she earn in a normal month?
		Code	Code		Code	No. of Hrs	Rupees
1		1 2		1 2 3 4 5			
2		1 2		1 2 3 4 5			
3		1 2		1 2 3 4 5			
4		1 2		1 2 3 4 5			
5		1 2		1 2 3 4 5			
6		1 2		1 2 3 4 5			
7		1 2		1 2 3 4 5			
8		1 2		1 2 3 4 5			
9		1 2		1 2 3 4 5			
10		1 2		1 2 3 4 5			
11		1 2		1 2 3 4 5			
12		1 2		1 2 3 4 5			

Codes for 10.5c (Relationship to HH Head): 1=Head, 2=Wife/Husband, 3=Son/Daughter, 4=Son-in-law/Daughter-in-law, 5=Grandchild/Great Grandchild, 6=parent of head or spouse, 7=other relative, 8=domestic employee, 9=non-relative

Codes for 10.5e (Activities): 1=salaried/wage employee, 2=self-employment activities, 3=employer, 4=unpaid family worker, 5=expecting a job (unemployed), 6=student, 7=housekeeping, 8=retired (pension), 9=economically inactive, 10=non-schooling child, 11=other non-economic activities, 12=overseas worker

SECTION 11: HOUSEHOLD DECISION MAKING

11.1 If you needed money for an emergency, which of the following sources might you be able to get it from? (MA)

1. Own relatives
2. Spouse's relatives
3. Moneylender
4. Spouse
5. Adult children/Parents
6. Friends / neighbors
7. Asset sales
8. Savings account
9. From microfinance organization or bank
10. Pawning personal asset
11. Other (specify) _____

11.2 We would like to know about how your family makes decisions about expenditures. In your household, who makes decisions about the following? (MA) 1 = Yes, 2 = No.

Interviewer: If no children mark NA in rows 4 and 6. If not a business owner, mark NA for rows 10 and 11. NA is indicated by 8.

Item of expense	Decision making party							g. Other specify	h. NA
	a. You	b. Your parents	c. Your siblings	Relevant only if married					
				d. Spouse	e. Parents-in-law	f. Your children			
1. Purchases of food consumed at home									
2. Routine household purchases such as cleaning supplies									
3. Your clothes									
4. Your children's clothes									
5. Durables goods such as TVs or refrigerators									
6. Your children's education									
7. Purchase of alcoholic beverages									
8. Money given to your parents									
9. Money given to your spouse's parents									
10. Purchasing equipment for your enterprise (Business owners only)									
11. Reinvesting profits in your business (business owners only)									

11.3 If you wanted to keep 5000 Rs for some time without anyone taking it, which of the following would you choose as the safest method? (SA)

1. As cash in my business
2. As inventories in my business
3. As equipment in my business
4. As cash in my home
5. As a durable asset in my home
6. With a friend
7. With a bank
8. With spouse
9. With an adult child
10. With my parents
11. Other (specify) _____

Interviewer: Ask 11.4 through 11.5 from only those who currently own a business. Otherwise ask from 11.6 onwards. If the respondent is currently married ask 11.4a and 11.5 regarding spouse, otherwise if unmarried, divorced or separated ask with reference to family members.

11.4 We would like to ask you about decisions related to spending in your household.

11.4a Are you free to spend the profits you generate in your business on household expenditures, without consulting your spouse?

1. Yes
2. No

11.4b Apart from money you spend on your household, are you free to spend any part of the profits you generate from your business on items you consume yourself?

1. Yes
2. No
- 3.

Show the card

11.5 Please tell me to what extent you agree or disagree with the following statements

1. Strongly disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly agree

Statement	Degree of agreement				
a. The profits of my enterprise are higher because of my spouse's involvement	1	2	3	4	5

b. My spouse helps to run my enterprise	1	2	3	4	5
c. Because of my spouse's efforts in the business, I expect the business to do well in the future.	1	2	3	4	5
d. I do not hold much money as cash or inventories in my business because it is too easy for household members to take	1	2	3	4	5
e. I have more control over assets in my business than I do over money I hold at home	1	2	3	4	5
f. I find it hard not to spend loose cash in the business on personal expenses	1	2	3	4	5
g. Business assets which are equipment are less likely to be taken by others than business assets which are cash or inventories	1	2	3	4	5
h. Some members of my household are jealous of my business	1	2	3	4	5
i. Some of my neighbors or friends are jealous of my business	1	2	3	4	5

11.6 Are you a member of a Rotating Savings and Credit Association (ROSCA)?

1. Yes

2. No

→ skip to section 12

11.7 If yes, in how many ROSCAs do you currently participate?

SECTION 12: TRAINING

Interviewer: Ask only from Group 2 and Group 3. If Group 1, skip to Section 16.

12.1 Did you participate in the training course organized by the research project in April / May 2009 ?

1. Yes

→ Goto 12.2

2. No

→ Goto 12.1a

12.1a If not, what was the main reason for not participating in the training? (SA)

Interviewer: If more than one, mark the most important reason

1. I decided I am not interested in running a business

2. I did not think the training would be valuable to me

3. I could not arrange transportation to the training location

4. I could not find anyone to watch my children

5. I had to mind my children's school work and other such work.

6. I was sick/ a family member was sick

7. A family event (eg. a wedding, a funeral)

8. There was no one to mind the business

9. The business had an urgent order

10. Other (specify) _____

Skip to Section 16

12.2 Did you complete the training course organized by the research project in April / May 2009 (and awarded the SYB or IYB certificate)?

3. Yes

→ Goto 12.3

4. No

→ Goto 12.2a

12.2a If not, what was the main reason for not completing the training? (SA)

Interviewer: If more than one, mark the most important reason

1. I decided I am not interested in running a business

2. I did not think the training would be valuable to me

3. I could not arrange transportation to the training location

4. I could not find anyone to watch my children

5. I had to mind my children's school work and other such work.

6. I was sick/ a family member was sick

7. A family event (eg. a wedding, a funeral)

8. There was no one to mind the business

9. The business had an urgent order

10. Other (specify) _____

Skip to Section 16

- 12.3 Compared to your expectation before taking the course, how helpful was the course in preparing you to run a business?
1. More helpful than I had expected
 2. About as helpful as I had expected
 3. Less helpful than I had expected
- 12.4 How much influence did what you learned in the course have on your desire to start a new/different business?
1. The training course increased my desire
 2. The training course did not change my desire
 3. The training course decreased my desire
- 12.5 Did the training course influence the sector you wanted/ intended to start a new/different business in?
1. Yes, the training course had a strong influence on the sector
 2. The training course had a modest influence on the sector
 3. The training course had little or no influence on the sector
- 12.6 How strongly would you recommend the course to a friend who was thinking about starting a business for the first time?
1. Strongly recommend
 2. Somewhat recommend
 3. Neutral
 4. Somewhat discourage
 5. Strongly discourage
- 12.7 How strongly would you recommend the course to a friend who has several years experience running a business, but no formal training?
1. Strongly recommend
 2. Somewhat recommend
 3. Neutral
 4. Somewhat discourage
 5. Strongly discourage

Show the card

- 12.8 Think now about the specific topics covered in the course. Please tell me to what extent the material covered in each of these topics helped you.

1. Not at all helpful 2. Somewhat unhelpful 3. Neutral 4. Somewhat helpful 5. Very helpful

Topic	Degree of helpfulness				
a. Generating a business idea	1	2	3	4	5
b. Marketing and understanding the market for my product	1	2	3	4	5
c. Record keeping	1	2	3	4	5
d. Legal responsibilities and insurance	1	2	3	4	5
e. Costing products and services	1	2	3	4	5
f. Financial planning	1	2	3	4	5
g. Stock control	1	2	3	4	5
h. Purchasing	1	2	3	4	5
i. Developing a business plan	1	2	3	4	5

- 12.9 Did you participate in the technical training related to various sectors on the last day of the training programme?
1. Yes → goto **12.10**
 2. No → goto **12.12**

- 12.10 Which of the following sector-related technical training did you participate in? (M.A.)

1. Preparing food
2. Beauty Culture
3. Sewing Clothes
4. Plant Nursery
5. Preparing snack items
6. Making yoghurt
7. Soap Making
8. Other (specify)_____

Show the card

12.11 To what extent was this technical training programme helpful to you?

1. Not at all helpful
2. Somewhat unhelpful
3. Neutral
4. Somewhat helpful
5. Very helpful

12.12 Did you complete any of the following plans either during or after the training programme?

1. Business plan only
2. Action plan only
3. Business plan and action plan
4. None of the above plans → Goto **12.14**

12.13 Which of the following business related activities have you used this business plan or action plan for?

1 = Used the plan, 2 = Not used the plan

Business activity	Usage	
a. Deciding whether to start a different business	1	2
b. Deciding what prices to charge for your products or services	1	2
c. Deciding whether or not to register to your business	1	2
d. Budgeting the start up investment of the business	1	2
e. Obtaining funding from a friend or family member	1	2
f. Obtaining funding from a bank or microfinance institution (e.g. SEEDS)	1	2

12.14 *Interviewer: Ask only from Group 3 respondents. For the others skip to 12.15. Have a friendly conversation on how the money was spent. Based on this indicate the amount the respondent spent on each of the following items. If nothing was spent on a particular item indicate 0.*

We have talked to project participants like you who have won a Rs 15,000 grant in our lottery and asked them what they spent the money on. People have spent it on different things. Some people have told us they have spent the money on food for their family, repairs to their house, repayment of loans, new equipment and materials for their business, school supplies for their children, cigarettes, medical expenses, religious festivals, and help to friends. Some have also saved the money. We don't mind at all what people spend the money on, but are interested in hearing what people did with it. Can you tell me what you have done with your lottery winnings?

Item of expense	Amount
a. Household durable goods (eg. furniture)	
b. Household consumption (e.g. food, electricity bills etc.)	
c. Children's school supplies and school Fees	
d. Festivals and Ceremonies (eg. birthdays, religious festivals)	
e. Repairs to house	
f. Repayment of loans	
g. Savings	
h. Inventory for the business	
i. Equipment and machinery for the business	
j. Investment in a business owned by another family member	
k. Another training programs	
l. Repairs to business site	
m. Need of a friend	
n. For wages of employees	
o. For business related advertising	
p. Medical expenses	
q. Need of the spouse	
r. Other (specify)	
s. Total of the above	

12.15 Our project gave you a grant of rupees 2500 – 3000. Some of the things people have told us they have spent the money on are food for their family, repairs to their house, repayment of loans, new equipment and materials for their business, school supplies for their children, cigarettes, medical expenses, religious festivals, and help to

friends. Some have also saved the money. We don't mind at all what people spend the money on, but are interested in hearing what people did with it. Can you tell me what you have done with the grant?

Item of expense	Amount
a. Household durable goods	
b. Household consumption (e.g. food, electricity bills etc.)	
c. School supplies and School Fees	
d. Religious festivals and Ceremonies (incl. birthdays and weddings)	
e. Repairs to house	
f. Repayment of loans	
g. Savings	
h. Investment in your business	
i. Equipment and machinery	
j. Investment in a business owned by another family member	
k. Training programs	
l. Renovating business site	
m. Need of a friend	
n. For wages	
o. For advertising and expansion	
p. Medical expenses	
q. Need of the spouse	
r. Other (specify)	
s. Total of the above	

SECTION 16: INTERVIEWER IMPRESSIONS

Section numbers have been skipped for the purpose of compatibility with the baseline survey

Interviewer: Please answer the following questions after completing the interview without consulting the respondent.

16.1 Who else other than the owner was present during the interview? (MA)

1. Nobody
2. The spouse
3. Other adult household member
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
7. An employee
8. Other (specify) _____

		Excellent	Good	Not so good	Very bad
16.2	What is your impression of how well the respondent understood the questions asked?	1	2	3	4
16.3	What is your impression of the seriousness with which the respondent answered the questions?	1	2	3	4
16.4	What is your overall impression of the preciseness / accuracy with which the questions were answered?	1	2	3	4

16.5. Which questions were most difficult or troubling for the respondent? (Mark section or question number)

16.6. Which questions were most difficult or troubling for you? (Mark section or question number)

16.7. Which questions interested the respondents the most?

16.8 The Survey was conducted at
1. Home 2. Business site

Additional Remarks: **Thank the respondent and terminate interview**