

Definition of the indicator	Survey questions	Criteria Met													Likelihood of inclusion		
		SALIENT				USABLE			CLEAR		FEASIBLE			COMPARABLE			
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Employment																	
# of employees of micro or small enterprise (all)	Excluding yourself, how many employees do you have working for you, whether paid or unpaid, in your primary business? Of these, how many are family members, whether paid or unpaid?	yes	yes	long-term	yes	maybe	maybe	yes	yes	yes	yes	yes	depends on interests in non-family employees	no	maybe	medium-high	
# of employees of micro or small enterprise that are household/family members	Out of the total number of employees mentioned above, again excluding yourself, how many are paid a wage?	yes	yes	long-term	yes	maybe	maybe	yes	yes	yes	yes	yes	maybe, depends on interests in non-family employees	no	maybe	medium-high	
# of employees that are paid wage	Do you pay yourself a wage for your work in your enterprise? (yes/no)	yes	yes	short-term	yes	maybe	maybe	yes	yes	yes	yes	yes	yes	no	maybe	medium-high	
% that pay themselves a wage	Notes for Employment : These indicators might be most applicable to small & medium-sized enterprises or for programs intentionally moving microenterprises to SMEs (otherwise, might not change quickly enough/in a meaningful way for microenterprises for management decision-making). Might also need to be careful how “wage” is defined within the context.																
Business Assets and Value																	
Changes in structures (walls, roof, floor) of the business/farm OR % with ↑↓→ in structures of the business	I'd like to know about changes to your business/farm in the past year. Please tell me whether these things are the same, better, or worse than at the same time last year: (a) The structure of any rooms or buildings (walls, roof, floor), (b) Appliances or equipment, (c) Livestock	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	maybe	high	
Changes in appliances or equipment used in the business/farm OR % with ↑↓→ in business appliances or equipment (productive assets)		yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	maybe	high	
Changes in livestock assets OR % with ↑↓→ in livestock assets		yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	maybe	high	
% who have made a purchase of major tools for business		During the last 12 months, did you purchase or invest in any of the following assets for your enterprise	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	high

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% who invested in structures for the business site	activity/farm? (a) Purchased major tools (such as stoves, equipment, machinery), (b) Invested in structures for your marketing site (kiosk, shop)	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	high
% of businesses with $\uparrow\downarrow\rightarrow$ in business value (including the total of stock/inventory, business cash, debts and recent capital expenditure)	This would come from loan appraisal/business appraisal documentation (need to provide an example)	yes	yes	?	yes	yes	yes	yes	yes	yes	yes	maybe, no	yes	yes	high
Notes for Business Assets and Value: Many of these indicators are verifiable; Might have to be smart in the interpretation as seasonality may affect some of these (livestock purchases, etc.). For organizations already assessing business value through a loan application process, business value can be used as a useful business outcome indicator.															
Business Sales, Revenue & Income															
Average daily business sales volume	In a typical day, how much do you realize from your business? That is, what is your average level of sales volume (the amount of money you bring in)?	yes	yes	short-term	maybe	yes	yes	yes	yes	yes	yes	maybe	no	no	medium
Average weekly business sales volume	In a typical week, how much do you realize from your business? That is, what was your total level of sales volume in the last 7 days or last week?	yes	yes	short-term	maybe	yes	yes	yes	yes	yes	yes	maybe	no	no	medium
Average sales during good, normal, bad months	In the last year, what were the average sales in a normal month? Good month? Bad month?	yes	yes	short-term	maybe	yes	yes	yes	yes	yes	yes	maybe	no	no	medium
% who experienced an increase in their income in past year	Over the last 12 months, has the income you have been able to earn...? (increased sig, increased somewhat, etc.)	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	maybe	no	yes	medium

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% who experienced ↑↓→ in their income during the high season in past year	During the high season/harvest (ie. Christmas, Eid, etc.) of this past year, were your sales/income greater than, about the same, or less than your sales from the same season of the prior year?	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	maybe	no	maybe	medium
Notes for Business Sales, Revenues, Income: Main concern about these questions is recall and general inaccuracy of the report on profit, revenue, etc. (unless client can reference a register of some sort). Could be difficult to track over time at an aggregate level given differing business cycles (daily, monthly, annual, etc.)															
Business Practices															
% who introduced a new product or service in last X years/months	Has your firm introduced new products or services during the last X years/months? Have you starting manufacturing or selling any new products in the last X months that you didn't previously make or sell?	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	high
% who improved an existing product or service in last X years	In the last year/ three years, has your firm significantly improved an existing product or service previously sold by the firm?	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	high
% who have introduced new business processes in last X years	Has the firm introduced new or improved existing business processes in the last year/ three years? (for e.g. a new production method, a new quality control system, a new accounting system, or a new distribution system)?	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	high
% who in last year year have invested to expand their business	In the last 12 months, have you... invested to expand your primary business?	yes	yes	short-term	yes	yes	yes	maybe	yes	yes	yes	yes	no	yes	high
% who in last year started a new business	In the last 12 months, have you... started a new business?	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	high/medium

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% of clients who either jointly or solely make business decisions	Who decides how the money (profit) realized from the business should be used / spent? (Quién en su hogar por lo general tiene la última palabra sobre cómo se usaran la ganancia del negocio?)	maybe	yes	short-term	yes	maybe	yes	yes	yes	yes	yes	maybe	no	yes	medium
Notes on Business Practices: Many of these indicators come from a World Bank assessment of which indicators they find to be correlated to business profit across many of their studies. May have to be careful about assumption that the “client” is necessarily the one with the business to be able to answer these questions.															
Attitudes & Perception															
% with ↑↓→ level of confidence in their ability to be successful at their business	How confident do you feel you will be successful at your business(es)? (very, somewhat, etc.)	yes	yes	short-term	subjective	yes	maybe	maybe	maybe, sud	yes	yes	yes	no	maybe	medium
% who are satisfied with business earnings	Agree or Disagree: “ In general, I am satisfied with the earnings obtained by my business”	yes	yes	short-term	subjective	yes	maybe	maybe	maybe, sud	yes	yes	yes	no	maybe	medium
% with ↑↓→ level of confidence in ability to sell to first time customers	How confident are you in your own ability to (a) Sell a brand new product or service to a first time customer	yes	yes	short-term	subjective	yes	maybe	yes	maybe, sud	yes	yes	yes	no	maybe	medium
% with ↑↓→ level of confidence in ability to manage an employee that is not family	(b) Manage an employee who is not a member of your family.	yes	yes	long-term	subjective	yes	maybe	yes	maybe, sud	yes	yes	yes	no	maybe	medium
%with ↑↓→ level of confidence in ability to design a product or service for a new opportunity	(c) Have the skill to design a product or service to meet a new market opportunity.	yes	yes	short-term	subjective	yes	maybe	yes	maybe, sud	yes	yes	yes	no	maybe	medium/high
Notes on Attitudes and Perceptions: These are all subjective measure but can be useful as a proxy. May have high baseline measures given some overconfidence of new business owners.															
Business description															
Business registration	Is your primary business registered at the local or national level or do you have a permit?	maybe	maybe	long-term	yes	maybe	yes	yes	maybe	yes	yes	yes	yes	yes	medium
Business location ownership status	Do you own or rent your primary business premise?	maybe	yes	short-term	yes	maybe	yes	yes	yes	yes	yes	yes	yes	yes	medium

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Place of sales	Where is your place of sales? 1. Fixed location 2. Mobile business 3. Sales according to orders 4. Transport business 5. Other:	maybe	yes	short-term	yes	maybe	yes	yes	yes	yes	yes	yes	maybe	maybe	medium
Ownership status of business	Is this enterprise activity...? (Read answers and enter only one.) 1 = Primarily your own 2 = Primarily a household enterprise 3 = A business partnership with others not in your household	maybe	yes	short-term	yes	maybe	yes	yes	yes	yes	yes	yes	maybe	maybe	medium
Notes on Business Status: Main concern is ability to differentiate among various businesses/income generation activities when it comes to establishing registration, ownership, etc.															
Business Resilience															
Amount of time client has had what she considers to be her primary business	How long have you had your primary business?	maybe	yes	depends on whether client's business is new, or existing when he/she joins	maybe	yes	maybe	yes	maybe	yes	yes	yes	maybe	maybe	low/medium
# of businesses /self-employment activities	How many self-employed activities do you have? (agriculture, livestock, small business, etc)	yes	yes	depends on whether client's business is new, or existing when he/she joins	yes	yes	maybe	yes	yes	yes	yes	yes	yes	maybe	medium-high
Notes on Business Resilience: Not a lot of experience here yet, except for longevity of a business and diversification. Some "business resilience" questions might be covered best by "resilience" indicators in general (see upcoming webinar on Resilience indicators)															