

ENTERPRISE VIABILITY & SUSTAINABILITY DIAGNOSTIC TOOLKIT – SAMPLE IN-DEPTH RESEARCH INTERVIEW GUIDE FOR ENTREPRENEURS

INTRODUCTION

This document is a part of the *Enterprise Viability & Sustainability Diagnostic Toolkit* developed by WASHPaLS. It is designed to help Market-Based Sanitation (MBS) programs gather in-depth sanitation enterprise data from individual entrepreneurs for implementing Modules 2-4 of the toolkit.

OBJECTIVES OF THE INTERVIEW

This interview guide provides MBS programs with suggested language and format for questions to ask entrepreneurs. The questions primarily aim to gather the following data:

- Financial information to construct profit and loss statements (for Module 2), conduct gross margin variance analysis (for Module 3), analyze returns on capital employed (for Module 4), and assess financial and operational independence (for Module 4)
- The decisions (and corresponding enabling conditions) that entrepreneurs make to run their enterprises (for Module 3)
- Qualitative information on the challenges of running the sanitation enterprise and the relationships of the enterprise with different market and non-market actor (for Module 4)

HOW TO USE THIS INTERVIEW GUIDE

MBS programs should use this interview guide as a starting point and modify or adapt it to their specific situations. While the interview guide covers questions for Modules 2-4, it is broadly organized as per the structure of the profit and loss (P&L) statement to aid the flow of the interview.

If MBS programs that want to collect data only for select modules of the toolkit, they should refer to the *Data Requirements* for each module and re-construct an interview guide by extracting relevant questions from this interview guide.

This interview guide may not contain questions to gather data on areas that are specific to a certain context (e.g., enterprises in certain contexts may have additional costs that are not covered in this interview guide, such as tax payments). MBS programs should add those questions to ensure they gather all the data required for implementing the relevant activity.

INTRODUCTION SCRIPT

Interviewers can use the following script during the start of the interview:

Hello <insert respondent name>,

I am <insert interviewer name> from <insert MBS program name> and we wanted to speak with you to better understand your business. We are hoping to discover ways to help you improve your profits.

Before we begin, we would like really thank you for taking out time from your work to talk to us. We expect this interview to last about 60 minutes.

Let us know if you have any questions for us.

INTRODUCTORY QUESTIONS

1. What is your name?
2. What is your age?
3. When did you join the program?
4. How long have you been in business for? (sanitation or otherwise)
5. Apart from sanitation-related products, which other products/services do you sell?
 - ☐ Other business 1
 - ☐ Other business 2
 - ☐ Other business 3
6. Out of the total amount of revenue and profit you earn annually, how much revenue and profit do you approximately generate from each business (%)? (Note: Ask the entrepreneur to differentiate between profit and revenue)

Alternative question to capture same data: If you generate 100 [currency] of total revenue/profit, how many dollars do you generate from each business?

| Business Line | Revenue contribution (%) <i>(Note: Total should be 100%)</i> | Profit contribution (%) <i>(Note: Total should be 100%)</i> |
|----------------------|--|---|
| Sanitation | | |
| Other business 1 | | |
| Other business 2 | | |
| Other business 3 | | |

REVENUE FROM TOILET SALES

7. Do you sell toilets as a whole unit/package or individual sanitation components?
(Note: MBS programs may already have this information, in which case it can be ignored)
- ☐ As a whole unit i.e., toilet package
 - ☐ As individual components
 - ☐ As a combination of both toilet packages and individual components

In case, entrepreneur sells toilet packages to customer (enter data in table)

8. What are the names of the toilet packages you sell?
(Note: MBS programs may already be aware of the toilet packages sold by entrepreneurs. In such cases, interviews should use the local names of the toilet packages with the respondents)
9. How many units of each toilet packages did you sell in the last year?
(Note: Respondents should ask data for the duration for which P&L statement is constructed. In this interview guide, we have assumed that the P&L statement is for an annual duration)
Alternative question to capture same data: How many toilets do you sell in a month? Is this the same for every month, or do you have some months where you sell more or less?
10. What is the price of each unit of toilet package you sell?

| Name of Toilet Package Q8 | Units of Toilet Package sold (annually) Q9 | Price of Toilet Package (per unit) Q10 |
|------------------------------|---|---|
| [E.g., Large package] | 20 | 100 |
| | | |
| | | |
| | | |

In case, entrepreneur sells individual components to customers (enter data in table)

11. What are the individual components and raw materials you sell?
(Note: Confirm that these are bought by customers for constructing toilets)
12. How many units of each individual component did you sell in the last year?
Alternative question to capture same data: How many units of the component do you sell in a month? Is this the same for every month, or do you have some months where you sell more or less?
13. What is the price of each unit of individual component you sell?
(Note: Record the unit name as mentioned by the entrepreneur)

| Name of Component Q11 | Units of Component sold (annually) Q12 | Price of Component (per unit) Q13 |
|--|---|--|
| [e.g., Rings] | [e.g., 300] | [e.g., 6] |
| | | |
| | | |
| | | |
| | | |

14. How do your prices compare to competitors?

(Note: Interviewers can use competitors' prices or those recommended by the program as benchmarks)

- ☐ Higher than competitors
- ☐ Same as competitors
- ☐ Lower than competitors
- ☐ Don't know/not sure

15. *If higher, how do you manage to charge more than your competitors?*

16. *If lower, why do you charge less than your competitors?*

17. How many competitors do you have? Where are they located?

REVENUE FROM RELATED SERVICES

18. Do you charge for related services (i.e., delivery and installation of toilets) separately from the price of toilets?

- ☐ Yes
- ☐ No

In case of "No," please skip this section. In case of "Yes," proceed to the next question.

19. How do you charge for related services (i.e., delivery and installation of toilets) that you provide to your customers? *(Note: Probe for the following options)*

- ☐ A flat rate charged (irrespective of distance) per toilet package/individual component sold ('flat rate method')
- ☐ A variable rate depending on the distance per toilet package/individual component sold ('variable rate method')

In case of flat rate method (enter data in table)

20. What percentage of the different toilet packages and/or individual components sold do you deliver to customers?

21. What percentage of the toilet packages and/or individual components delivered do you also install? Can you tell me for each package or individual component?

22. How much do you charge customers for delivery of different toilet packages/components?

23. How much do you charge customers for installation of different toilet packages/components?
(Note: Enterprises may not be able to share the percentage of toilets delivered/installed for each toilet package/individual component. In such a case, the same value can be used for all products)

| | % of total units delivered to customers Q20 | % of total units delivered and installed at customers Q21 | Delivery charge (per unit) Q22 | Installation charge (per unit) Q23 |
|------------------|--|--|---|---|
| Toilet package 1 | | | | |
| Toilet package 2 | | | | |
| Toilet package 3 | | | | |
| Component 1 | | | | |
| Component 2 | | | | |
| Component 3 | | | | |
| Component 4 | | | | |
| Component 5 | | | | |

In case of variable rate method (enter data in tables):

24. What percentage of the different toilet packages and/or individual components sold do you deliver to customers?
25. What percentage of the different toilet packages and/or individual components delivered do you also install?

(Note: Enterprises may not be able to share the percentage of toilets delivered/installed for each toilet package/individual component. In such a case, the same value can be used for all products)

| | % of total units delivered to customers Q24 | % of total units delivered also installed Q25 |
|------------------|--|--|
| Toilet package 1 | | |
| Toilet package 2 | | |
| Toilet package 3 | | |
| Component 1 | | |
| Component 2 | | |
| Component 3 | | |
| Component 4 | | |
| Component 5 | | |

26. What are the typical distances to which you deliver products to your customers? Can you tell the lowest and maximum distance that you typically deliver to? Let's divide this into 2 or 3 ranges – from min to ____, ____ to ____, and ____ to max.

(Note: Interviewer to exercise judgement and select the intermediate ranges in kms)

27. How many deliveries do you do in each range? (in %)

Alternative question: Out of 100 deliveries, how many deliveries would be in each range?

| | Lower bound of range (km) Q26 | Higher bound of range (km) Q26 | % split of total deliveries in each range Q27 |
|---------|--|---|--|
| Range 1 | | | |
| Range 2 | | | |
| Range 3 | | | |

(Note: Total should be 100%)

28. What are your delivery and installation charges for different ranges, for toilet packages and/or individual components respectively?

(Note: Enterprises may not have different installation charges for different ranges. In such a case, the same charge can be used for all ranges)

| | Range 1 | | Range 2 | | Range 3 | |
|---------------------------|--------------------------------------|--|--------------------------------------|--|--------------------------------------|--|
| | Delivery charge Q28 | Installation charge Q28 | Delivery charge Q28 | Installation charge Q28 | Delivery charge Q28 | Installation charge Q28 |
| For toilet packages | | | | | | |
| For individual components | | | | | | |

COST OF RAW MATERIALS

For each toilet package sold (enter data in the table)

29. What are the different components you use for the toilet package?
 30. How many units of each component are used in one unit of toilet package?
 31. Is the component a traded / manufactured good?

In case of traded component:

32. At what price do you buy one unit of each component?

In case of manufactured component:

- 33. What raw materials do you use to manufacture the component?
- 34. How much quantity of each raw material is used in manufacturing each unit of the component?

Alternative question to gather same data: What are the major raw materials you use? How many units of different components does it produce?

- 35. What is the unit of measure of each raw material?
- 36. What is the cost of each unit of measure of each raw material?

(Note: Interviews should only enquire about the costs of raw materials or components in the first instance. For subsequent sections, they can skip the question).

| For Toilet Package 1: [Add toilet package name] | | | | | | | |
|---|---|--|------------------------------------|------------------------------------|---|---|--|
| | | | In case of traded component: | In case of manufactured component: | | | |
| Component name Q29 | Units of component in each unit toilet package Q30 | Traded/ Manufactured component? Q31 | Cost price (per unit) Q32 | Raw materials used Q33 | Quantity of raw materials used Q34 | Unit of measure (e.g., kg/bag/container) Q35 | Cost of each unit of measure of raw materials Q36 |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |

| For Toilet Package 2: [Add toilet package name] | | | | | | | |
|---|---|--|------------------------------|------------------------------------|---------------------------------------|---|--|
| | | | In case of traded component: | In case of manufactured component: | | | |
| Component name Q29 | Units of component in each unit toilet package Q30 | Traded/ Manufactured component? Q31 | Cost price (per unit) Q32 | Raw materials used Q33 | Quantity of raw materials used Q34 | Unit of measure (e.g., kg/bag/container) Q35 | Cost of each unit of measure of raw materials Q36 |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |

| For Toilet Package 3: [Add toilet package name] | | | | | | | |
|---|---|--|------------------------------|------------------------------------|---------------------------------------|---|--|
| | | | In case of traded component: | In case of manufactured component: | | | |
| Component name Q29 | Units of component in each unit toilet package Q30 | Traded/ Manufactured component? Q31 | Cost price (per unit) Q32 | Raw materials used Q33 | Quantity of raw materials used Q34 | Unit of measure (e.g., kg/bag/container) Q35 | Cost of each unit of measure of raw materials Q36 |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |

For each individual component sold

- 37. What are the individual components you sell that are not a part of a toilet package?
- 38. Is the component a traded / manufactured good?

In case of traded component:

- 39. What is the cost price (excluding transport cost) of each unit of component?

In case of manufactured component:

- 40. What raw materials do you use to manufacture the component?
- 41. How much quantity of each raw material is used in manufacturing each unit of component?
- 42. What is the unit of measure of each raw material?
- 43. What is the cost of each unit of measure of each raw material?

| For individual components sold | | | | | | |
|--------------------------------|--|------------------------------|------------------------------------|---------------------------------------|---|--|
| | | In case of traded component: | In case of manufactured component: | | | |
| Component name Q37 | Traded/ Manufactured component? Q38 | Cost price (per unit) Q39 | Raw materials used Q40 | Quantity of raw materials used Q41 | Unit of measure (e.g., kg/bag/container) Q42 | Cost of each unit of measure of raw materials Q43 |
| | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |
| | <input type="checkbox"/> Traded <input type="checkbox"/> Manufactured | | | | | |

44. How do your raw material costs compare to competitors?
(Note: Interviewers aware of competitors' costs should test the entrepreneur's costs with these benchmarks)
- ☐ Higher than competitors
 - ☐ Same as competitors
 - ☐ Lower than competitors
 - ☐ Don't know/not sure
45. *If higher, why do you have higher costs than competitors?*
46. *If lower, how do you lower your costs compared to competitors?*
47. Do you typically place bulk orders for materials with your suppliers? Why/why not?
(Note: Ask if not mentioned for questions above)
48. Do your suppliers provide you with discounts if you place large orders?
(Note: Ask if not mentioned for questions above)
- ☐ Yes
 - ☐ No
49. What do you do to minimize your raw material costs?
50. Who are your suppliers?
- ☐ Local input suppliers
 - ☐ MBS program

In case of "local input suppliers," skip to next section. In case of "MBS program," ask the next question.

51. Is their price less than what you would pay to input suppliers? By how much?
52. What quantities of different raw materials do you keep as inventory for the sanitation enterprise?
53. What quantities of different raw materials do you keep as inventory for your other business line? *(Note: Ask if entrepreneur has another business line)*
54. What quantities of different product packages and/or components do you keep as inventory for the sanitation enterprise?
55. What quantities of different products do you keep as inventory for your other business line? What is their value? *(Note: Ask if entrepreneur has another business line)*

DAMAGED COMPONENTS

56. Do you have any components that get damaged in the shop or during delivery?

In case of "No," please skip this section. In case of "Yes," ask questions 57-59 and fill the table

57. Which components are these?
58. How do they get damaged?
59. What percentage of the total units produced of the component get damaged?

| Name of component that gets damaged Q57 | % of total units of the component get damaged Q59 |
|--|--|
| | |
| | |
| | |

DIRECT LABOR

60. Do you employ any labor for the sanitation business?

- ☐ Yes
☐ No

If no, please skip this section. Otherwise, proceed to the next question

61. Do you pay them a fixed salary every month or hire them whenever you need them?

- ☐ Fixed salary ('Fixed salary method')
☐ Hire them when I need them ('Per toilet package/individual component method')

In case of "fixed salary method," ask for each laborer (enter data in table)

62. How many laborers do you have?

63. How much do you pay each of them in a year?

Alternative question to gather same data: How much do you pay them in a month? Is this the same for every month, or do you have some months where it is higher or lower?

64. What percentage of their time do they spend on the sanitation business?

| | Annual salary Q63 | % time contribution to sanitation Q64 |
|-----------|------------------------------------|--|
| Laborer 1 | | |
| Laborer 2 | | |
| Laborer 3 | | |

In case of "per toilet package/individual component method" (enter data in table):

65. How much do you pay for manufacturing each toilet package/individual component?

| | Wages paid to manufacture one unit Q65 |
|------------------|---|
| Toilet package 1 | |
| Toilet package 2 | |

| | |
|------------------|--|
| Toilet package 3 | |
| Component 1 | |
| Component 2 | |
| Component 3 | |
| Component 4 | |
| Component 5 | |

TRANSPORT OF RAW MATERIALS

66. Do the raw material costs you shared earlier include the transportation cost?

- ☐ Yes
☐ No

If yes, please skip this section. Otherwise, proceed to the next question

67. How do you transport raw materials from the input supplier? (Note: Probe for the following options)

- ☐ Use own vehicle ('Owned transport')
☐ Pay the input supplier or transporter ('Hired transport')

In case of "Owned transport:"

68. How many trips do you make to input suppliers to procure material in a year?

*Alternative question to gather same data: How many trips do you make to input suppliers in a month?
Is it the same every month, or do you have some months where it is more or less?*

69. What is the average distance to input suppliers?

70. What is your fuel cost (per kilometer)?

(Note: MBS programs can also gather this data by speaking with local transporters)

Alternative question to gather same data: What is your weekly fuel cost? How many kilometers does your vehicle run in a week?

In case of "Hired transport:"

71. Do you pay per trip or based on the quantity of materials transported?

- ☐ Per trip
☐ Based on the quantity of materials ('Per toilet package/component')

In case of "Per trip:"

72. How many trips do you make to input suppliers to procure material in a year?

*Alternative question to gather same data: How many trips do you make to input suppliers in a month?
Is this the same for every month, or do you have some months where it is more or less?*

73. How much do you pay per trip?

In case of “Per toilet package/component”

74. How much do you pay to transport materials for different toilet packages/components?

(Note: Entrepreneurs may only have the transportation cost per unit of raw material/component, and not toilet packages. In such a case, MBS programs should gather this data and then calculate total cost of transport per toilet package based on the quantity of raw materials and components for each toilet package as gathered in the “Cost of Raw Materials” section above. For example, assume a toilet package consists of 1 pan and 2 cement rings. If the cost of transporting a pan is USD 1 per pan and the cost of transporting a cement ring is USD 2 per cement ring, then the cost of transporting the raw materials of the toilet package can be calculated as USD 5 per toilet package)

| | Cost of transporting raw materials Q74 |
|------------------|---|
| Toilet package 1 | |
| Toilet package 2 | |
| Toilet package 3 | |
| Component 1 | |
| Component 2 | |
| Component 3 | |
| Component 4 | |
| Component 5 | |

TRANSPORT FOR DELIVERY

75. Do you deliver toilets/individual components to your customers?

- ☐ Yes
☐ No

In case of “No,” please skip this section

76. How do you deliver toilets/individual components to your customers? *(Note: Probe for the following options)*

- ☐ Owned transport
☐ Hired transport from transporter

In case of “Owned transport:”

77. How many trips do you make to deliver toilets to customers annually?

Alternative question to gather same data: How many trips do you make to customers in a month? Is it the same every month, or do you have some months where it is more or less?

78. What is the average distance to customers?

(Note: Question may already have been answered in the “Revenue from related services” section)

79. What is the fuel cost (per km) of operating your owned transport?

(Note: Ignore this question if it has already been answered in the previous section)

In case of “Hired transport:”

80. What percentage of the different toilet packages and/or individual components sold do you deliver to customers?

(Note: Question may already have been answered in the “Revenue from related services” section)

81. How much do you pay to the transporter for each delivery of toilet package/individual component?

| | % of total units delivered to customers Q80 | Fee paid to transporter per delivery Q81 |
|------------------|--|---|
| Toilet package 1 | | |
| Toilet package 2 | | |
| Toilet package 3 | | |
| Component 1 | | |
| Component 2 | | |
| Component 3 | | |
| Component 4 | | |
| Component 5 | | |

LAND RENT

82. Do you pay land rent for the land parcel(s) where you manufacture and/or sell toilets?

- ☐ Yes
☐ No

In case of “No,” please skip this section

83. Do you use the land parcels for your other business lines?

84. How much land rent do you pay annually for the land parcels you use?

| | Shared/Non-shared land parcel Q83 | Land rent (annual) Q84 |
|---------------|--|---|
| Land parcel 1 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | |
| Land parcel 2 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | |

| | | |
|---------------|--|--|
| Land parcel 3 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | |
|---------------|--|--|

UTILITIES

85. Do you pay for utilities for your sanitation business?

- ☐ Yes
☐ No

In case of "No," please skip this section

86. Do you share the utility with your other business lines?

87. How much do you pay for each of the utilities annually?

| | Shared/Non-shared utility Q86 | Utility cost (annual) Q87 |
|-----------|--|--------------------------------------|
| Utility 1 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | |
| Utility 2 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | |
| Utility 3 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | |

MARKETING (COMMISSIONS)

88. Do you work with sales agents to sell toilets? Why/why not?

- ☐ Yes
☐ No

If no, skip this section. Otherwise, proceed to the next question

89. How did you start working with them?

90. How frequently do you interact with them?

91. How do you pay them? (Note: Probe for the following options)

- ☐ Commission per unit of toilet package/individual component sold
☐ Share of price charged to customers

In case sales agents are paid commission per unit of toilet package / individual component sold

92. What percentage of the total toilet packages and/or individual components sold are through sales agents?

93. How much commission do you pay to your sales agents for different toilet package / individual component sold?

(Note: Enterprises may not be able to share the percentage of toilets sold through agents for each toilet package/individual component. In such a case, the same value can be used for all products)

| | Units sold through sales agents (% of total) Q92 | Commission paid per unit sold Q93 |
|------------------|---|--|
| Toilet package 1 | | |
| Toilet package 2 | | |
| Toilet package 3 | | |
| Component 1 | | |
| Component 2 | | |
| Component 3 | | |
| Component 4 | | |
| Component 5 | | |

In case sales agents are paid a share of price charged to customers

94. What percentage of the total toilet packages and/or individual components sold are through sales agents?
95. What percentage of the price do you share with sales agents for different toilet packages/components?

(Note: Enterprises may not be able to share the percentage of toilets sold through agents for each toilet package/individual component. In such a case, the same value can be used for all products)

| | Units sold through sales agents (% of total) Q94 | % of price shared with sales agents (% of total) Q95 |
|------------------|---|---|
| Toilet package 1 | | |
| Toilet package 2 | | |
| Toilet package 3 | | |
| Component 1 | | |
| Component 2 | | |
| Component 3 | | |
| Component 4 | | |
| Component 5 | | |

MARKETING (NON-COMMISSION)

96. Do you print any advertisements? If yes, how many do you typically print in a year?
97. Do organize any village meetings for marketing purposes? If yes, how many do you typically organize in a year?
98. How much do you pay for each print of the advertisement? How much do you pay for each village meeting that you organize?

| | Units (per year) Q96, Q97 | Cost per unit Q98 |
|------------------|--|------------------------------------|
| Advertisements | | |
| Village meetings | | |

99. What other methods do you employ to increase sales? How much do they cost?

REPAIRS

100. What equipment/assets do you use for the sanitation business?
101. Do you incur any repair costs for these assets?
- ☐ Yes
- ☐ No

In case of "No," please skip this section

102. Do you share these assets with your other business lines?
103. How much do you spend on repair expenses per year for each asset?

| | Shared/Non-shared asset Q102 | Repair cost (annual) Q103 |
|---------|--|--|
| Asset 1 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | |
| Asset 2 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | |
| Asset 3 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | |

DEPRECIATION

For each asset used in sanitation business, fill the table

- I04. Do you share this asset with other business lines?
 I05. What was the purchase price of the asset?
 I06. When did you purchase this asset?
 I07. How many years do you expect the asset to be used in the business?
 I08. After this time period, how much do you think you could sell it for?

(Note: Entrepreneurs may not be able to answer all of the above questions. If so, refer to local taxation and accounting rules to gather required data for calculating depreciation)

| | Shared/Non-shared asset Q104 | Purchase price (per unit) Q105 | Purchase year Q106 | Useful life (in years) Q107 | Salvage value (per unit) Q108 |
|---------|--|---|-------------------------------------|--|--|
| Asset 1 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | | | | |
| Asset 2 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | | | | |
| Asset 3 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | | | | |
| Asset 4 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | | | | |
| Asset 5 | <input type="checkbox"/> Shared resource <input type="checkbox"/> Non-shared resource | | | | |

BAD DEBTS

- I09. Do you offer credit to customers? Why/why not?
☐ Yes
☐ No

I 10. What other services/help do you provide to customers that increase your reputation and/or sales?

In case of “No” to Q109, please skip remaining section

I 11. Do you have any customers who do not pay back?

- ☐ Yes
☐ No

In case of “No,” please skip this section. Otherwise, ask for each toilet package/component sold:

I 12. What percentage of toilet packages/individual components do you sell on credit?

I 13. What percentage of credit customers stop paying for different toilet packages/individual components?

I 14. What is the typical amount that these customers fail to pay for different toilet packages/individual components?

| | % of total units sold on credit Q112 | % of credit customers who stop paying Q113 | Average unrecoverable amount (per customer) Q114 |
|------------------|---|---|---|
| Toilet package 1 | | | |
| Toilet package 2 | | | |
| Toilet package 3 | | | |
| Component 1 | | | |
| Component 2 | | | |
| Component 3 | | | |
| Component 4 | | | |
| Component 5 | | | |

INTEREST

I 15. Have you taken any loans for the sanitation business?

- ☐ Yes
☐ No

In case of “No,” please skip this section. Otherwise, proceed to next question

I 16. Do you know either the monthly amount you pay back for the loan (EMI) or the interest rate of your loan?

In case entrepreneur knows the EMI amount, ask for each loan:

I 17. What was the amount for which you took the loan?

I 18. What was the exact date when you took the loan?

I19. What was the duration for which you took the loans (in months)?

I20. What is the monthly amount you pay back to the lending agency/bank (EMI)?

| | Amount of loan Q117 | Date of loan Q118 | Duration of loan (months) Q119 | EMI Q120 |
|--------|--------------------------------------|------------------------------------|---|---------------------------|
| Loan 1 | | | | |
| Loan 2 | | | | |

In case entrepreneur knows the interest rate

I21. What was the amount for which you took the loan?

I22. What was the interest rate of your loan (annual, in %)? (Note: Write the monthly interest rate if that is provided by the entrepreneur)

I23. What was the exact date when you took the loan?

I24. What was the duration for which you took the loans (in months)?

| | Amount of loan Q121 | Interest rate (annual, in %) Q122 | Date of loan Q123 | Duration of loan (months) Q123 |
|--------|--------------------------------------|--|------------------------------------|---|
| Loan 1 | | | | |
| Loan 2 | | | | |

GENERAL INQUIRIES AND FUTURE OUTLOOK

I25. Who all do you interact with for running the sanitation enterprise? For what? How frequent are these interactions?

I26. Are you satisfied with the sanitation business? Why/why not?

I27. What is your biggest challenge in running the sanitation business?

I28. How have you tried to overcome this challenge?

I29. If you were to make losses in sanitation business for a couple of months, would you still continue this business? Why/why not?

I30. How much income would be sufficient for you to continue operating the sanitation business?

I31. Are you considering any other alternatives to the sanitation business? What makes them more attractive than the sanitation business?

CLOSING SCRIPT

Interviewers can use the following script to conclude the interview:

That brings us to the end of this interview. We would like to thank you again for your time and for sharing all this information with us. As mentioned earlier, we are hoping to use this information to understand how we can help you improve your profits. We hope to see you again soon!