

**SRI-LANKA FEMALE ENTERPRISE SURVEY**  
**(Survey for female business owners not previously surveyed)**

<b>BN.</b> Business Name :			
<b>NB.</b> Nature of the Business: 1 = Manufacturing      2 = Services      3 = Retail / Sales			
<b>ON.</b> Name of Business Owner:			
<b>GN:</b> Gender of Owner 1 = Male –stop interview, 3 = Owned by Husband and Wife jointly –stop interview 3 = Female – continue interview			
<b>AD1.</b> Business Address:			
<b>AD2.</b>			
<b>AD3.</b>			
<b>HAD1.</b> Home Address:			
<b>HAD2.</b>			
TN.	Telephone number:	1.Land:	<b>TN1</b>
		2.Mobile:	<b>TN2</b>
<b>CN.</b> By what name are you commonly known in this area?			
<b>LN.</b> Language: 1. Sinhala      2. Tamil      3. English			

**Use codes and names**

Province (PR)	<b>PR</b>	Divisional Secretariat (DS)	<b>DS</b>
District (DI)	<b>DI</b>	Grama Niladhari Division (GN)	<b>GN</b>
Town (TO)	<b>TO</b>	G.N.Division (GN) number	

**Interviewer Records:**

Interviewer Name	Number
Date and Time of Interview. Use 24 hour system for time..	
First Interview: Date: ..... Time: .....From..... To: .....	
Second Interview: Date ..... Time: ..... From..... To: .....	
Third Interview: Date ..... 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	

**Supervisor's Records**

Method	Carring with Supervisor	Recheck	Check only questionnaire	Supervisor's Name:
Date Y/M/D	2008./...../.....	2008./...../.....	2008./...../.....	
Time(Use 24 hour system for time)	From To	From To	From To	Signature:

**Record of Process**

	Yes	Name/ No	Signature	Date (Year/ Month/ Date)
Field Scrutinization	1			____/____/____
Coding	1			____/____/____
Data Entry	1			____/____/____
Cleaning	1			____/____/____
Researchers	1			____/____/____
Analysis	1			____/____/____

**Sketch the location of the business premises**

## SECTION 1: PERSONAL AND BUSINESS INFORMATION

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.

1.1 What is this firm's current legal /ownership status? **Q1\_1**

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

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

*(Interviewer: describe and use code ISIC-R3)*

1.Respondant 's answer : \_\_\_\_\_

2.Description of ISIC : \_\_\_\_\_

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1.3. 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	

1.4 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 own land
3. Outside of the home and outside own land, but in the same GN division
4. Outside of GN Division but within the DS Division
5. Outside DS Division but within the District
6. District outside the resident district
7. Other (please explain)\_\_\_\_\_

1.5 Would your business operate in a permanent place, or is it mobile?

1. Fixed location (go to 1.5a)
2. Mobile business (go to 1.7)

1.5a Which of the following best describes that fixed location?

1. Located in a main marketplace
2. Located in a secondary marketplace
3. Located on a busy street with lots of other businesses around
4. Located on a quiet street with other businesses around
5. Located in a residential area

1.6 Is this site your own (or your family's) property/ rented/ borrowed? **Q1\_6**

1. Your own property
2. Property expected to be bought
3. Rented
4. Expecting to rent
5. Borrowed
6. Expecting to borrow
7. Other (specify).....

1.7. Did you start the business from scratch or was it inherited or purchased from your parents or someone else? Q1\_7

1. I started the business from scratch Go to Qn. 1.10
2. I purchased or inherited the business Go to Qn. 1.8

1.8. If you did not start the business from scratch , was it: Q1\_8

1. Inherited from your parents?
2. Inherited from another family member?
3. Owned from marriage
4. Purchased from a family member?
5. Purchased from someone outside the family?
6. Other (Specify \_\_\_\_\_)

1.9. When did you take over the activities/ ownership/ management of this business? (If don't know mention it)

1.9m Month \_\_\_\_\_ Q1\_9M \_\_\_\_\_ 1.9y Year \_\_\_\_\_ Q1\_9Y \_\_\_\_\_  
99. Don't know

1.10. When did this business begin operations? (if don't know mention it)

1.10m Month \_\_\_\_\_ Q1\_10M \_\_\_\_\_ 1.10y Year \_\_\_\_\_ Q1\_10Y \_\_\_\_\_ 99. Don't know

1.11. What type of accounts do you keep for Income, expenses assets etc.of your business? Q1\_11

1. Through formal accounting (using the services of a professional within firm)
2. Through formal accounting (using the services of a professional out side of firm ex: Book keeping)
3. Personal record keeping or other records
4. Does not do any accounting
5. Other: (specify).....

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

	a)Works in business 1=yes, 2=no 3=don't have this Relation	b) If Yes how many?	c) Gender1= male 2=female	d)Hours worked Business in Last week	e) How are they paid? 1 = share profits 2 = wages 3 = unpaid 4 = other
1. Spouse					
2. Children					
3. Sibling					
4. Parent					
5. Other relative					
6. Non-relative					

*Note: if more than one child, sibling, parent, or other relative works in the business, report the gender of the person who works most in the business, but total hours for all workers in this category.*

## Personal Information

- 1.13. What is your age? Years : 

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- 1.14. Gender
1. Male - Stop Interview
  2. Female
- 1.15. Marital Status
1. Single/Never Married go to Qn 1.18
  2. Married
  3. Widowed
  4. Divorced
  5. Separated
- 1.15a At what age were you married? (Interviewer: If married more than once, record the age of the first marriage.) if answer is 3 – 5, go to QN 1.18
- 1.16 What is your husband's occupation ?
1. Salaried/Wage employee
  2. Owns a separate business / self employed
  3. Works in the business owned by the wife
  4. Unemployed and looking for work
  5. Full time Student
  6. Retired
  7. Overseas worker
  8. Other (specify)\_\_\_\_\_
- 1.17 How much does your husband earn in a normal month? Rs.\_\_\_\_\_
- 1.18. What ethnic group do you belong to?
1. Sinhalese
  2. Sri Lankan Tamil
  3. Indian Tamil
  4. Sri Lankan Moor
  5. Burgher
  6. Malay
  7. Other (Please Specify.....)
- 1.19. What religious group do you belong to?
1. Buddhist
  2. Hindu
  3. Islam
  4. Roman Catholic
  5. Other Christian
  6. Other (Please Specify.....)
- 1.20. Number of people living in your household (including yourself)

	No.
a. Adults aged 18 to 59	
a. Adults aged 60 or older	

a. Children (under 18)	
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If answer to QN 1.15 is 1, go to SECTION 2

- 1.21. How many children under 18 do you have? \_\_\_\_\_  
*If answer is none, write 0, and go to SECTION 2*
- 1.22. What is the age of the youngest child under 18? \_\_\_\_\_
- 1.22a What is the age of the oldest child under 18? \_\_\_\_\_
- 1.23. Who is the person with most responsibility for looking after the children during the daytime?
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
  9. Demosetic helper
  10. Other (specify)\_\_\_\_\_
- 1.24. If you were to work outside of your home on a regular basis, do you have someone who could look after your children?
1. Yes
  2. No
  3. Don't know

## SECTION 2 : EDUCATION AND EMPLOYMENT BACKGROUND

### Educational Background

- 2.1. What is the highest level of education that you have completed? Q2\_1

1 = Completed Year 1, 2 = Completed Year 2 / Grade 1, 3= Completed Year 3 / Grade 2, 4 = Completed Year 4 / Grade 3, 5 = Completed Year 5 / Grade 4, 6 = Completed Year 6 / Grade 5, 7 = Completed Year 7 / Grade 6, 8 = Completed Year 8 / Grade 7, 9 = Completed Year 9 / Grade 8, 10 = Completed Year 10 / Grade 9, 11 = Completed Year 11 / G.C.E. (Ordinary Level) / NCGE, 12 = Completed Year 12 / Grade 11, 13 = Completed Year 13 / G.C.E. (Advanced Level) / HNCE, 14 = Completed some years at university, 15 = Completed university degree, 16 = Postgraduate work, 17 = Technical College, 18. = Not gone to school/ Entered Year 1 only

Interviewer: If answer to Qn.2.1 is 14-17, ask Qn. 2.2. If not (i.e. 1-13 or 18), go to Qn. 2.3

- 2.2. Then how many years of formal education have you had? Q2\_2

Years:

(Interviewer: This should be 11 or higher.)

### Employment background and history

- 2.3. How many different jobs did you have you done before?

 

*If answer to Qn 2.3 is 0 go to Next Section*

- 2.4. At what age did you begin to work Q2\_3

Years:

I'd like to ask you about your work experience during three periods of your life.

- 2.5. Between the time you finished schooling and the time you were married (to this date if unmarried), how many years did you work as:

Experience	No. of Years
a. A wage worker	
b. A casual / daily worker	
c. Own account worker / business owner	
d. Unpaid family worker	
e. Apprentice worker	
f. Overseas employee	
g. Other (specify)	
h. No work experience	

- 2.5a. In what industry did you work for the longest time between the time you finished schooling and the time you were married? \_\_\_\_\_ ISIC CODE

*If never married (1.15 Ans 1) go to QN 2.8*

- 2.6. Between the time you were married and the time you had your first child (if no children to date), how many years did you work as:

Experience	No. of Years
a. A wage worker	
b. A casual / daily worker	
c. Own account worker / business owner	
d. Unpaid family worker	
e. Apprentice worker	
f. Overseas employee	
g. Other (specify)	
h. No work experience	

- 2.6a. In what industry did you work for the longest time between the time you were married and the time you had your first child? \_\_\_\_\_ ISIC CODE
- If no children go to QN 2.8*

- 2.7. Between the time you had your first child and now, how many years did you work as:

Experience	No of Years
a. A wage worker	
b. A casual / daily worker	
c. Own account worker / business owner	
d. Unpaid family worker	
e. Apprentice worker	
f. Overseas employee	
g. Other (specify)	
h. No work experience	

- 2.7a. In what industry did you work for the longest time between the time you had your first child and now? \_\_\_\_\_ ISIC CODE

If the person has ever worked as a wage worker or daily paid worker (categories a and b), ask 2.8 (what type of business they were a wage worker or other paid worker in. Be specific. E.g. worked as a hairdressing assistant rather than worked in personal services.)

2.8 What is the industry that you have worked (or what type of business) most in, as a wage worker or daily paid worker \_\_\_\_\_

(Give specific information. E.g. worked as a hairdressing assistant rather than worked in personal services.)

ISIC CODE 

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ISOC CODE 

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### SECTION 3 : CHILDHOOD AND FAMILY BACKGROUND

3.1. What is the highest level of education attained by your father? (Same codes as question 2.1)  
\_\_\_\_\_ Q3\_1

3.2. What is the highest level of education attained by your mother? (Same codes as question 2.1)  
\_\_\_\_\_ Q3\_2

3.3. Has your father ever owned a business or been self-employed? Q3\_3  
1. Yes  
2. No                      Go to Qn. 3.5

3.4. What is the largest number of employees your father's business ever had? Q3\_4  
\_\_\_\_\_ 99. There were not any workers

3.5. Has your mother ever owned a business or been self employed? Q3\_5  
1. Yes  
2. No                      Go to Qn. 3.7

3.6. What is the largest number of employees your mother's business ever had? Q3\_6  
\_\_\_\_\_ 99. There were not any workers

3.7. When you left school, were you a student leader or prefect?  
1. Yes  
2. No

3.8. At age 12, what percentage of your neighbours did not have enough to eat or got by with difficulty?  
\_\_\_\_\_ %      999. Don't know/Can't say

3.9. At age 12, did your family sometimes not have enough to eat, or get by with difficulty?  
1. Yes  
2. No  
3. Don't know/ Can't say

3.10. What percentage of the children in your neighborhood sat for the O/Level examinations?  
\_\_\_\_\_ %                      999- Don't know/ Don't remember

3.11. What percentage of the children in your neighborhood sat for the A/Level examinations? \_\_\_\_\_ %  
999- Don't know/ Don't remember





9									
10									
11									
12		Q4_3_12	Q4_4_12	Q4_5_1 2	Q4_6_12	Q4_7_12	Q4_8_12	Q4_9_12	Q4_10_1 2

**Code for activities involved:** 1=salaried/wage employee, 2=self-economic activities, 3=employer, 4=unpaid family worker, 5=expecting a job (unemployment), 6=student, 7=housekeeping, 8=retired(pension), 9=economically inactive, 10=non-schooling kid, 11=other non-economic activities, 12. Overseas worker

- 3.16 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.

Activities	No 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 a non-waged worker	
11. Working for a non-family member's business as a non-waged worker	
12. Working for a family member's business as a waged worker	
11. Working for a non-family member's business as a waged worker	

- 3.17 Please tell me to what degree you would agree or disagree with the following statements.

- 1 Strongly disagree
- 2 Disagree
- 3 Neither agree or disagree
- 4 Agree
- 5 Strongly agree
- 6 Do not know

Statement	Response
a. When I have money in my hand, I am compelled to spend it on the needs of my husband or my family	
b. Those who run their business well, tend to get requests from their friends and family for financial help for expenditure or other needs	
c. Investing in machinery or equipment for the business is one way of saving money. Then it also avoids others asking for money	

## SECTION 4 : FINANCE AND LOANS INFORMATION

- 4.1 Think about the investment you made to start the business. If you were to start the firm today with the same equipment, inventories, etc., how much would you need to invest in:

Investment	Value	Rental per month (if rented)
a. Land and Buildings		
b. Machinery, equipment and working capital i.e raw material.		

4.2. Do you have a bank account (eg: saving, current, fixed deposit) you use for your business?

1. Yes
2. No go to 4.4.

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

1. Business Name
2. Personal Name
3. Name of other family member's name
4. Other (specify)

### LOANS

4.4. I would like to ask about loans that your business has had or still has. Please provide information on the following types of loans

Type of Loan	4.2a. Have you ever had a loan of this type / or hope to have? 1. Yes 2. No <i>If answer No start from next row</i>	4.2b. Loan Amount Rs.
1. Private bank (Sampath, Seylan)		
2. Government bank (Bank of Ceylon, People's bank)		
3. Microfinance organization (eg. Seeds)		
4. Development Bank (e.g., RDB)		
5. Samurdhi		
6. Sanasa		
7. Development project loans IDRP/REAP/ABG etc		
8. Tsunami relief program		
9. Moneylender		
10. Family and friends		
11. Other		

4.5. What percentage of your inputs are purchased on credit? \_\_\_\_\_%

4.6. What percentage of your sales are made on credit? \_\_\_\_\_%

4.7. Suppose someone was going to pay you Rs 10,000 one month from now. He/she offers to pay you a lower amount today instead. What amount today would make you just as happy as receiving Rs 10,000 in a month's time? Rs : \_\_\_\_\_

**Interviewer: Probe: "You wouldn't be willing to take (100 Rs. less)?**

## SECTION 5 : ASSETS, INCOME, EXPENSES AND PROFIT

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	Value (Rupees)	
	Owned value (a)	Rented (monthly rental) (b)
1. Tools and utensils		
2. Machinery and Equipment		
3. Furniture		
4. Vehicles used in the business		
5. Site (including land and buildings)		
6. Other physical assets (exclud. Inventories Stock?)		
7. Total value of assets in business		

- 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 **Go to Qn. 5.3**
2. No **Go to Qn. 5.4**

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

- 5.4. How much cash on hand does your business currently have? Rs: \_\_\_\_\_ 999. Do not know/Can't say/Refused answer

### Show the card

- 5.5. Business expenses during the last month: Please report the amount you have spent on each of the following categories of business expenses during last month

**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	
h. Total expenses in the last month	

- 5.6. Can you tell me the total monthly sales of your business in LAST MONTH 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 **this 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 of products to give a services how much of revenue will you receive from the sale of service? Rs : \_\_\_\_\_

5.8 What is the return from you main item of sale as a percentage of the total items sold from your business?

5.9 Can you tell me the total daily/ weekly/monthly/annual revenues of your business from all sources for 2006 and 2007:  
(Use daily/ weekly/monthly revenues to estimate annual revenue) it is expected to estimate “d” column by using one of the a,b,c colomns)

Year	REVENUE (Rupees)			
	a. Daily	b. Weekly	c. Monthly	d. Annual
1. 2008				
2. 2007				
3. 2006				

99. Don't know/ Don't remember (if no answer for 5.9, go to 5.11)

**Interviewer: Answer Q 5.10 by observation**

5.10 Check box if written records were consulted in responding to this question? If not by memory?

1. Written records
2. Memory

5.11 What was the total income the business earned during last month 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 last month? Rs. \_\_\_\_\_

*Note: If you paid yourself a salary, add that back in to your profits.)*

999. Don't know/ refuse answer

5.12 What was the total income of your household for LAST MONTH, including income from all sources? 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 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?

Reason	Return
1. A family member had worked in the same industry	
2. Friends were working in the same industry before I started my business	
3. The cost of equipment and materials to begin a business in this sector were low	
4. I had worked as a wage worker in this sector or industry before	
5. Working in this occupation allows me more flexibility to look after children or other family members than other sectors or industries	
6. I received training as an apprentice in this industry	
7. I believe I can earn more money working in this sector than any other sector	
8. I didn't have enough money to open a business in another sector I wanted to work in	
9. I receive a safe, reliable stream of income from this sector, whereas other industries are more risky	
10. This industry receives less inspections from the Government than other industries	
11. This is an industry where it is socially acceptable for someone of my sex to work	
12. I don't know how to do anything else	
13. Other (specify)_____	

- 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, other and enter reason here.*

First most important reason \_\_\_\_\_

Second most important reason \_\_\_\_\_

- 6.3. Some people feel confident talking with strangers and enjoy meeting customers, while others prefer to work at a job where they do not have to talk with customers as much. Which do you prefer?
1. A job where I talk with customers a lot
  2. A job where I do not have to talk with customers very much
  3. I don't mind either way.
- 6.4. Some women are concerned about safety if they work alone in a public place (away from their house). Others are less worried about such things. Which best describes you?
1. Concerned about safety if I work alone in a public location
  2. Not worried about my safety if I work alone in a public location
- 6.5. How content are you with your current sector of work?
1. Very content
  2. Content

- 3. Indifferent
- 4. Not content
- 5. Very unhappy with my current sector

- 6.6. Have you taken any steps in the past year towards starting a business in any line of work?
- 1. Yes
  - 2. No go to Qn 6.7

- 6.7 Have you taken any of the following steps towards opening a business in this sector?
- 1 = Yes 2= No
- a. Have decided on a product or service that I would like to produce
  - b. Have looked for or decided on a location to operate this other business
  - c. Have talked to people in the neighborhood to gauge the demand for this new business
  - d. Worked out how much money you would need to start this new business
  - e. Taken a training course to get skills for this new line of business
  - f. Other (specify)\_\_\_\_\_

- 6.8. Which of the following are you able to do with sufficient skill to use in a business?
- 1 = Can do 2 = Can't do 3= not sure

- a. Sew a shirt
- b. Make short eats
- c. Bake a cake
- d. Give a haircut
- e. Keep business records
- f. Make string hoppers
- g. Embroidery
- h. Make a batik tablecloth

- 6.9 Which of the following businesses is it socially acceptable for women like you to work in?  
(more than one choice)

- a. Making string hoppers
- b. Bicycle repair shop
- c. Grocery store operated from within the home
- d. Grocery store operated outside the home
- e. Beauty shop
- f. Tea shop operated from outside the home
- g. Bakery

- 6.10 Which of the following businesses would your husband / family be supportive of you operating? (More than one choice)

- a. Making string hoppers
- b. Bicycle repair shop
- c. Grocery store operated from within the home
- d. Grocery store operated outside the home
- e. Beauty shop
- f. Tea shop operated from outside the home
- g. Bakery

Now I am going to ask you about several common occupations which women in Sri Lanka work in. For each, I would like to know what you think the average monthly income of a

woman business owner working full-time in this occupation is, how much you think it would cost to start a business in this sector, and whether you think you have the necessary skills to run a business in this sector if you wanted to start this type of business in the next year.

- 6.11 Let's start with thinking about operating a neighborhood grocery store in a location outside your home.
- What do you think are the average monthly profits for a women in your area operating a grocery store? Rs. \_\_\_\_\_ or 999 Can't say/Don't Know \_\_\_\_
  - How much do you think it would cost to begin a grocery store business? Rs. \_\_\_\_\_ or 999 Can't say/Don't know
  - How many female friends do you have who operate grocery stores? \_\_\_\_\_
  - How confident are you that you have the necessary skills to operate a grocery store profitably if you wanted to start a business in this sector? [Interviewer: answer 5 if the person currently owns a grocery store]
    - Very confident
    - Somewhat confident
    - Not very confident
    - I know I couldn't do this.
    - I currently run a grocery store.
- 6.12 How about running a beauty shop?
- What do you think are the average monthly profits for a women in your area operating a beauty shop? Rs. \_\_\_\_\_ or 999 Don't Know \_\_\_\_
  - How much do you think it would cost to begin a beauty shop business? Rs. \_\_\_\_\_ or 999 Don't know
  - How many female friends do you have who operate beauty shop? \_\_\_\_\_
  - How confident are you that you have the necessary skills to operate a beauty shop profitably if you wanted to start a business in this sector? [Interviewer: answer 5 if the person currently owns a beauty shop]
    - Very confident
    - Somewhat confident
    - Not very confident
    - I know I couldn't do this.
    - I currently run a beauty shop.
- 6.13 How about running a bakery?
- What do you think are the average monthly profits for a women in your area operating a bakery? Rs. \_\_\_\_\_ or Don't Know/can't say
  - How much do you think it would cost to begin a bakery business? Rs. \_\_\_\_\_ or Don't know/can't say \_\_\_\_\_
  - How many female friends do you have who operate bakery? \_\_\_\_\_
  - How confident are you that you have the necessary skills to operate a bakery profitably if you wanted to start a business in this sector? [Interviewer: answer 5 if the person currently owns a bakery]
    - Very confident
    - Somewhat confident
    - Not very confident
    - I know I couldn't do this.

5. I currently run a bakery.

6.14 How about running a tea shop?

- a. What do you think are the average monthly profits for a women in your area operating a tea shop? Rs. \_\_\_\_\_ or Don't Know/can't say \_\_\_\_
- b. How much do you think it would cost to begin a tea shop? Rs. \_\_\_\_\_ or Don't know/can't say \_\_\_\_\_
- c. How many female friends do you have who operate a tea shop? \_\_\_\_\_
- d. How confident are you that you have the necessary skills to operate a tea shop profitably if you wanted to start a business in this sector? [Interviewer: answer 5 if the person currently owns a tea shop]
  1. Very confident
  2. Somewhat confident
  3. Not very confident
  4. I know I couldn't do this.
  5. I currently run a tea shop.

## SECTION 7: INFORMALITY AND TRAINING

7.1 Is your business registered for VAT?

1. Yes
2. No
3. Don't know

7.2 Has your business registered with or licensed with the Pradeshya Saba, Urban Council, or Municipal Council?

1. Yes
2. No
3. Don't Know
4. Refuse

7.3 Is your business registered with the District Secretariat office?

1. Yes -> prompt, are you sure – screening questionnaire should have dropped.
2. No
3. Don't Know
4. Refuse

7.4 Have you ever taken part in any training to improve your business skills? (General/Higher education not considered)

1. Yes
2. No if No Go to Qn. 7.5

7.5 Where did you receive the training?

1. Secondary or technical school
2. College or university
3. Short course offered government / NGO
4. Short course offered by consulting firm
5. Paid for individual consultancy
6. Other ( \_\_\_\_\_ )

7.6 Approximately how many hours of training did you receive? \_\_\_\_\_hrs

7.7 What general areas of running a business were covered by the training



1. Accounting / maintaining business records
2. Customer/supplier relations
3. Marketing
4. Management of employees
5. Organization of production
6. Technical training
7. Other (specify): \_\_\_\_\_

- 7.8 If you were offered training related to general business skills at a very subsidized price would you be interested?
1. Yes
  2. No
  3. Not sure/Don't know
- 7.9 If you were offered such general business training for 40-45 hrs (i.e. 5-6 days), how much would you be willing to pay for such a training programme? Rs. \_\_\_\_\_
- 7.10 If you were offered specialized technical training related to your business or intended business sector at a very subsidized price would you be interested?
1. Yes
  2. No
  3. Not sure/Don't know
- 7.11 If you were offered such specialized technical training for 40-45 hrs (i.e. 5-6 days), how much would you be willing to pay for such a training programme? Rs. \_\_\_\_\_

**Use the Card for this**

- 7.12 How important are the following reasons for not using consulting services or business training more often?

*1 = Not important, 2 = Slightly important, 3 = Moderately important, 4 = Very important*

a. I do not have the time to spend on this	1	2	3	4
b. QI can not afford the up-front costs	1	2	3	4
c. I do not think such services can sufficiently increase profits of my business	1	2	3	4
d. The payoff from such services is too risky – it may be high or may be nothing, and I don't know which.	1	2	3	4

## SECTION 8 : COMPETITIVE ENVIRONMENT

- 8.1 How many firms operate in the same line of business in your G.N?    999. Don't know

- 8.2 What percentage of your sales are made to the following:

1. Small firms \_\_\_\_\_ %
2. Medium and large firms \_\_\_\_\_ %
3. Individual consumers \_\_\_\_\_ %
4. Government and Government Agencies \_\_\_\_\_ %
5. Foreign firms \_\_\_\_\_ %
6. Other \_\_\_\_\_ %

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

Main products	(a) Type of units	(b) Price per unit
1. Most important item		

2. Second most important		
3. Third most important		

## SECTION 9: BUSINESS SKILLS AND PRACTICES SCORE-CARD

### Marketing

9.1 Which of the following have you done in the last three months?

*Yes/No for each*

9.1a Visited one of your competitor's businesses to see what prices they are charging?

1. Yes

2. No

999. No Competitors N/A

9.1b Visited one of your competitor's businesses to see what products they have available for sale?

1. Yes

2. No

999. No Competitors N/A

9.1c Asked your existing customers whether there are any other products they would like you to sell or produce?

1. Yes

2. No

9.1d Talked with a former customer to find out why they have stopped buying from your business?

1. Yes

2. No

999. Don't have a former customer

9.1e Asked a supplier about which products are selling well in your industry?

1. Yes

2. No

999. Supplier has no knowledge of my industry (e.g., provides general inputs)

9.2 In the last three months have you used a special offer to attract customers?

1. Yes

2. No

9.3 In the last six months, have you done any form of advertising?

1. Yes

2. No skip to 9.6

9.4 If yes, which of the following types of advertising have you done?

9.4a. Flyers

9.4b. Paid advertisements in community events?

9.4c. Yellow pages

9.4d. Newspapers

9.4e. Billboards away from the business site

9.4f. Attending meetings / other personal sales calls

9.4g. Calendars and Diaries

9.4h Other \_\_\_\_\_

Yes	No

9.5 Did you do anything to measure the effectiveness of the advertising?

1. Yes
2. No

### Buying and Stock Control

- 9.6 In the last three months have you attempted to negotiate with a supplier for a lower price on raw materials?
1. Yes
  2. No if No go to QN 9.7
- 9.6a If yes, were you successful in obtaining a lower price?
1. Yes
  2. No
- 9.7 In the last three months, have you compared the prices or quality offered by alternate suppliers or sources of raw materials to the supplier or source you have?
1. Yes
  2. No
- 9.8 Do you keep goods to sell, or of raw materials to use in providing a service? (answer in keeping with QN 5.2)
1. Yes
  2. No skip to 9.14
- 9.9 What is the most common way you purchase inputs / inventories?
1. A distributor comes to your store on a fixed schedule
  2. A distributor comes to you on without a fixed schedule
  3. A distributor who comes whenever you place an order
  4. You go to the supplier's store/warehouse to purchase the goods
  5. You go to the supplier's store/and Supplier comes and distributes to you happens equally
  6. Other \_\_\_\_\_
- 9.10 How frequently do you run out of stock of these inventories or raw materials?
- 1 = Never, I always have enough on hand
  - 2 = Infrequently, every 6 months or so
  - 3 = Once every three months
  - 4 = Once a month or more
- 9.11 How long does it take to obtain goods for which you have run out of stock?
- 1 = a day or less
  - 2 = more than a day, less than a week
  - 3 = a week
  - 4 = More than a week, less than a month
  - 5 = a month or more
- 9.12 Do you have a record-keeping system which allows you to know how much stock you have on hand?
1. Yes
  2. No if No go to QN 9.13
- 9.12a. Is the system:
1. Formal, written?
  2. Informal, unwritten?
- 9.13 How often do you update the information on inventory levels?

1. Daily
2. Weekly
3. Monthly
4. In more than a month
5. I don't update information

### **Costing and Record-Keeping**

- 9.14 Do you keep written business records?
1. Yes
  2. No skip to 9.18
- 9.15 Do you record every purchase and sale made by the business?
1. Yes
  2. No
- 9.16 Are you able to use your records to easily see how much cash your business has on hand at any point in time?
1. Yes
  2. No
- 9.17 Do you regularly use your records to know whether sales of a particular product are increasing or decreasing from one month to another?
1. Yes
  2. No
- 9.18 Have you worked out the cost to you of each main product you sell?
1. Yes
  2. No
- 9.19 Do you know which goods you make the most profit per item in selling?
1. Yes
  2. No
- 9.20 Do you have a written budget, which tells you how much you have to pay each month for rent, electricity, equipment maintenance, transport, advertising, and other indirect costs of the business?
1. Yes
  2. No
- 9.21 Do you sell any goods on credit to customers?
1. Yes
  2. No skip to 9.22
- 9.21a Do you have a written record of how much each customer owes you?
1. Yes
  2. No
- 9.22 If you wanted to apply for a bank loan, and were asked to provide records to show that you have enough money left each month after paying business expenses to repay a loan, would your records allow you to document this to the bank?
1. Yes
  2. No

### **Financial planning**

- 9.23 How frequently do you review the financial performance of your business and analyze where they are areas for improvement?

- 1= Never
- 2 = Once a year or less
- 3 = Two to three times a year
- 4 = Monthly or more often

9.24 Do you have a target set for sales over the next year?

- 1. Yes
- 2. No skip to 9.25

9.24a How frequently do you compare performance to your target?

- 1= Never
- 2 = Once a year or less
- 3 = Two to three times a year
- 4 = Monthly or more often

9.25 Have you made a budget of what costs facing your business are likely to be over the next year?

- 1. Yes
- 2. No

9.26 Which of the following do you or your accountant prepare at least annually?

- 1. Profit and loss statement
- 2. Statement of cash flow
- 3. Balance sheet
- 4. Income/Expenditure statement
- 5. Other (specify)
- 6. Do not prepare any accounting statement

## SECTION 10 : EXPECTATIONS AND ATTITUDES

### EXPECTATIONS

10.1 What do you expect you will be doing to earn a living in 5 years time? (SA)

- 1. Continue in same line of business Go to Qn 10.2
- 2. Operating a different line of business Go to Qn 10.2
- 3. Wage work Go to Next Section
- 4. Retired Go to Next Section
- 5. Other \_\_\_\_\_ Go to Next Section

10.2 Imagine you are still running a business five years from now. How many employees would you expect your business to have at that point in time? \_\_\_\_\_ 99- Can't say/not sure

## SECTION 11 : TRUST AND RAVEN TEST

### TRUST

11.1 Generally speaking would you say that most people can be trusted or that you need to be very careful in dealing with people.

- 1. Most people can be trusted
- 2. You need to be very careful.

11.2 I'd like to ask you how much you trust people from various groups. Could you tell me for each whether you trust people from this group completely, somewhat, not very much, or not at all?

1= Trust completely, 2= Trust somewhat, 3 = Do not trust very much, 4= Do not trust at all.

- 1. Your neighbors

2. People you meet for the first time

11.3 I am going to name a number of organizations. For each one, could you tell me how much confidence you have in them: is it a great deal of confidence, quite a lot of confidence, not very much confidence, or none at all?

1 = A great deal, 2= Quite a lot, 3= Not very much, 4= None at all.

1. The press
2. The police
3. The courts
4. The national government
5. The district government
6. The municipal council, urban council or Pradeshiya Saba

11.4

#### RAVEN TEST

##### Show the card

I will show you a series of pictures. Each picture has figures in three rows and three columns. One figure is missing. You should find the missing part required to complete a pattern. You will be given 5 minutes. During that time, do as many as possible. Feel free to Go a picture and come back later..

##### (Record answers)

1.	2.	3.	4.
5.	6.	7.	8.
9.	10.	11.	12.

INTERVIEWER: The respondent needs 5 minutes of uninterrupted time. If they do get interrupted, take the pictures back and return it to them for the remaining time

## SECTION 12 : RISK ATTITUDES AND RECALL ABILITIES

12.1 Are you generally a person who is fully prepared to take risks or do you try to avoid taking risks? Please tick a box on the scale, where the value 0 means:"unwilling to take risks" and the value 10 means: "fully prepared to take risks."

The value 0 means:"unwilling to take risks" and the value 10 means: "fully prepared to take risks."

0	1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	---	----

Unwilling to take risks

Fully prepared to take risks

12.2 DIGIT-SPAN RECALL

**INTERVIEWER: Start with the card with 3 numbers marked on it, listed as card number 3. Tell the enterprise owner the following:**

##### Show the card

I am now going to show you a card with several numbers written on it. I will show you the card for 10 seconds. I will then wait 10 seconds, and ask you to repeat the numbers back to me. For example, if I showed you this card:

[INTERVIEWER: pull out card with three digits on it and show it to the owner.]

Then you would look at this card, remember the numbers, and after 10 seconds repeat back to me 7-5-2.

Okay, let's start with a card with 4 numbers on it.

**INTERVIEWER:** Show them the card with 4 numbers on it for 10 seconds, then wait for 10 seconds, and ask them to repeat the numbers back to you. If they get the numbers correct on the first attempt, mark 1 for correct in the box and move onto the next card with 5 numbers on it. Otherwise, if they do not get the numbers right, mark 2 for incorrect in the box, and move onto the next section.

	1=correct (If 1 go to the next card)	2=wrong (If 2 go to Q 13.5)
a. 4 numbers	1	2
b. 5 numbers	1	2
c. 6 numbers	1	2
d. 7 numbers	1	2
e. 8 numbers	1	2
f. 9 numbers	1	2
g. 10 numbers	1	2
h. 11 numbers	1	2

- 12.3 Suppose someone was going to pay you Rs 10,000 **six** months from now. He/she offers to pay you a lower amount in **five** months time. What amount in five months would make you just as happy as receiving Rs 10,000 in six months? Rs : \_\_\_\_\_

**INTERVIEWER: Probe: "You wouldn't be willing to take (100 Rs. less)?"**

## SECTION 13 : ATTITUDES AND BEHAVIOUR

### ATTITUDES

**Show the card**

- 13.1 Please rate how much you agree/disagree with each statement below, using this scale:  
1. Disagree strongly 2. Disagree 3. Neutral 4. Agree 5. Agree strongly 6. Other

Statement	Response					
a. I plan tasks carefully	1	2	3	4	5	6
b. I make up my mind quickly	1	2	3	4	5	6
c. In uncertain times I usually expect the best	1	2	3	4	5	6
d. I can think of many times when I persisted with work when others quit	1	2	3	4	5	6
e. I continue to work on hard projects even when others oppose me	1	2	3	4	5	6
f. I like to juggle several activities at the same time	1	2	3	4	5	6
g. If something can go wrong for me, it will	1	2	3	4	5	6
h. I never try anything that I am not sure of	1	2	3	4	5	6
i. Generally speaking, most people in this community are honest and can be trusted	1	2	3	4	5	6
j. I'm always optimistic about my future	1	2	3	4	5	6
k. A person can get rich by taking risks	1	2	3	4	5	6

**Show the card**

- 13.2 Please rate how much you agree/disagree with each statement below, using this scale:  
1. Disagree strongly 2. Disagree 3. Neutral 4. Agree 5. Agree strongly 6. Other

Statement	Response					
a. It is important for me to do whatever I'm doing as well as I can even if it isn't popular with people around me	1	2	3	4	5	6
b. When a group I belong to plans an activity, I would rather direct it myself than just help out and have someone else organize it	1	2	3	4	5	6
c. It is important to me to perform better than others on a task	1	2	3	4	5	6
d. I rarely count on good things happening to me	1	2	3	4	5	6

e. I enjoy planning things and deciding what other people should do	1	2	3	4	5	6
f. The most important thing that happens in life involves work	1	2	3	4	5	6
g. My family and friends would say I am a very organized person	1	2	3	4	5	6

## SECTION 14 : INTERVIEWER IMPRESSIONS

**Interviewer: Please observe the enterprise and answer the following questions, without asking anything of the owner.**

### Signage

14.1a Does the business have a clear and visible sign outside the store, which indicates which type of business this is?

1. Yes Go to Qn 14.1b
2. No 999 Go to Qn 14.2

14.1b Is this sign bright and colorful, or old and faded?

1. Bright and Colorful
2. Old and faded

14.2 Who else other than the enterprenuer was present during the interview? **(Multiple Answers)**

**(Mark all that apply.) Q14\_1\_1 → Q14\_1\_7**

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, 7. An employee

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

14.6 Which questions were most difficult or troubling for the respondent? **Q14\_5\_1 → Q14\_5\_10**

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14.7 Which questions were most difficult or troubling for you? **Q14\_6\_1 → Q14\_6\_10**

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14.8 Which questions interested the respondents the most? **Q14\_7\_1 → Q14\_7\_10**

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14.9 Survey loction in **Q14\_8**

1. In the home
2. In business place

**Thank the Respondent and Terminate the Interview**

**Additional remarks:**