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**THE WORLD BANK GROUP**  
**NEPAL INFORMAL SECTOR ENTERPRISE SURVEY**  
**QUESTIONNAIRE 2024**

Time (recorded automatically): **sc4my**

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

**LISTING QUESTIONNAIRE**

*If revisit==1*

<b>Rv1</b>	<b>INTERVIEWER: WAS THIS BUSINESS ACTIVITY PREVIOUSLY INCLUDED IN THE SURVEY?</b>
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Yes	1	<b>GO TO A.15</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>	

**rv1**

**INTERVIEWER: APPROACH ALL POTENTIAL BUSINESSES AND STRUCTURES IN THE BLOCK, INCLUDING HOUSEHOLDS. YOU MUST LIST ALL BUSINESS OPERATIONS THAT ARE COVERED BY THE STUDY. THIS INCLUDES LISTING BY OBSERVATION REFUSALS AND UNAVAILABLE BUSINESSES.**

<b>C.1a</b>	<b>INTERVIEWER: PLEASE INDICATE THE TYPE OF PREMISES WHERE BUSINESS TAKES PLACE</b>
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1	Household
2	Non-household with permanent structure
3	Non-household with temporary structure, including stalls or stands
4	Non-fixed premises, including hawkers

**c1a**

<b>A.4</b>	<b>INTERVIEWER: WHAT IS THE MAIN OBSERVED BUSINESS ACTIVITY?</b>  <b>WHERE THE ACTIVITY IS NOT OBVIOUS BY OBSERVATION, PLEASE BRIEFLY TALK TO THE PERSON OPERATING THE BUSINESS TO LEARN MORE ABOUT THE TYPE OF ACTIVITY. IF THERE IS MORE THAN ONE BUSINESS OR ACTIVITY, SELECT THE BUSINESS OR ACTIVITY WITH THE <u>HIGHEST VALUE OF SALES.</u></b>
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		Main business	
<b>Making of goods (Manufacturing)</b>	Manufacturing of clothes or shoes	1	
	Baker (manufacturing of baked food)	2	

<b>a41a==1</b>	Manufacturing of coffee, sugar, oil, dry fruits and other processed foods (exclude restaurants, street food-sellers)	3	<b>a4m</b>
	Manufacturing of handicrafts	4	
	Manufacturing of furniture	5	
	Manufacturing of metal products	6	
	Manufacturing of household items	7	
	Manufacturing of tools and instruments	8	
	Other manufacturing (specify <b>a4x</b> )	14	
<b>Selling of goods a41a==2</b>	Selling of agricultural products	151	<b>a4r</b>
	Selling of animals or raw meat	152	
	Selling of food products for immediate consumption (street food seller, restaurants, catering)	153	
	Reselling of finished food products or groceries	154	
	Selling of clothes or household items	16	
	Selling of business/computer/phone services	17	
	Selling of other goods (specify <b>a4x</b> )	18	
<b>Provide services of a41a==3</b>	Transport services	19	<b>a4s</b>
	Cleaning and washing services	20	
	Hairdressers, barber shops, beauty salons, and spas	21	
	Professional services (including internet services)	22	
	Repair of motor vehicles and motorcycles	231	
	Repair of machinery and equipment	232	
	Repair of computers, personal and household goods	233	
	Construction	24	
	Renting out of vehicles, equipment, household items, and space	25	
	Decoration, rental of chairs, tables, tarpaulins, sound equipment	26	
	Other services (specify <b>a4x</b> )	30	

**INTERVIEWER, IF NEEDED, READ THE FOLLOWING:**

Good day: I'm conducting a study with [INSERT CONTRACTOR] on behalf of the World Bank to measure how many businesses are located in this neighborhood.

<b>Sc.0</b>	<b>INTERVIEWER: PLEASE INDICATE THE TYPE OF INTERVIEW.</b>
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<b>Willing to participate in the listing</b>	<b>1</b>
<b>Refusal to the listing</b>	<b>2</b>
<b>Respondent previously answered survey</b>	<b>3</b>
<b>The business is unavailable</b>	<b>4</b>
<b>Unable to communicate</b>	<b>5</b>

**DUPLICATE**

**IF sc0 IS 1 OR 4, GO TO sfR (at the end)**

<b>Sc.3a</b>	Is this business currently registered with the <i>Inland Revenue Department</i> ?
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Yes	1	<b>TERMINATE</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>	
		<b>sc3a</b>

<b>NPL.Sc.3a</b>	Is this business currently registered with other local departments (e.g. municipality)?
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Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>	
		<b>NPLsc3a</b>

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

<b>Sc.4</b>	At this time, would you say the number of businesses like yours operating in this area is: higher than normal, normal, or lower than normal?
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Higher than normal	1	
Normal	2	
Lower than normal	3	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>sc4</b>

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**Lf. QUESTIONNAIRE**

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*IF lf\_selected==1 & revisit==0*

**INTERVIEWER: READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.**

You have been randomly selected to participate in a survey that will help to develop policies for businesses like yours in **NEPAL**. This survey consists of questions on several topics and will take 15-20 minutes to complete.

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

1. YES
2. NO

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**B. GENERAL INFORMATION**

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

Yes	1	<i>IF 1 GO TO B.1</i>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**b0**

**B.0.2** How are you related to the owner?

Spouse	1
Son or daughter	2
Sibling	3
Other family member living in the owner's household	4
Other family member not living in the owner's household	5
Employee who is not a family member	6
Other	7
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**b02**

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

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

**B.2** How many owners are female?

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

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

<b>B.2a</b>	Is the owner a female?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**b2a**

<b>owner</b>	<b>VARIABLE: IF B0=1, owner TAKES THE VALUE OF “YOU”, IF B0=2 owner TAKES THE VALUE OF “THE LARGEST OWNER”</b>
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<b>You</b>
<b>the largest owner</b>

<b>B.3</b>	In which year did this business or activity originally start? <b>INTERVIEWER: ENTER YEAR IN FOUR DIGITS</b>
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Year business activity started	<b>b3</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>B.4</b>	Did <b>[owner]</b> start this business or activity?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO B.8**

**b4**

**ASK IF B0 AND B4 ARE BOTH “YES”**

<b>B.6</b>	Please indicate if any of the following were reasons why <b>[owner]</b> <b>started</b> this business or activity: <b>INTERVIEWER: READ OUT</b>
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	Yes	No	<b>DON'T KNOW (SPONTANEOUS)</b>
Convenience of location and/or working hours <b>b6a</b>	1	2	<b>-9</b>
The opportunity to start and develop a profitable business <b>b6b</b>	1	2	<b>-9</b>
To have a secondary source of income <b>b6c</b>	1	2	<b>-9</b>
Unable to find another source of income <b>b6d</b>	1	2	<b>-9</b>
It's a family tradition to run this type of business/inherited from family <b>NPLb1a</b>	1	2	<b>-9</b>

**ASK IF B0 AND B4 ARE BOTH “YES”**

<b>B.8</b>	What was the <b>main</b> source of money to start this business or activity? <b>INTERVIEWER: READ OUT</b>
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Own funds	1
Friends or relatives	2
Moneylenders	3
Microfinance institutions or non-bank financial companies	4
Private banks	5
Public banks	6
Remittances	7
Grants	8
Other sources	9
<b>DOES NOT APPLY (SPONTANEOUS)</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**NPLb  
8**

**IF B02 IS 6 OR 7, GO TO NPL.B3**

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

**b8a**

<b>NPL.B2</b>	Has the <b>[owner]</b> ever done another activity for some time to earn money?
---------------	--

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO NPL.B3**

**NPLb2**

**ROSTER QUESTION, LIST BEING THE OCCUPATION HELD IN THE PAST**

<b>NPL.B2a</b>	<p>Can you please tell me the activities you have done to earn money, when you last did those activities, and how much you earned in a regular month?</p> <p><b>INTERVIEWER: LIST ALL THE PREVIOUS ACTIVITIES OF THE RESPONDENT.</b></p> <p><b>NPLb2x</b></p>
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	Activity
Last year you worked in this activity	<b>NPLb2a</b>
Earnings in a regular month in this activity	<b>NPLb2b</b>
Earnings in a regular month in this activity ( write in words)	<b>NPLb2ax</b>
<b>INTERVIEWER: IS THIS OCCUPATION IN THE SAME SECTOR OF THE CURRENT BUSINESS?</b>	<b>NPLb2c</b>

<b>NPL.B.3</b>	<p>To which social/ethnic/caste group does the [owner] identify with/belong?</p> <p><b>INTERVIEWER: READ OUT</b></p>
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Hill Brahmin	1
Hill Chhetri	2
Terai Brahmin/Chhetri	3
Other Terai Caste	4
Hill Dalit	5
Terai Dalit	6
Newar	7
Hill Janajati	8
Terai Janajati	9
Muslim	10
Other	11
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**NPLb3**

**IF B02 IS ANSWERED AND IS 6 OR 7, GO TO NPL.B4**

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

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

<b>B.11</b>	What is [owner]'s highest level of completed education? <b>INTERVIEWER: READ OUT</b> <b>[TO BE MODIFIED BY COUNTRY]</b>
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No schooling	1
Incomplete primary school (before grade 8)	2
Complete primary school (grade 8 passed and/or started grade 9 or 10)	3
Complete secondary or technical school (passed SEE/SLC or HSEB or certification for technical/vocational training)	4
Complete tertiary or above (university bachelors or more)	5
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**b11**

<b>B.12</b>	For how many years [has] the [owner] lived in this city? <b>INTERVIEWER: IF LESS THAN ONE YEAR, RECORD 1</b>
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	Number of Years
Number of years	<b>b12</b>
<b>ENTIRE LIFE</b>	<b>-5</b>
<b>DOES NOT LIVE IN THIS CITY</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**IF c1a==1 (HOUSEHOLD), GO TO B14**

[neighborhood]	
<i>IF b12 not equal to -7</i>	<b>"neighborhood"</b>
<i>IF b12 equal to -7</i>	<b>"city"</b>

<b>B.13.2</b>	In what [neighborhood] does the [owner] live in?
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Where the owner lives	<b>b132x</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>B.13</b>	Where did the [owner] live before moving to this city?
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Where the [owner] lived before moving to the current city	<b>b13x</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>B.14</b>	How many people live in [owner]'s household , including the [owner]?  <b>INTERVIEWER: INCLUDE RESPONDENT IF APPLICABLE</b>
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	Number
Number of household members of the [owner]	<b>b14</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

*IF 1 GO TO B.17*

<b>B.15</b>	How many of [owner]'s household members are less than 6 years old?
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	Number
Household members who are less than 6 years old	<b>b15</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>B.16</b>	[Is the]/ [Are] [owner] the primary income earner of the household?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>EQUAL INCOME EARNER</b>	<b>-5</b>

**b16**

<b>B.17</b>	Does the [owner] currently have a job with either a temporary or permanent contract? <b>INTERVIEWER: INCLUDE EMPLOYMENT IN EITHER THE PRIVATE OR PUBLIC SECTOR</b>
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

*GO TO B22*

**b17**

<b>B.18</b>	[Has the] [owner] ever had a job with a temporary or permanent contract?
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Yes	1	<i>GO TO B.20</i> <i>GO TO B.20</i>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

<b>b18</b>
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**B.19** When was the last year the [owner] had a job with a temporary or permanent contract?

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

**INTERVIEWER: ENTER YEAR IN FOUR DIGITS**

**B.20** In the past two years, did the [owner] actively look for a job with a temporary or permanent contract?

Yes	1	<i>GO TO B.22</i> <i>GO TO B.22</i>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

<b>b20</b>
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**B.21** Did the [owner] get the job?

Yes	1	<b>b21</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

*Ask if b14>1*

**B.22** How many of the [owner]'s household members, other than the [owner], have a job with a temporary or permanent contract?

	<b>Number</b>	<i>GO TO NPL.B5</i>
Main owner's household members with job with temporary or permanent contract	<b>b22</b>	
<b>NONE</b>	<b>0</b>	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

*Ask if b14>1*

<b>B.23</b>	Have any of the [owner]'s household members ever had a job with a temporary or permanent contract?		
	Yes	1	<b>GO TO NPL.B5</b> <b>GO TO NPL.B5</b>
	No	2	
	<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>b23</b>	

*Ask if b14>1*

<b>B.24</b>	When was the last year the [owner]'s household members had a job with a temporary or permanent contract? <b>INTERVIEWER: ENTER YEAR IN FOUR DIGITS</b>
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	<b>Year</b>
Year [owner]'s household members had job with temporary or permanent contract	<b>b24</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

**Now, I would like to ask you a couple of questions as an individual:**

<b>NPL.B5</b>	What is the lowest monthly pay you would accept to leave this business or activity in LCU?
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	<b>LCU</b>
Lowest monthly pay	<b>NPLb5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>NPL.B4</b>	Do you currently also earn income from any of the following activities? <b>INTERVIEWER: READ OUT</b>
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		Yes	No	<b>DON'T KNOW (SPONTANEOUS)</b>
Agricultural work (domestic only)	<b>NPLb4a</b>	1	2	<b>-9</b>
Seasonal migration	<b>NPLb4b</b>	1	2	<b>-9</b>
Non-agricultural domestic work	<b>NPLb4c</b>	1	2	<b>-9</b>

*ASK IF B0==1*

<b>NPL.B6</b>	If the [owner] leaves the business to take up a salaried job, who will continue to operate the business?
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Spouse	1
Son or daughter	2
Other relatives	3
Friend	4
No one, the business would close	5
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**NPLb6**

<b>IR.4</b>	Does this business or activity keep written business records?
-------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO NPL.B7**

**GO TO NPL.B7**

**ir4**

<b>K.3</b>	Are the accounts of the business or activity kept separately from the household expenses?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k3**

**ASK ONLY IF CITY IS KATHMANDU**

<b>NPL.B7</b>	In the past two years, did the business relocate out of the Kathmandu Metropolitan City?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**NPLb7**

## C. LOCATION AND INFRASTRUCTURE

### READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic

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

<b>C.1a</b>	Which of the following are reasons the business or activity is located within household premises: <b>INTERVIEWER: READ OUT</b>
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	Yes	No	DON'T KNOW (SPONTANEOUS)
It costs less to run a business from home. <b>c1a1</b>	1	2	-9
It is easier to manage family responsibilities along with work. <b>c1a2</b>	1	2	-9
It is safer and more secure. <b>c1a4</b>	1	2	-9
It minimizes the chance of being identified by tax authorities. <b>c1a5</b>	1	2	-9
My spouse or other family members do not allow me to operate the business outside the home. <b>NPLc1</b>	1	2	-9

<b>C.3</b>	What is the main reason for the choice of location for this business or activity? <b>INTERVIEWER: READ OUT</b>
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Access to customers	1
Access to food and toilets	2
Access to water	3
Access to electricity	4
Safety	5
Freedom from harassment	6
Other	7
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**c3**

<b>C.4</b>	<b>[Does the] [owner]</b> own the location or space occupied by the business or activity?
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Yes	1	<b>GO TO C.31</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**c4**

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

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

**c5**

<b>C.31</b>	Does this business or activity require electricity?
-------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO C.38**

**c31**

<b>C.31a</b>	Is it connected to the electricity grid?
--------------	--

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO C.38**

**c31a**

<b>C.31b.2</b>	How does it pay for electricity? <b>INTERVIEWER: READ OUT</b>
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Cash or check (include bank transfers)	1
Another form of payment (by internet, etc.)	2
No payment for electricity	3
Included in the rent	4
Mobile money	5
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**c31b2**

<b>C.32</b>	In <b>[insert last calendar month]</b> , did this business or activity experience power outages?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**c32**

<b>C.38</b>	Does this business or activity use water for its activity, aside from typical consumption and hygiene?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO C.42**

**c38**

<b>C.39</b>	In <b>[insert last calendar month]</b> , did this business or activity experience insufficient water supply?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**c39**

<b>C.42</b>	At the present time, does this business or activity use: <b>INTERVIEWER: READ OUT</b>
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	<b>Yes</b>	<b>No</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Computers (laptop or desktop) or tablet <b>c42a</b>	1	2	<b>-9</b>
Smartphone <b>NPLc42b</b>	1	2	<b>-9</b>
Mobile phone that is not a smartphone <b>NPLc42c</b>	1	2	<b>-9</b>

## D. SALES AND SUPPLIES

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

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

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

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

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

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

	Months
Months of operation per year	<b>d9</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**D.10** How many **hours per week** does this business or activity normally operate?

	Hours
Hours of normal operation	<b>d10</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

**D.11b** Does this business or activity produce or sell anything under an agreement, whether it is verbal, written, or under a contract?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>d11b</b>
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<b>D.13b</b>	Are inputs or supplies purchased under an agreement, whether it is verbal, written, or under a contract?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**d13a**

## IR. BUSINESS PRACTICES

### READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

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

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

	Yes	No	DON'T KNOW (SPONTANEOUS)
Visited one of its competitor businesses to see what products they have available for sale. <b>ir1a</b>	1	2	-9
Visited at least one of its competitor's businesses to see what prices its competitors are charging <b>NPLir1a</b>	1	2	-9
Asked existing customers whether there are any other products this business or activity should sell or produce. <b>ir1b</b>	1	2	-9
Talked with former customers to find out why they have stopped buying from this business or activity. <b>ir1c</b>	1	2	-9
Used any special offer to attract customers. <b>ir1d</b>	1	2	-9
Advertised in any form (last 6 months) <b>NPLir1b</b>	1	2	-9
Asked suppliers which products are selling well. <b>ir1e</b>	1	2	-9

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**ir2**

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

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

**ir3**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**ir6**

<b>IR.7</b>	Does this business or activity have a target for sales over the next year? <b>INTERVIEWER: NEXT YEAR REFERS TO NEXT 12 MONTHS</b>
-------------	--

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO IR.9**

**GO TO IR.9**

**ir7**

<b>IR.8</b>	How frequently does this business or activity compare actual sales to target? <b>INTERVIEWER: READ OUT</b>
-------------	---

Never or do not compare	1
Once a year or less frequent	2
Two or three times a year	3
Monthly or more often	4
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**ir8**

<b>IR.9</b>	Has this business or activity made a budget of the costs it is likely to face next year?
-------------	--

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**ir9**

<b>IR.10</b>	Does this business or activity prepare a profit and loss statement at least once a year?
--------------	--

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**ir10**

<b>NPL.IR</b> 2	What is the breakeven monthly revenue of the business in NPR?
--------------------	---

Yes	<b>NPLir2</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

---

**K. FINANCE**

---

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

I would like to ask you a few questions about how this business or activity finances its operations.

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

	Yes	No	<b>DON'T KNOW (SPONTANEOUS)</b>
Moneylenders <b>k4b</b>	1	2	<b>-9</b>
Microfinance institutions or non-bank financial companies <b>k4c</b>	1	2	<b>-9</b>
Banks <b>k4d</b>	1	2	<b>-9</b>
Friends or relatives <b>k4e</b>	1	2	<b>-9</b>
Borrowing from customers <b>k4f</b>	1	2	<b>-9</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k3b**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**K5**

**K.3c** In the last year, did this business or activity receive advances from customers?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k3c**

**K.6** [**Insert reference period**], did this business or activity buy any new or used machinery or equipment, vehicles or other means of transport?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO K.10**

**GO TO K.10**

**k6**

<b>K.8</b>	<b>[Insert reference period]</b> , has this business or activity financed the purchases of machinery or equipment, vehicles or other means of transport using: <b>INTERVIEWER: READ OUT</b>
------------	--

		<b>Yes</b>	<b>No</b>	<b>DON'T KNOW (SPONTANEOUS )</b>
Moneylenders	<b>k8b</b>	1	2	<b>-9</b>
Microfinance institutions or non-bank financial companies	<b>k8c</b>	1	2	<b>-9</b>
Banks	<b>k8d</b>	1	2	<b>-9</b>
Friends or relatives	<b>k8e</b>	1	2	<b>-9</b>
Other source	<b>k8h</b>	1	2	<b>-9</b>

<b>K.10</b>	Does the <b>[owner]</b> have a bank account to run this business or activity?
-------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>k10</b>	

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>k11</b>	

**K.12** At this time, does this business or activity or the **[owner]** have a loan for the business or activity?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO K.17**

**GO TO K.17**

**k12**

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

Banks	1
Money lenders	2
Microfinance institutions or non-bank financial companies	3
Input suppliers or customers	4
Friends or relatives	5
Others	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
	<b>k13</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k16**

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

Yes	1	<b>GO TO L.1</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO L.1</b>

**k17**

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

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

**k18**

---

**L. LABOR**

---

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

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

**L.1** In [insert last calendar month], how many of the people worked in this business were:  
**INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER**

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

**L.2.2** In [insert last calendar month], how many of the people who worked in this business or activity, including paid and unpaid workers were [owner]'s family members?  
**INTERVIEWER: EXCLUDE INTERVIEWEE**

	Number	DON'T KNOW (SPONTANEOUS)
Family members	<b>12</b>	<b>-9</b>

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

	Number	DON'T KNOW (SPONTANEOUS)
Paid female workers	<b>NPL16a</b>	<b>-9</b>
Unpaid female workers	<b>NPL16b</b>	<b>-9</b>

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

	Number	DON'T KNOW (SPONTANEOUS)
Paid and unpaid workers	<b>13</b>	<b>-9</b>

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



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

	<b>Number</b>	<b>DON'T KNOW (SPONTANEOUS )</b>
Can read	<b>17a</b>	<b>-9</b>
Can write	<b>17b</b>	<b>-9</b>
Can use a computer	<b>17c</b>	<b>-9</b>
Can speak a language other than their native language	<b>17d</b>	<b>-9</b>

<b>NPL.L1a</b>	Did the <b>[owner]</b> receive any training to improve business skills? <b>INTERVIEWER: READ OUT</b>
----------------	---

Yes	1	<b>GO TO R.13 GO TO R.13 NPL11a</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

<b>NPL.L1b</b>	Through which channel was the latest training received? <b>INTERVIEWER: READ OUT</b>
----------------	---

Private training provider or TVET	1	<b>NPL11b</b>
MEDEP/MEDPA	2	
Government/ NGO provided (non-MEDEP/MEDPA)	3	
<b>Other (SPONTANEOUS)</b>	<b>6</b>	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

## R. REGISTRATION

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

**We now turn to another topic.**

**R.13** Are you aware of the **Inland Revenue Department**?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**r13**

**INTERVIEWER: ASK THE FOLLOWING ONLY IF R13=1 and B0=1**

**R.2** Please indicate if any of the following is a reason why this business or activity is not registered with the **Inland Revenue Department**  
**INTERVIEWER: READ OUT**

	Yes	No	<b>DON'T KNOW (SPONTANEOUS)</b>
Cost to register <b>NPLr2a</b>	1	2	<b>-9</b>
Time to register <b>NPLr2b</b>	1	2	<b>-9</b>
Lack of information about where and how to register <b>r2f</b>	1	2	<b>-9</b>
No benefit to being registered <b>r2e</b>	1	2	<b>-9</b>
Taxes if registered <b>r2b</b>	1	2	<b>-9</b>
Inspections and meetings with officials if registered <b>r2c</b>	1	2	<b>-9</b>
Informal payments needed if registered <b>r2d</b>	1	2	<b>-9</b>
Exposure to more competition if registered <b>r2g</b>	1	2	<b>-9</b>
Registration does not apply to a business like mine <b>r2h</b>	1	2	<b>-9</b>

**INTERVIEWER: ASK THE FOLLOWING ONLY IF R13=1 and R2b = 1 otherwise go to NPLR3**

**NPL.R1** What type of taxes, specifically, dissuade the **[owner]** from registering with the **Inland Revenue Department**?  
**INTERVIEWER: READ OUT**

Labor taxes	1
Profit taxes	2
VAT	3
<b>Other (SPONTANEOUS)</b>	<b>6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**NPLr1**

**INTERVIEWER: ASK THE FOLLOWING ONLY IF R13=1 and B0=1**

<b>NPLR.3</b>	Of the following reasons for not being registered with <b>Inland Revenue Department</b> , please tell me which one, if any, currently represents the main reason <b>INTERVIEWER: READ OUT</b>
---------------	--

Cost to register	1
Time to register	9
Lack information about where and how to register	2
No benefit to being registered	3
Taxes if registered	4
Inspections and meetings with officials if registered	5
Informal payments needed if registered	6
Exposure to more competition if registered	7
Registration does not apply to a business like mine	8
<b>Other (SPONTANEOUS)</b>	<b>6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**NPLr3**

**INTERVIEWER: ASK THE FOLLOWING ONLY IF R13=1 and B0=1**

<b>R.6</b>	As I read several options, please indicate if each one represents a benefit for your business or activity that could be obtained from being registered with the <b>Inland Revenue Department</b> <b>INTERVIEWER: READ OUT</b>
------------	--

	<b>(SPONTANEOUS)</b>			
	<b>Yes</b>	<b>No</b>	<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Better access to financing or loans <b>r6a</b>	1	2	<b>-9</b>	<b>-7</b>
Better access to raw materials, infrastructure services, and government services <b>r6b</b>	1	2	<b>-9</b>	<b>-7</b>
Lower exposure to bribery <b>r6c</b>	1	2	<b>-9</b>	<b>-7</b>
Better access to potential customers <b>r6d</b>	1	2	<b>-9</b>	<b>-7</b>
Being able to export or import <b>NPLr4a</b>	1	2	<b>-9</b>	<b>-7</b>
Participate in government programs <b>NPLr4b</b>	1	2	<b>-9</b>	<b>-7</b>

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

Yes	1
No	2
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**r5**

<b>NPLR.5</b>	Are you planning to expand your business?
---------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**NPLr5**

<b>NPLR.6</b>	The government is implementing a social security scheme for informal and self-employed workers under the Social Security Fund. The scheme covers maternity benefits, old age pensions, health coverage, and some other benefits. The scheme is structured such that you need to contribute a fixed monthly amount to the scheme for a minimum of 9 months before being eligible for these benefits. Would you be willing to contribute around Rupees 2000 per month to such a scheme?
---------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**NPLr6**

## N. ASSETS

### READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

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

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

	LCU	DON'T KNOW (SPONTANEOUS)	DOESN'T APPLY (SPONTANEOUS)
Total cost of workers including salaries and any other form of payment	<b>n2a</b>	-9	-7
Total cost of electricity	<b>n2c</b>	-9	-7
Total costs of raw materials and supplies	<b>NPLn2a</b>	-9	-7

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

Yes	1	
No	2	<b>GO TO N4</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO N4</b>
		<b>n3</b>

**N.3b** Which of the following best describes the machinery or equipment used by this business or activity?

Fully owned by the business owner only for use by the business	1	
Fully owned by the business owner with shared use with the household (including other businesses)	2	
Partially owned by the business owner and someone else	3	
Fully owned by someone else	4	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>n3b</b>

<b>NPL.N3</b>	What is the current value of all the equipment, tools, and machinery the business uses?
---------------	---

	<b>LCU</b>
Current value of all the equipment, tools and machinery the business use	<b>NPLn3</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1	<b>GO TO N.7</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>n4</b>

<b>N.4b</b>	Which of the following best describes the vehicles used by this business or activity?
-------------	---

Fully owned by the business owner only for use by the business	1	
Fully owned by the business owner with shared use with the household (including other businesses)	2	
Partially owned by the business owner and someone else	3	
Fully owned by someone else	4	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>n4b</b>

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**Businesses sometimes use items from their households such as food, fuel, electricity, or equipment. Please also consider these costs when answering the following questions.**

<b>N.7</b>	In <b>[insert last completed month]</b> , did this business or activity make: <b>INTERVIEWR: READ OUT</b>
------------	--

A profit	1	
A loss	2	
Zero profit	3	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>n7</b>

<b>N.7a</b>	In <b>[insert last completed month]</b> , what were the net profit/loss of this business or activity in LCU?		
	Profit or Loss in LCU	1	
	<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
			<b>n7a</b>

**A.15a Please complete the following information about the interviewee**

	<b>Gender</b>
<b>Main respondent</b>	<b>a15a3a</b>

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

**A.1 Interviewer code**

<b>a12</b>
------------

**A.2 Supervisor code**

<b>a2</b>
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**A.15b Name of City**

<b>a15b</b>
-------------

**A.15c Name of neighborhood**

<b>a15c</b>
-------------

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

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

**INTERVIEWER COMMENTS:**

<b>a17x</b>
-------------

(Problems occurred/extraordinary circumstances which could influence results)

<b>A13</b>	<b>INTERVIEWER:</b> were you unable to list any informal businesses in this block? Please include any mobile activities that were conducting business within the enumeration area.
------------	--

Yes	1	<b>GO TO XX</b>
No	2	
		<b>a13</b>

<b>A14</b>	Please estimate the number of unregistered businesses that were unable to be listed.
------------	--

	<b>Number</b>
Number of unregistered businesses unable to be listed	<b>a14</b>



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**RF. INFORMATION ON REFUSALS TO SHORT FORM**

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**INFORMATION CODED BY ENUMERATOR IN THE CASE OF REFUSAL (A0 = 2)**

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<b>Rf.5</b>	<b>DOES THE BUSINESS HAVE A VISIBLE PERMIT?</b>
-------------	---

Yes	1	<b>GO TO RF.4</b>
No	2	

<b>rf5</b>
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<b>Rf.5b</b>	<b>DOES THIS BUSINESS APPEAR TO BE REGISTERED?</b>
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Yes	1
No	2

<b>rf5b</b>
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<b>Rf.4</b>	<b>HOW MANY PEOPLE ARE OBSERVED WORKING IN THE BUSINESS ACTIVITY? INCLUDE ALL PEOPLE OBSERVED CURRENTLY WORKING (INCLUDING RESPONDENT)</b>
-------------	--

	<b>Number</b>
Number of people observed working in the business	<b>rf4</b>

-