							Cr	riteria Met							
		SALIENT				USABLE CLEAR					FEASIBLE		COMPARABLE		
Definition of the indicator	Survey questions	1. Captures key outcome elements	2. Can be adapted to local context	3.Short- term/long- term?	4. Objective	5. Responds to capability of MFI to influence	6. Allow for change – low status at baseline		8. Meaning is defined	9. FSP can manage data collection	10. Can part of routine data collection –	11. Involves a non-complex question	12. Can be matched to national indicators	13. Provides a consistent measure over time	Likelihood of inclusion
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	yes	yes	long-term	yes	maybe	maybe	yes	yes	yes	yes	depends on interests in non-family employees maybe, depends on	no	maybe	medium- high
# of employees of micro or small enterprise that are household/family members	members, whether paid or unpaid?	yes	yes	long-term	yes	maybe	maybe	yes	yes	yes	yes	interests in non-family employees	no	maybe	medium- high
# of employees that are paid wage	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	no	maybe	medium- high
% that pay themselves a 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	no	maybe	medium- high
	se indicators might be most ap terprises for management decis <b>lue</b>	•			•			•	•	ises to SME	s (otherwise)	, might not ch	ange quickly	enough/in	a
Changes in structures (walls, roof, floor) of the business/farm OR % with $\uparrow \downarrow \rightarrow$ in structures of the business	I'd like to know about changes to your	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	no	maybe	high
Changes in appliances or equipment used in the business/farm OR % with $\uparrow \downarrow \rightarrow$ in business appliances or equipment (productive assets)	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),	ves	yes	short-term	ves	yes	yes	yes	yes	yes	yes	yes	no	maybe	high
Changes in livestock assets OR % with ↑↓→ in livestock assets	(b) Appliances or equipment, (c) Livestock	yes	yes	short-term		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	no	yes	high

			Criteria Met													
			SA	LIENT	USABLE CLEAR			1	FEASIBLE		COMPARABLE					
Definition of the indicator	Survey questions	1. Captures key outcome elements	2. Can be adapted to local context	3.Short- term/long- term?	4. Objective	5. Responds to capability of MFI to influence		stated	8. Meaning is defined	9. FSP can manage data collection	10. Can part of routine data collection –	11. Involves a non-complex question	12. Can be matched to national indicators	13. Provides a consistent measure over time	Likelihood of inclusion	
% 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 ↑↓→ 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	2	yes	yes	yes	yes	yes	yes	yes	maybe, no	ves	ves	high	
	/alue: Many of these indicators an		**	be smart in th		<i></i>	**		**		**		1	17.55	0	
loan application process, busine	ss value can be used as a useful be	usiness outcor	ne indicator													
Business Sales, Revenue	e & 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	

							C	riteria Met							
			SA	LIENT	USABLE CLEAR				FEASIBLE COMPAR				ARABLE		
Definition of the indicator	Survey questions	1. Captures key outcome elements	2. Can be adapted to local context	3.Short- term/long- term?	4. Objective	5. Responds to capability of MFI to influence	6. Allow for change – low status at baseline	7. Clearly stated	8. Meaning is defined	9. FSP can manage data collection	10. Can part of routine data collection –	11. Involves a non-complex question	12. Can be matched to national indicators	13. Provides a consistent measure over time	Likelihood of inclusion
% who experienced 个↓→ 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
	venues, Income: Main concern		-		general inacc	curacy of the r	report on pro	ofit, revenu	ie, etc. (un	less client c	an reference	a register of s	ome sort). C	ould be diffi	cult to track
over time at an aggregate lev	el given differing business cycl	les (daily, mo	nthly, annu	ual, etc.)											
Business Practices				1	1		1					1			
% who introduced a new product or service in last X years/months % who improved an existing product or service in last X	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? In the last year/ three years, has your firm significantly improved an existing product or service	yes	yes	short-term	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	high
years % who have introduced new business processes in last X years	previously sold by the firm? 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 short-term		yes yes	yes yes	yes yes	yes yes	yes yes	yes yes	yes yes	no	yes yes	high
% who in last year year have invested to expand their business	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/mediu m

			Criteria Met													
			SA	LIENT		USA	ABLE		EAR	FEASIBLE COMPARABLE				ARABLE	1	
		1. Captures	2. Can be	3.Short-	4. Objective		-	7. Clearly		9. FSP can		11. Involves a		13.	-	
Definition of the indicator		key	adapted to local context	term/long- term?		to capability of MFI to influence	change – low status at baseline	stated	Meaning	manage data collection	of routine data collection –	non-complex question	matched to national indicators	Provides a consistent measure over time	Likelihood of inclusion	
	Who decides how the money															
	(profit) realized from the															
	business should be used /															
	spent? (Quién en su hogar															
	por lo general tiene la última															
% of clients who either	palabra sobre cómo se															
jointly or solely make	usaran la ganancia del															
business decisions	negocio?)	maybe	yes	short-term	ves	maybe	yes	yes	yes	yes	yes	maybe	no	yes	medium	
	1.0800.01)	maybe	yes	shore term	yes	indybe	705	yes	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,05	yes	maybe		,		
Notes on Business Practices:	Many of these indicators com	e form a Wo	rld Bank as	sessment of v	which indicat	ors they find	to be correla	ted to bus	iness profi	t across ma	ny of their st	udies. May ha	ive to be car	eful about a	ssumption	
	y the one with the business to															
Attitudes & Perception				1								I				
	How confident do you feel															
% with $\uparrow \downarrow  ightarrow$ level of	you will be successful at your															
confidence in their ability to be	business(es)? (very,															
successful at their business	somewhat, etc.)	yes	yes	short-term	subjective	yes	maybe	maybe	maybe, suc	yes	yes	yes	no	maybe	medium	
	Agree or Disagree: "In															
	general, I am satisfied with															
% who are satisfied with	the earnings obtained by my															
business earnings	business"	yes	yes	short-term	subjective	yes	maybe	maybe	maybe, suc	yes	yes	yes	no	maybe	medium	
% with $\uparrow \downarrow  ightarrow$ level of confidence in ability to sell to	How confident are you in your own ability to (a) Sell a brand new product															
first time customers	or service to a first time	yes	yes	short-term	subjective	yes	maybe	yes	maybe, suc	yes	yes	yes	no	maybe	medium	
% with $\uparrow \downarrow \rightarrow$ level of confidence in ability to manage an employee that is not family	customer (b) Manage an employee who is not a member of your family.	yes	yes	long-term	subjective	yes	maybe	yes	maybe, suc	Wes	ves	ves	no	maybe	medium	
	† '	yes	yes	iong term	Subjective	yes	maybe	yes	maybe, sae	yes	yes	yes	110	maybe		
%with $\uparrow \downarrow \rightarrow$ level of confidence in ability to design a product or service for a new	(c) Have the skill to design a product or service to meet a new market opportunity.														medium/hig	
opportunity		yes	yes	short-term	subjective	yes	maybe	yes	maybe, suc	yes	yes	yes	no	maybe	h	
Notes on Attitudes and Perc	eptions: These are all subjectiv	e measure b	ut can be u	seful as a pro	oxy. May have	e high baselir	ne measures	given som	e overconfi	idence of ne	ew business o	owners.				
Business description																
Business description	Is your primary business		I	1			I	I	I		T	l l		1		
	registered at the local or															
	national level or do you have															
Business registration	a permit?	mayhe	mayhe	long-term	ves	maybe	ves	ves	maybe	ves	VAS	ves	ves	ves	medium	
Business registration		maybe	maybe	long-term	yes	maybe	усз	yes	maybe	yes	yes	yes	yes	yes	medium	
Business location ownership	Do you own or ront your															
Business location ownership		manuta -		ab a # +		manula -									no o di una	
status	primary business premise?	maybe	yes	short-term	yes	maybe	yes	yes	yes	yes	yes	yes	yes	yes	medium	

		Criteria Met												
		SA	LIENT	USABLE		CLEAR			FEASIBLE		COMPARABLE			
Survey questions	key	2. Can be adapted to local context	3.Short- term/long- term?		to capability	change –		Meaning	-	10. Can part of routine data collection –	question	matched to national	13. Provides a consistent measure over time	Likelihood of inclusion
Where is your place of sales? 1. Fixed location 2. Mobile business 3. Sales according to orders 4. Transport business 5. Other:		yes	short-term	yes	maybe	yes	yes	yes	yes	yes	yes	maybe	maybe	medium
Is this enterprise activity? (Read answers and enter only one.) 1 = Primarily your own 2 = Primarily a household enterprise 3 = A business partnership with														
	mayhe	ves	short-term	ves	mayhe	ves	Ves	ves	ves	ves	ves	mayhe	mayhe	medium
										l l				
How long have you had your primary business?	maybe	ves	depends on whether client's business is new, or existing when he/she joins	maybe	ves	maybe	ves	mavbe	ves	ves	ves	maybe	mavbe	low/mediu m
How many self-employed activities do you have?			depends on whether client's business is new, or existing when he/she											medium-
(agriculture, livestock, small						1		1	1	1	1			
1 bo5 le(loohboii Hp H	Where is your place of sales? L. Fixed location 2. Mobile business 3. Sales according to orders 4. Transport business 5. Other: s this enterprise activity? Read answers and enter only one.) 1 = Primarily your bown 2 = Primarily a household enterprise 3 = A business partnership with others not in your household in concern is ability to different How long have you had your primary business? How many self-employed	Survey questions     outcome elements       Where is your place of sales?        L. Fixed location 2. Mobile pusiness 3. Sales according to prders 4. Transport business     maybe       S. Other:     maybe       s this enterprise activity?     maybe       Read answers and enter only one.) 1 = Primarily your pown 2 = Primarily a nousehold enterprise 3 = A pusiness partnership with others not in your household     maybe       in concern is ability to differentiate among other is ability to differentiate among o	Survey questions     outcome elements     to local context       Where is your place of sales? L. Fixed location 2. Mobile business 3. Sales according to orders 4. Transport business 5. Other:     maybe     yes       s this enterprise activity? Read answers and enter only one.) 1 = Primarily your own 2 = Primarily a nousehold enterprise 3 = A business partnership with others not in your household     maybe     yes       in concern is ability to differentiate among various bin our primary business?     maybe     yes	Survey questionsoutcome elementsto local contextterm?Where is your place of sales? L. Fixed location 2. Mobile pusiness 3. Sales according to orders 4. Transport business 5. Other:maybeyesshort-terms this enterprise activity? Read answers and enter only one.) 1 = Primarily your pown 2 = Primarily a nousehold enterprise 3 = A pusiness partnership with others not in your householdmaybeyesshort-termin concern is ability to differentiate among various businesses/incdepends on whether client's business is new, or existing when he/she joinsdepends on whether client's business is new, or existing whether client's business is new, or	Survey questionsoutcome elementsto local contextterm?Where is your place of sales? L. Fixed location 2. Mobile pusiness 3. Sales according to orders 4. Transport business 5. Other:maybeyesshort-termyess this enterprise activity? Read answers and enter only one.) 1 = Primarily your yown 2 = Primarily a nousehold enterprise 3 = A pusiness partnership with others not in your householdmaybeyesshort-termyesin concern is ability to differentiate among various businesses/income generatHow long have you had your primary business?maybeyesin ew, or existing when he/she joinsHow many self-employedmaybeyesdepends on whether client's business is new, or existing when he/she joinsmaybe	Survey questions       outcome elements       to local context       term?       of MFI to influence         Where is your place of sales?       Fixed location 2. Mobile business 3. Sales according to orders 4. Transport business 5. Other:       maybe       yes       short-term       yes       maybe         s this enterprise activity? Read answers and enter only one.) 1 = Primarily your own 2 = Primarily a nousehold enterprise 3 = A pusiness partnership with others not in your household       maybe       yes       short-term       yes       maybe         in concern is ability to differentiate among various businesses/income generation activities       depends on whether       maybe       yes       short-term       yes         dow long have you had your primary business?       maybe       yes       gepends on whether       maybe       yes         dow long have you had your       maybe       yes       joins       maybe       yes         dow long have you had your       maybe       yes       depends on whether       yes       depends on whether       maybe       yes         dow long have you had your       maybe       yes       joins       maybe       yes	Survey questionsoutcome elementsto local contextterm?of MFI to influencelow status at baselineWhere is your place of sales? L. Fixed location 2. Mobile pusiness 3. Sales according to orders 4. Transport businessmaybeyesshort-termyesmaybeyesis other: s this enterprise activity? Read answers and enter only one.) 1 = Primarily your ywn 2 = Primarily a nousehold maybeyesshort-termyesmaybeyesin concern is ability to differentiate among various businesses/income generation activities when it come whether client's business is new, or when he/she joinsdepends on whether client's business is new, or existing when he/she joinswaybeyestow long have you had your primary business?maybeyesgepends on whether client's business is new, or existing when he/she joinsmaybeyestow many self-employedmaybeyesdepends on whether client's business is new, or primary business?maybeyes	Survey questions       outcome elements       to local context       term?       of MFi to influence       low status at baseline         Where is your place of sales?       . Fixed location 2. Mobile pusiness 3. Sales according to orders 4. Transport business 5. Other:       maybe       yes       short-term       yes       maybe       yes         s this enterprise activity? Read answers and enter only one.) 1 = Primarily your own 2 = Primarily a pousheld enterprise 3 = A pousheld enterprise 4 =	Survey questionsoutcome elementsto local contextterm?of MFI to influencelow status at baselineis definedWhere is your place of sales? I. Fixed location 2. Mobile usiness 3. Sales according to rrders 4. Transport business S. Other:wesshort-term yesweswesyesyesyess this enterprise activity? Read answers and enter only one, 1 = Primarily your uous hold enterprise 3 = A pusiness partnership with there not in your household maybeyesshort-term yesyesmaybeyesyeswesshort-term yesyesshort-term yesmaybeyesyesyesyesin concern is ability to differentiate among various businesses/income generation activities when it comes to establishing regHow long have you had your primary business?maybeyesyesyesmaybedepends on whether client's business is new, or existing when he/she pionsmaybeyesmaybeyesmaybedow many self-employedwe many self-employedwe may self-employeddepends on whether client's business is hew, or existing when he/she pionsmaybeyesmaybeyesmaybe	Survey questionsoutcome elementsto local contextterm?of MFI to influencelow status at baselineis defineddata collectionWhere is your place of sales? I. Fixed location 2. Mobile business 3. Sales according to orders 4. Transport business 5. Other:wesshort-termyesmaybeyesyesyesyesyesyess this enterprise activity? 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