

Ministry of Agriculture and Fisheries of Mozambique
and
Michigan State University/USAID

Micro and Small Enterprise Baseline Survey

August 1996

MODULE FOR RURAL AREAS

FICHA II

Enterprise Level Survey to Household Members with MSEs

PROV ___	Province	_____
DIST ___	District	_____
ALD ___	Village	_____
AF ___	Household ID Number	_____
MEM ___	HH Member ID Number	_____
ACT ___	Member Activity Number	_____
INQ ___	Enumerator	_____

Observations: _____

Note: After completing **FICHA I**, use this instrument to interview each household member identified about each of his/her enterprise. Note that the number of these instruments to be filled out in each HH depends on the total number of activities identified in that HH, being each interview held with the member who owns it. In case, the member is not available, talk to someone who can provide basic information about the business.

INSTRUCTIONS

The next part of the questionnaire is to be repeated for each of the household members who have undertaken on their own account small enterprise/business income earning activities in 1995 and/or 1996 (I-5=1 in Table I). If at all possible, the best person to interview to obtain the information desired is the actual member who is the owner and operator of this enterprise. If this household member is not present at the time of the interview, then the enumerator should ask to speak with another person in the household who can answer a few questions about this specific enterprise owned and operated by this member.

PART I

FOR ALL TYPES OF ENTERPRISES

EF-1 ____ Is the person being interviewed the owner of the business?

1 = Yes --> Skip to EF-3.
0 = No --> Ask EF-2.

EF-2 ____ Is the interview being conducted with a member/person who works in the business?

1 = Yes
0 = No

EF-3 ____ What is the enterprise/business type? _____ (see Code List)

EF-4 ____ What is the ownership arrangement?

- | | |
|--|---|
| 1) Female, one proprietor | 4) Multiple proprietors - blood relatives |
| 2) Male, one proprietor | 5) Multiple proprietors - non-family |
| 3) Multiple proprietors-husband and wife | 6) Other |

EF-5. When did the Enterprise/Business first get started?

EF-5A ____ In which year did the enterprise/business start?

EF-5B ____ In which month did the enterprise/business start? (1=January, 2=February, ..., 12=December)

EF-6 ____ What is the location of the enterprise?

- | | |
|----------------------------------|---|
| 1) In the owners home | 5) At a mobile location |
| 2) In a local market | 6) At home and in the local market |
| 3) In a commercial district shop | 7) Along a roadside and in the local market |
| 4) Along a roadside | 8) At home and along a roadside |
| | 9) Other place |

Enterprise working patterns

EF-7 ____ How many months has the enterprise/business operated since August of 1995, i.e., out of the last 12 months? (code 99 if activity is < 1 year old).

EF-8 ____ How many days did the enterprise/business operate the last month that it operated? (code 99 if activity is < 1 month old)?

Enumerator: Write the number of days the respondent says. Note that:

- All days of the month = 30
- All days except sundays = 25
- Mondays through fridays = 20

EF-9 ____ How many hours per day did the enterprise/business operate the last week that it operated?

EF-10 ____ Does the this enterprise usually close over lunch?

- 1 = Yes
- 0 = No

We would now like to ask you some questions about the WORK FORCE you use in your enterprise/business.

Enumerator: Start this part by asking: **How many people were working in this business in the LAST MONTH of operation this year (1996)? Plug the number in the first line - Column for total # of workers (IV-6).** Then proceed completing the cells for the different categories of workers in the same period. After this, using the same method, ask about the periods.

Table IV. Work Force Used by the Enterprise/Business

Employment Period	Number of Workers					# of Female Workers	# of Workers Under 15	
	# of Working Owners	# of Paid Workers	# of Unpaid Workers	Apprentices	Total			
Period	IV-1	IV-2	IV-3	IV-4	IV-5	IV-6	IV-7	IV-8
Last Month of operation in 1996	96							
The end of 1995	95							
The end of 1994	94							
In the beginning	01							

EF-11 ____ Did any of the workers EMPLOYED IN THE LAST MONTH OF OPERATION IN 1996, work **Part-Time**, i.e., less hours than the total hours/day that the business was normally operating?

- 1 = Yes
- 0 = No --> Skip to question EF-13.

EF-12. How many of the workers in each of the following categories work part-time?

- EF-12A ____ How many part-time working owners
- EF-12B ____ How many part-time paid workers
- EF-12C ____ How many part-time unpaid workers
- EF-12D ____ How many part-time apprentices

EF-13 ___ Do you sometimes hire casual workers?

1 = Yes

0 = No --> Skip to question EF-15

EF-14 ___ If yes, how many casual workers were hired during the most busy time of the year?

Migration and Acquisition of Skills during the War

EF-15 ___ Have you always lived in this village?

1 = Yes --> skip to question EF-20

0 = No

EF-16. When did you (the owner of the business) settle down here for the last time?

EF-16A ___ In which year did you come here the last time?

EF-16B ___ In which month did you come here the last time?

EF-17 ___ Why did you come here? (see **Code List**)

EF-18 ___ Where did you live before coming here?

- 1) Other village of this District
- 2) Other District of this Province
- 3) Outside this Province
- 4) Outside Mozambique

EF-19 ___ Have you ever lived in a Refugee Camp?

- | | |
|----------------------------------|------------------|
| 1) Never lived in a Refugee Camp | 5) In Swaziland |
| 2) In Zimbabwe | 6) In Zambia |
| 3) In Malawi | 7) In Tanzania |
| 4) In South Africa | 8) In Mozambique |

EF-20 ___ What was the main source of income for you (the owner of these enterprise) during the armed conflict?

- | | |
|---------------------------------|---|
| 1) Agriculture | 6) Relief assistance |
| 2) Paid employment - government | 7) Soldering |
| 3) Paid employment - other | 8) This enterprise |
| 4) Pensions/retirement | 9) Other enterprise (indicate type in EF-21) |
| 5) Remittances | 10) Other source |

EF-21 ___ If EF-20=9, what type of business was that? _____ (**see Code List**)

EF-22 ___ Are you contemplating moving soon?

- 1) Expect to move soon
- 2) May possibly move soon
- 3) Do not expect to move soon

EF-23 ___ Did you acquire some skills during the time of the conflict that contribute to your ability to operate a this business?

- 1 = Yes
- 0 = No --> Skip to EF-25

EF-24 ___ If yes, please describe the skill acquired (**see Code List**)

Education and Training

EF-25 ___ What level of formal education did you (the owner) receive?

- 0) None --> Skip to EF-27
- 1) 1st grade
- 2) 2nd grade
- 3) 3rd grade, ..., 12) 12th grade
- 13) Some University attendance
- 14) Completed University degree

EF-26 ___ Was this a technical or academic program?

- 1) Technical
- 2) Academic

EF-27 ___ Did this enterprise receive any kind of NON-FINANCIAL ASSISTANCE?

- 1 = Yes
- 0 = No --> Skip to EF-29

EF-28. If yes, what kind of NON-FINANCIAL ASSISTANCE did this enterprise receive?

Enumerator: Answer for each kind indicated below:

- 1 = Yes
- or 0 = No

- EF-28A ___ Management training
- EF-28B ___ Technical training/advice
- EF-28C ___ Marketing assistance
- EF-28D ___ Other advice/training from formal institutions
- EF-28E ___ Informal advice/training assistance
- EF-28F ___ Multiple assistance
- EF-28G ___ Other types of Non-Financial assistance

EF-29. What type(s) of non-financial assistance would you like to receive?

Enumerator: Answer for each type indicated below:

1 = Yes
or 0 = No

- EF-29A ___ Management training
- EF-29B ___ Technical training/advice
- EF-29C ___ Marketing assistance
- EF-29D ___ Other advice/training from formal institutions
- EF-29E ___ Informal advice/training assistance
- EF-29F ___ Multiple assistance
- EF-29G ___ Other types of Non-Financial assistance

Enumerator: If the respondent is not interested in any type non-financial assistance (i.e., EF-29A through EF-29G, all=0), **SKIP TO QUESTION EF-32).**

EF-30 ___ If assistance is to be provided, would you prefer this assistance to be offered:

- 1) One half day or evening session
- 2) One full day session
- 3) One week of training
- 4) Longer training sessions
- 5) Opportunities to consult as needed
- 6) Other options

EF-31 ___ Would you (the owner) be willing to pay part of the cost for such training/advice?

1 = Yes
0 = No
2 = Not sure

Participation in Enterprise/Business Groups and Access to Credit

EF-32 ___ Do you (the owner) belong to any business support group or informal business network such as a women's group, trade association, cooperative, or informal business group?

1 = Yes
0 = No --> Skip to EF-35

EF-33 ___ If yes, have you (the owner) received any benefits from such membership?

1 = Yes
0 = No --> Skip to EF-35

EF-34. If yes, what type(s) of benefits did you (the owner) received?

Enumerator: Answer for each type indicated below:

1 = Yes
 or 0 = No

- EF-34A ___ Exchange of information
- EF-34B ___ Purchased inputs jointly
- EF-34C ___ Sold output jointly
- EF-34D ___ Received credit through association/group
- EF-34E ___ Access to Non-financial assistance
- EF-34F ___ Worked together to change rules or policies
- EF-34G ___ Other benefits

EF-35 ___ Has this enterprise have received any type of credit for operating and/or investment purposes?

1 = Yes
 0 = No --> Skip to EF-37

EF-36. If this enterprise has received credit, from which of the following sources was it obtained?

Enumerator: For each of the cases below, answer:

1 = Yes
 or 0 = No

- EF-36A ___ Loan from family or friends
- EF-36B ___ Moneylender
- EF-36C ___ Formal Credit Institution
- EF-36D ___ Rotating Savings and Credit Association (Xitique)
- EF-36E ___ Other sources

Cash Receipts

Now, we would like to ask you some questions about the Cash Receipts generated in your business over the past 12 months?

EF-37 ___ Over the past 12 months, has this enterprise sold any products or services?

1 = Yes --> Go to Table V
 0 = No --> Skip Table V

Table V. Sales of Goods and Services

Month of Sales		Did this enterprise have sales this month 1 = Yes 0 = No	What is your estimate of the approximate value of sales during each of these months? (think in terms of summing over all days worked in each of these months)	If the business did not have sales this month (V-2=0), what was the reason? (see Code List)	
Month/Year	V-1	V-2	V-3	Reason why the business had no sales	V-4
July 1996	9607				
June 1996	9606				
May 1996	9605				
April 1996	9604				
March 1996	9603				
February 1996	9602				
January 1996	9601				
December 1995	9512				
November 1995	9511				
October 1995	9510				
September 1995	9509				
August 1995	9508				

See Code List for question: V-4

INSTRUCTIONS

If this is a trading enterprise --> Ask questions EF-38 and complete Table VI.
 If this is a manufacturing, repair or service enterprise --> Ask question EF-39 and complete Table VII.

PART II

TRADING ENTERPRISES

EF-38 ____ Can you please tell us something about the current expenses (i.e., purchase of products for sale, payment of salaries, transport, etc) associated with the operation of this trading business? That is, some information on the most important costs of doing business in the recent past.

1 = Yes --> Go to Table VI
 0 = No --> Skip to question EF-40 in Part IV

We would like to ask a few questions about the costs of operation of this enterprise/business in the most recent month in the past that the business has been operating.

Enumerator: Ask each question in the Table below in terms of costs during the last month of operation. If they can only respond in terms of costs per week, or per day, then obtain this data, and make the proper coding in variable VI-2. Record an answer for each item. Enter 999 if the business does not have a cost in the listed category. Do not include the wages paid to the owner.

Table VI: Trade Operating Expenses

Cost Item	Cost per time period (Meticais)	Time Period: 1) Day 2) Week 3) Month
Item	INP	VI-1 VI-2
Purchase Cost of Product 1:	21	
Purchase Cost of Product 2:	22	
Purchase Cost of Product 3:	23	
Purchase Cost of Product 4:	24	
Purchase Cost of Product 5:	25	
Paid labor: Salaries	1	
Paid labor: Piece workers	2	
Paid labor: Other	3	
Water for business	5	
Transport: Inputs	7	
Transport: Outputs	8	
Transport: Other	9	
Rent of shop/storage space	10	
Taxes/Fees	12	
Cost of credit (interest payments)	13	
Repairs or service of machines	14	
Other Costs 1	15	
Other Costs 2	16	
Other Costs 3	17	

PART III

MANUFACTURERS, REPAIR OR SERVICE ENTERPRISES

EF-38 ____ Can you please tell us something about the current expenses (i.e., purchase of inputs, payment of salaries, transport, etc) associated with the operation of this business? That is, some information on the most important costs of doing business in the recent past.

1 = Yes --> Go to Table VII

0 = No --> Skip to question EF-40 in Part IV

We would like to ask a few questions about the costs of operation of this enterprise/business in the most recent month in the past that the business has been operating.

Enumerator: Ask each question in the Table below in terms of costs during the last month of operation. If they can only respond in terms of costs per week, or per day, then obtain this data, and make the proper coding in variable VII-2. Record an answer for each item. Enter 999 if the business does not have a cost in the listed category. Do not include the wages paid to the owner.

Table VII: Manufacturer, Repair or Service Enterprise Operating Expenses

Cost Item	Cost per time period (Meticais)		Time period:
	INP	VII-1	1) Day 2) Week 3) Month
Item	INP	VII-1	VII-2
Inputs/...: 1	21		
Inputs/...: 2	22		
Inputs/...: 3	23		
Inputs/...: 4	24		
Inputs/...: 5	25		
Inputs/...: 6	26		
Inputs/...: 7	27		
Paid labor: Salaries	1		
Paid labor: Piece workers	2		
Paid labor: Other	3		
Water for business	5		
Transport: Inputs	7		
Transport: Outputs	8		
Transport: Other	9		
Rent of shop/storage space	10		
Taxes/Fees	12		
Cost of credit (interest payments)	13		
Repairs or service of machines	14		
Other Costs 1	15		
Other Costs 2	16		
Other Costs 3	17		
Other Costs 4	18		

PART IV

FOR ALL TYPES OF ENTERPRISES

Starting Up Investment, Working Capital and Funding Sources

EF-40 _____ Mts How much money did you spend, in the beginning of this business, for the investment in **Fixed Assets** (i.e., infra-structures, machinery/equipment/working tools, etc)?

EF-41 _____ Mts How much money did you spend in **Working Capital to start up this (first cycle)** (i.e., purchase of goods for sale, payment of workers, transport, etc)?

EF-42 ____ What was the principal source of funds used to start the business?

- 1) Own savings, including salary, terminal benefits or profits from another business
- 2) Funds lent by others in family or friends
- 3) Funds offered by others in the family or friends
- 4) ROSCAS (XITIQUE) and loans from savings associations at work place
- 5) Loans from employers
- 6) Borrowing from other informal sources
- 7) Borrowing from formal financial institutions
- 8) Receipts from sale of another business that closed
- 9) Other sources

Enumerator: In Table VIII, below, indicate the value that the respondent attributes to each of the items he/she currently has, if they were to be sold today. For Raw Materials (01), Furniture/Fittings (02) and Machinery, Equipment and Hand Tools (03) list below each group the items that currently exist under that group. Then, in the second column indicate individual values attributed to each. After that, add this individual values (for each group) and plug the totals for each category: Raw Materials (01), Furniture/Fittings (02), and so on. For Infra-structures (04), Land (05) and Stored Outputs (06), plug directly the attributed value.

Table VIII: Value of Current Business Items

ITEM	For how much would you sell today?	
	VIII-1	VIII-2
Raw Materials	01	
.		
.		
.		
.		
Furniture/Fittings	02	
.		
.		
.		
.		
Machinery, Equipment and Hand Tools	03	
.		
.		
.		
.		
Infra-structure (if owned by proprietor)	04	
Land (if owned by proprietor and used in the business)	05	
Stored Outputs	06	

EF-43 _____ Mts What was the total amount spent in Current Expenses during the LAST MONTH that the business worked?

Table IX: Sources of Funding for the Current Assets

ITEM	PD	Sources of Funding (see Codes below)
	IX-1	IX-2
Raw Materials	01	
Furniture/Fittings	02	
Machinery, Equipment and Hand Tools	03	
Infra-structure (if owned by proprietor)	04	
Land (if owned by proprietor and used for business)	05	

Codes for Sources of Funding: IX-2

- | | |
|--|---|
| 1) Reinvested profits from the business itself | 6) Loans from employers |
| 2) Own savings, including salary, terminal benefits or profits from another business | 7) Borrowing from other informal sources |
| 3) Funds lent by others in family or friends | 8) Borrowing from formal financial institutions |
| 4) Funds given by others in family or friends | 9) Receipts from sale of another business that closed |
| 5) ROSCAS (XITIQUE) and loans from savings associations at work place | 10) Other sources of funding |

Profits Earned and Their Uses

EF-44 _____ Mts How much profits (Total Monthly Revenues minus Total Monthly Current Expenses) were earned by this business in the last month of operation?

EF-45. What are the most important things that you (the owner of this business) normally do with the profits from this business (List in decreasing order of importance)

- | | |
|------------------------------|-------------------------------|
| 1) Add a new business | 6) Give to family/rural areas |
| 2) Reinvest in this business | 7) Put into savings |
| 3) Invest in Agriculture | 8) Use for entertainment |
| 4) Use for household needs | 9) Medical expenses |
| 5) Children's education | 10) Other uses |

EF-45A ___ First most important application of the profits
 EF-45B ___ Second most important application of the profits
 EF-45C ___ Third most important application of the profits

EF-46. Aside from this enterprise, since August 1995, have you (the owner) received income (in cash or kind) from any or all of the following sources? Enumerator: For each case answer:

1 = Yes
 or 0 = No

EF-46A ___ Agriculture
 EF-46B ___ Wage employment - government
 EF-46C ___ Wage employment - other
 EF-46D ___ Another (or other) small enterprise(s)
 EF-46E ___ Pensions
 EF-46F ___ Remittances
 EF-46G ___ Other sources

Enumerator: If there are no alternative sources of income (i.e., EF-46A through EF-46G, all=0), **SKIP TO QUESTION EF-49.**

EF-47. Over the past year, which of these provided the first and second most important contributions to your (the owner) income (in cash and in kind)? (Enumerator: If the respondent answers "this business, code it as 7.

- | | |
|---|--------------------|
| 1) Agriculture | 5) Pensions |
| 2) Wage employment - government | 6) Remittances |
| 3) Wage employment - other | 7) This enterprise |
| 4) Another (or other) small enterprise(s) | 8) Other source |

EF-47A ___ First most important income source
 EF-47B ___ Second most important income source

EF-48 ___ What proportion of your (the owner) total income is provided by this business?

- | | |
|--|---|
| 1) Provides all or almost all income | 4) Provides less than half of the income |
| 2) Provides more than half | 5) Provides negligible part of the total income |
| 3) Provides about half of the total income | |

Output and Input Markets

EF-49 ___ Who are your principal customers, for the products or services that this business sells?

- | | |
|---|-----------------------------------|
| 1) Final consumers living in the immediate neighborhood | 5) Other businesses (not traders) |
| 2) Final consumers, from other areas | 6) Government institutions |
| 3) Traders, who come to buy at my work place | 7) Other clients |
| 4) Traders - I transport the product to them | |

EF-50 ___ What is the principal source of inputs for this business?

- 1) collected/gathered/grown by myself or my family
- 2) purchased from neighbors who collect/gather/grow them
- 3) purchased locally from retailers
- 4) purchased locally from wholesalers
- 5) purchased from retailers - I go to town to buy them
- 6) purchased from wholesalers - I go to town to buy them
- 7) other sources

Problems faced by the Enterprises

EF-51. What were the two biggest problems this business has faced over the last year? (Enumerator: If person says CREDIT, ask what kind of problem credit would solve).

EF-51A ___ First problem faced by the business (see Code List)

EF-51B ___ Second problem faced by the business (see Code List)

EF-52 ___ Have you faced any problems from government regulations, government controls, or other actions of local or central government authorities?

- 1 = Yes
0 = No

EF-53. If so (EF-52=1), please describe them:

EF-53A ___ First problem faced from government regulations/other actions (see Code List)

EF-53B ___ Second problem faced from government regulations/other actions (see Code List)

EF-54 ___ Do you have a license to operate this business?

- 1 = Yes
0 = No

THANK YOU VERY MUCH FOR YOUR TIME AND COOPERATION