

Your QUESTIONNAIRE NUMBER
RECORD NUMBER
PREFERENCE NUMBER

THE WORLD BANK
Zimbabwe Enterprise Survey
Services Module (2011)
Module A (show cards for innovation)

GPS Coordinates				SPLIT BALLOT		
Latitude	poslat	N	S	lat	A (with cards)	1
Longitude	poslon	E	W	lon	B (without cards)	cards

A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]

A.0 Questionnaire a0	Module
If firm is Retail firm	2
If firm is a Services (non-Retail) firm	3

A.3 Size of locality a3	
City with population over 1 million – other than capital	2
Over 250.000 to 1 million	3
50.000 to 250.000	4
Less than 50.000	5

A.1 Country

a1

A.1a Language

a1a

A.2	Sampling Region a2
Region A	1
Region B	2
Region C	3
Region D	4
Region E	5

A.4 Industry	Sampling sector a4a	Screening sector a4b
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A.3a	Screening Region (coded ex post) a3a
Region A	1
Region B	2
Region C	3
Region D	4
Region E	5

Manufacturing :Section D	Food	15	15
	Tobacco	16	16
	Textiles	17	17
	Garments	18	18
	Leather	19	19
	Wood	20	20
	Paper	21	21
	Recorded media	22	22
	Refined petroleum product	23	23
	Chemicals	24	24
	Plastics & rubber	25	25
	Non metallic mineral products	26	26
	Basic metals	27	27
	Fabricated metal products	28	28
	Machinery and equipment	29	29
	Electronics (31 & 32)	31	31
	Precision instruments	33	33
Transport machines (34&35)	34	34	
Furniture	36	36	
Recycling	37	37	
Retail	Retail	52	52
Other Services	Wholesale	51	51
	IT	72	72
	Hotel and restaurants: section H	55	55
	Services of motor vehicles	50	50
	Construction Section F:	45	45
Transport Section I: (60-64)	60	60	

A.3x Name of city/town/village

a3x

A.3b Is this city the official capital city? **a3b**

Yes	1
No	2

A.3c Is this city the main business city? **a3c**

Yes	1
No	2

A.5 Sector match between screener information and sample frame **a5**

Yes, screener and sample frame info match	1
No, screener and sample frame do not match but establishment still does activities which match sample frame	2
No, does not match	3

A.12 Interviewer code **a12**

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A.13 Supervisor code **a13**

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A.6 Size

	Sampling size a6a	Screener Size a6b
Micro<5	0	0
Small >=5 and <=19	1	1
Medium >=20 and <=99	2	2
Large >=100	3	3

A.7 Establishment is part of a larger firm **a7**

Yes	1
No, a firm on its own	2

A.7a

Number of establishments that form the firm	a7a
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A.8 Type of establishment **a8**

HQ without production and/or sales in this location	1
HQ with production and/or sales in this location	2
Establishment physically separated from HQ and other establishments of the same firm	3
Establishment physically separated from HQ but with other establishments of the same firm	4
DOES NOT APPLY	-7

A.9 Are establishment's financial statements prepared separately from HQ's statements? **a9**

Yes	1
No	2
DOES NOT APPLY	-7

A.10 Are establishment's financial statements prepared separately from other establishments of the same firm? **a10**

Yes	1
No	2
DOES NOT APPLY	-7

A.11 If HQ, are financial statements independent from the rest of establishments? **a11**

Yes	1
No	2
DOES NOT APPLY	-7

A.14 Time face-to-face interview begins:

Day (dd)	Month (mm)	Year (yyyy)	Hour (00 to 23)	Minutes (00 to 59)
a14d	a14m	a14y	a14h	a14min

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

The goal of this survey is to gather information and opinions about the business environment in Zimbabwe. The information gathered here will help the World Bank to develop new policies and programs that enhance employment and economic growth.

The information obtained here will be held in the strictest confidentiality. Neither your name nor the name of your business will be used in any document based on this survey.

B. GENERAL INFORMATION

READ OUT THE FOLLOWING INTRODUCTORY SENTENCE ONLY IF A7 = 1 (yes):

The first few questions apply to the firm which your establishment is part of.

B.1 What is this firm's current legal status? **SHOW CARD 1**

Shareholding company with shares trade in the stock market	1
Shareholding company with non-traded shares or shares traded privately	2
Sole proprietorship	3
Partnership	4
Limited partnership	5
OTHER (SPONTANEOUS-SPECIFY) ___ b1x ___	6
DON'T KNOW (SPONTANEOUS)	-9

SKIP TO B.2

b1

B.3 What percentage of this firm does the largest owner or owners own?

	Percent
Percentage held by largest owner or owners	b3 %
DON'T KNOW (SPONTANEOUS)	-9

B.2 What percentage of this firm is owned by each of the following: **SHOW CARD 2**

	Percent	DON'T KNOW (SPONTANEOUS)
Private domestic individuals, companies or organizations	b2a %	-9
Private foreign individuals, companies or organizations	b2b %	-9
Government or State	b2c %	-9
Other	b2d %	-9
	100%	

IF 100% END INTERVIEW

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100% (UNLESS RESPONDENT DOES NOT KNOW)

B.4 Amongst the owners of the firm, are there any females?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

b4

ZBB.4 Does this firm have subsidiaries outside Zimbabwe?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

zbb4

READ ONLY IF A7=1 (yes)

I want to proceed by asking you about this establishment only.

B.5 In what year did this establishment begin operations?

	Year
Year establishment began operations	b5
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

B.6 How many full-time employees did this establishment employ when it started operations? Please include all employees and managers (**INTERVIEWER: INCLUDE RESPONDENT WHEN APPLICABLE**)

	Number
Full-time employees at start-up	b6
DON'T KNOW (SPONTANEOUS)	-9

B.6a Was this establishment formally registered when it began operations?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

b6a

B.6b In what year was this establishment formally registered?

	Year
Year establishment formally registered	b6b
DON'T KNOW (SPONTANEOUS)	-9
NEVER REGISTERED (SPONTANEOUS)	-7

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR.

B.7 How many years of experience working in this sector does the Top Manager have?

	Years
Manager's experience in sector	b7
LESS THAN ONE YEAR	1
DON'T KNOW (SPONTANEOUS)	-9

B.7a Is the Top Manager female?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

b7a

B.8 Does this establishment have an internationally-recognized quality certification?
(INTERVIEWER: SOME EXAMPLES ARE ISO 9000, 9002, OR 140000, OR HACCP)

Yes	1
No	2
STILL IN PROCESS	-6
DON'T KNOW (SPONTANEOUS)	-9

b8

C. INFRASTRUCTURE AND SERVICES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

Now, we turn to the establishment's operations in fiscal year 2010.

C.3 Over the last two years, did this establishment submit an application to obtain an electrical connection?

Yes	1	
No	2	<i>GO TO QUESTION C.6</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO QUESTION C.6</i>

c3

C.4 In reference to that application for an electrical connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	Days
Wait for electrical connection	c4
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

C.5 In reference to that application for an electrical connection, was an informal gift or payment expected or requested?

Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
REFUSE (SPONTANEOUS)	-8	

c5

C.6 Over fiscal year 2010, did this establishment experience power outages?

Yes	1	
No	2	<i>GO TO QUESTION C.10</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO QUESTION C.10</i>

c6

C.7 In a typical month, over fiscal year 2010, how many power outages did this establishment experience?

	Number	
Average number of power outages per month	c7	<i>IF 0, GO TO QUESTION C.10</i>
DON'T KNOW (SPONTANEOUS)	-9	

C.8 How long did these power outages last on average?

	Hours
Average duration of power outages	c8
LESS THAN ONE HOUR	1
DON'T KNOW (SPONTANEOUS)	-9

C.9 Please estimate the losses that resulted from power outages either as a percentage of total annual sales or as total annual losses.

	Percent
Loss as percentage of total annual sales due to power outages	c9a %
NONE	0
DON'T KNOW (SPONTANEOUS)	-9

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	US \$
Annual losses due to power outages	c9b
NONE	0
DON'T KNOW (SPONTANEOUS)	-9

C.10 Over the course of fiscal year **2010**, did this establishment own or share a generator?

Yes	1	GO TO QUESTION C.12 GO TO QUESTION C.12
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

c10

C.11 In fiscal year **2010**, what percentage of this establishment's electricity came from a generator or generators that the establishment owned or shared?

	Percent
Percentage electricity from generators	c11 %
DON'T KNOW (SPONTANEOUS)	-9

C.12 Over the last two years, did this establishment submit an application to obtain a water connection?

Yes	1	GO TO QUESTION C.19 GO TO QUESTION C.19
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

c12

C.13 In reference to that application for a water connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	Days
Wait for water connection	c13
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

C.14 In reference to that application for a water connection, was an informal gift or payment expected or requested?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANENOUS)	-8

c14

C.19 Over the last two years, did this establishment submit an application to obtain a telephone connection?

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

c19

C.20 In reference to that application for a telephone connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	Days
Wait for telephone connection	c20
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

C.21 In reference to that application for a telephone connection, was an informal gift or payment expected or requested?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANEOUS)	-8

c21

C.22a | At the present time, does this establishment use e-mail to communicate with clients or suppliers?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

c22a

C.22b | At the present time, does this establishment have its own website?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

c22b

C.23 | Does this establishment have a high-speed Internet connection on its premises?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION C.28
GO TO QUESTION C.28

c23

C.24 | Is this establishment's Internet connection used to:

INTERVIEWER: READ EACH OPTION ALOUD		Yes	No	(SPONTANEOUS)	
				DON'T KNOW	DOES NOT APPLY
Make purchases for this establishment	c24b	1	2	-9	-7
Sell and market products	c24f	1	2	-9	-7
Do research and develop ideas on new products and services	c24d	1	2	-9	-7

C.28 | Does this establishment currently use cell phones for the operations of the establishment?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

c28

C.30 Using the response options on the card; To what degree is **Electricity** an obstacle to the current operations of this establishment? **SHOW CARD 3**

Using the response options on the card; To what degree is **Telecommunications** an obstacle to the current operations of this establishment? **SHOW CARD 3**

						(SPONTANEOUS)		
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	DON'T KNOW	DOES NOT APPLY
Electricity	c30a	0	1	2	3	4	-9	-7
Telecommunications	c30b	0	1	2	3	4	-9	-7

D. SALES AND SUPPLIES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
The next topic to be covered is how and where this establishment makes its sales.

D.1a1 In fiscal year **2010**, what was this establishment's main product or service, that is, the product or service that represented the largest proportion of annual sales

Description	
	d1a1x

INTERVIEWER: THE FOLLOWING QUESTION IS NOT PART OF THE INTERVIEW. IT WILL BE FILLED OUT IN THE OFFICE

D.1a2 **CODE THE MAIN PRODUCT OR SERVICE OF THIS ESTABLISHMENT FOLLOWING ISIC CODES REV. 3.1**

	Code
Code of main product or service	d1a2

D.1a3 What percentage of total sales does the main product or service represent?

	Percent
Percentage of sales represented by main product or service	d1a3
DON'T KNOW (SPONTANEOUS)	-9

D.2 In fiscal year **2010**, what were this establishment's total annual sales for all products and services?

	US \$
Last complete fiscal year's total sales	d2
DON'T KNOW (SPONTANEOUS)	-9
PLEASE ALSO WRITE OUT THE NUMBER (i.e. 50,000 as Fifty Thousand)	
	d2x

ZBN.3 Could you estimate, in **US \$**, what were the total annual sales for this establishment three fiscal years ago, in fiscal year **2008**?

	US \$
Total annual sales three years ago	n3
IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO	-7
DON'T KNOW / ANABLE TO ESTIMATE (SPONTANEOUS)	-9

D.3 In fiscal year 2010, what percentage of this establishment's sales were: **SHOW CARD 4**
(INTERVIEWER: SKIP PATTERNS MUST BE FOLLOWED IN THE ORDER THEY APPEAR ON THE TABLE)

	Percent	DON'T KNOW (SPONTANEOUS)	
National sales	d3a %	-9	<i>IF 100, GO TO QUESTION D.17</i>
Indirect exports (sold domestically to third party that exports products)	d3b %	-9	<i>IF 100, GO TO QUESTION D.8</i>
Direct exports	d3c %	-9	<i>IF 0, GO TO QUESTION D.8</i>
	100%		

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100% (UNLESS RESPONDENT DOES NOT KNOW)

D.4 In fiscal year 2010, when this establishment exported goods directly, how many days did it take on average from the time this establishment's goods arrived at their main point of exit (e.g., port, airport) until the time these goods cleared customs?

	Days
Average number of days to clear customs	d4
LESS THAN ONE DAY	1
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY	-7

ZBD.4 When dealing with customs in the process of exporting goods directly, was an informal gift or payment expected or requested?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANEOUS)	-8

ZBd4

D.6 In fiscal year 2010, what percentage of the value of the products exported directly was lost while in transit because of theft?

	Percent
Losses due to theft as percentage of the value of the products	d6 %
NO LOSSES	0
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY	-7

D.7 In fiscal year **2010**, what percentage of the value of the products exported directly was lost while in transit because of breakage or spoilage?

	Percent
Losses due to breakage or spoilage as percentage of the value of the products	d7 %
NO LOSSES	0
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY	-7

D.8 In which year did this establishment first export directly or indirectly?

	Year
Began exporting directly or indirectly	d8
DON'T KNOW (SPONTANEOUS)	-9

**ENUMERATOR: ASK THE FOLLOWING QUESTION ONLY FROM RETAIL ESTABLISHMENTS
(a0=2)**

D.17 At the present time, when this establishment receives its **main sales item**, on average, how many days of inventory measured in days of sales, does this establishment keep?
(INTERVIEWER: IF RESPONDENT REQUIRES CLARIFICATION DEFINE DAYS OF INVENTORY AS STOCK IN HAND)

	Days
Days of inventory of main sales item	d17
DON'T KNOW (SPONTANEOUS)	-9

D.30 Using the response options on the card; To what degree is **Transport** an obstacle to the current operations of this establishment? **SHOW CARD 5**

Using the response options on the card; To what degree is **Customs and Trade Regulation** an obstacle to the current operations of this establishment? **SHOW CARD 5**

						(SPONTANEOUS)		
		No obstacl e	Minor obstacl e	Moderat e obstacle	Major obstacl e	Very Severe Obstacle	DON'T KNOW	DOES NOT APPLY
Transport	d30a	0	1	2	3	4	-9	-7
Customs and trade regulations	d30b	0	1	2	3	4	-9	-7

E. DEGREE OF COMPETITION

E.11 Does this establishment compete against unregistered or informal firms?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

e11

E.30 Using the response options on the card; To what degree are **Practices of Competitors in the Informal Sector** an obstacle to the current operations of this establishment? **SHOW CARD 5**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS)	
						DON'T KNOW	DOES NOT APPLY
Practices of competitors in the informal sector e30	0	1	2	3	4	-9	-7

G. LAND AND PERMITS

G.1 Of the land occupied by this establishment, what percentage is: **SHOW CARD 6**

	Percent	DON'T KNOW (SPONTANEOUS)
Owned by this establishment	g1a %	-9
Rented or leased by this establishment	g1b %	-9
Other	g1c %	-9
	100%	

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%
UNLESS RESPONDENT DOES NOT KNOW, IF IT IS A FLOOR IN A BUILDING, WRITE -7**

G.2 Over the last two years, did this establishment submit an application to obtain a construction-related permit?

Yes	1	GO TO QUESTION G.5
No	2	
DON'T KNOW (SPONTANEOUS)	-9	GO TO QUESTION G.5

g2

G.3 In reference to that application for a construction-related permit, approximately how many days did it take to obtain it from the day of the application to the day the permit was granted?

	Days
Wait for a construction-related permit	g3
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

G.4 In reference to that application for a construction-related permit, was an informal gift or payment expected or requested?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANEOUS)	-8

g4

ENUMERATOR: ASK THE FOLLOWING 2 QUESTIONS ONLY FROM RETAIL ESTABLISHMENTS
(a0=2)

G.5 What is the total selling area of this establishment?

Area	
DON'T KNOW (SPONTANEOUS)	-9

g5a

SPECIFY UNITS

Square Feet	1
Square Yards	2
Square Meters	3
OTHER (SPECIFY) <u>g5bx</u>	4

g5b

G.6 Of the buildings occupied by this establishment, what percentage is owned and what percentage is rented or leased? **SHOW CARD 6**

	Percent	DON'T KNOW (SPONTANEOUS)
Owned by this establishment	g6a %	-9
Rented or leased by this establishment	g6b %	-9
Other	g6c %	-9
100%		

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%
(UNLESS RESPONDENT DOES NOT KNOW)

G.30 Using the response options on the card; To what degree is **Access to Land** an obstacle to the current operations of this establishment? **SHOW CARD 7**

						(SPONTANEOUS)		
		No obstacl e	Minor obstacl e	Moderat e obstacle	Major obstacl e	Very Severe Obstacle	DON'T KNOW	DOES NOT APPLY
Access to land	g30a	0	1	2	3	4	-9	-7

H. INNOVATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING

And now we switch to a new topic. In this section “new” means new to the firm but not necessarily new to the market or other firms, and it could have been originally developed by other firms

H.1 In the last three years, has this establishment introduced new products or services? **SHOW CARD 8**

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION H.3

GO TO QUESTION H.3

h1

H.2 Was the new product or service also new for the establishment's main market?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

h2

H.3 In the last three years, has this establishment introduced any new or significantly improved methods of manufacturing products or offering services? **SHOW CARD 9**

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

h3

H.4 During the last three years, has this establishment introduced any new or significantly improved logistical or business support processes? **SHOW CARD 10**

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

h4

H.5 During the last three years, has this establishment introduced any new or significantly improved organizational structures or management practices? **SHOW CARD 11**

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

h5

H.6 During the last three years, has this establishment introduced new or significantly improved marketing methods? **SHOW CARD 12**

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

h6

H.7 During the last three years, did this establishment spend on formal research and development activities, either in-house or contracted with other companies? **SHOW CARD 13**

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

h7

H.8 During the last three years, did this establishment give employees some time to develop or try out a new approach or new idea about products or services, business process, firm management, or marketing?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

h8

H.9 During the last 3 years, did this establishment engage in internal or external training of the personnel to familiarize them with new or significantly improved technologies, products or processes, including changing management or marketing practices?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

h9

I. CRIME

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

I.1 In fiscal year **2010**, did this establishment pay for security, for example equipment, personnel, or professional security services?

Yes	1	<i>GO TO QUESTION I.3</i> <i>GO TO QUESTION I.3</i>
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

i1

I.2 In fiscal year **2010**, what percentage of this establishment's total annual sales was paid for security, or what was the total annual cost of security?

	Percent
Percentage of total annual sales for security	i2a %
DON'T KNOW (SPONTANEOUS)	-9

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	US \$
Total annual cost of security	i2b
DON'T KNOW (SPONTANEOUS)	-9

I.3 In fiscal year **2010**, did this establishment experience losses as a result of theft, robbery, vandalism or arson on this establishment's premises?

Yes	1	<i>GO TO QUESTION I.30</i> <i>GO TO QUESTION I.30</i>
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

i3

I.4 In fiscal year **2010**, what were the estimated losses as a result of theft, robbery, vandalism or arson that occurred on this establishment's premises either as a percentage of total annual sales or as total annual losses?

	Percent
Losses as percentage of total annual sales	i4a %
DON'T KNOW (SPONTANEOUS)	-9

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	US \$
Total annual value of losses	i4b
DON'T KNOW (SPONTANEOUS)	-9

I.30 Using the response options on the card; To what degree is **Crime, Theft and Disorder** an obstacle to the current operations of this establishment? **SHOW CARD 14**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS)	
						DON'T KNOW	DOES NOT APPLY
Crime, theft and disorder i30	0	1	2	3	4	-9	-7

K. FINANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
I would like to ask you a few questions about how you finance the operations of this establishment.

K.1 In fiscal year **2010**, what percentage of material inputs or services was paid for after delivery (purchased on credit)?

	Percent	DON'T KNOW (SPONTANEOUS)
Paid after delivery?	k1c %	-9

K.2 In fiscal year **2010**, what percentage of this establishment's total annual sales of its goods or services were paid after delivery (sold on credit)?

	Percent	DON'T KNOW (SPONTANEOUS)
Paid for after delivery?	k2c %	-9

K.3 Over fiscal year **2010**, please estimate the proportion of this establishment's working capital that was financed from each of the following sources? **SHOW CARD 15**

	Percent	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	k3a %	-9
Borrowed from banks: private and state-owned	k3bc %	-9
Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	k3e %	-9
Purchases on credit from suppliers and advances from customers	k3f %	-9
Other, moneylenders, friends, relatives, etc.	k3hd %	-9
	100%	

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100% (UNLESS RESPONDENT DOES NOT KNOW)

K.4 In fiscal year **2010**, did this establishment purchase any fixed assets, such as machinery, vehicles, equipment, land or buildings?

Yes	1	GO TO QUESTION K.6 GO TO QUESTION K.6
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
	k4	

N.5 In fiscal year **2010**, how much did this establishment spend on purchases of:

	US \$	DON'T KNOW (SPONTANEOUS)
Machinery, vehicles, and equipment (new or used)	n5a	-9
Land and buildings	n5b	-9

K.5 Over fiscal year **2010**, please estimate the proportion of this establishment's total purchase of fixed assets that was financed from each of the following sources:
SHOW CARD 16

	Percent	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	k5a%	-9
Owners' contribution or issued new equity shares	k5i %	-9
Borrowed from banks: private and state-owned	k5bc%	-9
Borrowed from non-bank financial institutions	k5e %	-9
Purchases on credit from suppliers and advances from customers	k5f %	-9
Other, moneylenders, friends, relatives, bonds, etc	k5hdj%	-9
	100%	

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100% (UNLESS RESPONDENT DOES NOT KNOW)

K.6 Now let's talk about the establishment's current situation. At this time, does this establishment have a checking or savings account?

Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		k6

K.7 At this time, does this establishment have an overdraft facility?

Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		k7

K.8 At this time, does this establishment have a line of credit or a loan from a financial institution?

Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		k8

GO TO QUESTION K.15d
GO TO QUESTION K.15d

K.9 Referring to the most recent line of credit or loan, what type of financial institution granted this loan? **SHOW CARD 17**

Private commercial banks	1
State-owned banks or government agency	2
Non-bank financial institutions	3
Other	4
DON'T KNOW (SPONTANEOUS)	-9

k9

K.10 Referring only to this most recent line of credit or loan, in what year was the most recent line of credit or loan approved?

	Year
Year most recent loan/line of credit approved	k10
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

K.11 Referring only to this most recent loan or line of credit, what was its value at the time of approval?

	US \$
Size of most recent loan/line of credit approved	k11
REFUSE (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

K.13 Referring only to this most recent loan or line of credit, did the financing require collateral?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION K.15b
GO TO QUESTION K.15b

k13

K.14 Referring only to this most recent loan or line of credit, what type of collateral was required?
(INTERVIEWER: READ OUT)

Collateral		Yes	No	DON'T KNOW (SPONTANEOUS)
Land, buildings under ownership of the establishment	k14a	1	2	-9
Machinery and equipment including movables	k14b	1	2	-9
Accounts receivable and inventories	k14c	1	2	-9
Personal assets of owner (house, etc.)	k14d	1	2	-9
Other forms of collateral not included in the categories above	k14e	1	2	-9

K.15 Referring only to this most recent line of credit or loan, what was the approximate value of the collateral required?

	US \$
Value of collateral	k15 a
DON'T KNOW (SPONTANEOUS)	-9

K.15b What is the total number of outstanding loans or lines of credit held by this establishment?

	Number
Total number of loans outstanding	k15b
DON'T KNOW (SPONTANEOUS)	-9

K.15c What is the total value of outstanding loans or lines of credit held by this establishment?

	US \$
Total value of loans outstanding	k15c
DON'T KNOW (SPONTANEOUS)	-9

K.15d At this time, do you have any outstanding personal loans that are used to finance this establishment's business activities?

Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		k15d

K.16 Referring again to fiscal year **2010**, did this establishment apply for any loans or lines of credit?

Yes	1	GO TO QUESTION K.20
No	2	
DON'T KNOW (SPONTANEOUS)	-9	GO TO QUESTION K.21
		k16

K.17 What was the **main** reason why this establishment did not apply for any line of credit or loan?
SHOW CARD 18

No need for a loan - establishment had sufficient capital	1	GO TO QUESTION K.21
Application procedures were complex	2	GO TO QUESTION K.21
Interest rates were not favorable	3	GO TO QUESTION K.21
Collateral requirements were too high	4	GO TO QUESTION K.21
Size of loan and maturity were insufficient	5	GO TO QUESTION K.21
Did not think it would be approved	6	GO TO QUESTION K.21
Other	7	GO TO QUESTION K.21
DON'T KNOW (SPONTANEOUS)	-9	GO TO QUESTION K.21
		k17

K.20 Referring only to this most recent application for a line of credit or loan, what was the outcome of that application?

Application was approved	1
Application was rejected	2
APPLICATION STILL IN PROCESS	-6
DON'T KNOW (SPONTANEOUS)	-9

k20a

K.21 In fiscal year **2010**, did this establishment have its annual financial statements checked and certified by an external auditor?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k21

K.30 Using the response options on the card; To what degree is **Access to Finance** an obstacle to the current operations of this establishment? **SHOW CARD 19**

						(SPONTANEOUS)	
	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	DON'T KNOW	DOES NOT APPLY
Access to finance k30	0	1	2	3	4	-9	-7

J. BUSINESS-GOVERNMENT RELATIONS

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The following questions assess how establishments, such as this one, deal with government officials and their agencies.

J.1 I am going to read some statements that describe the courts system and how it could affect business. For each statement, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree. **SHOW CARD 20**

					(SPONTANEOUS)					
					Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	DON'T KNOW	DOES NOT APPLY
"The court system is fair, impartial and uncorrupted." h7a					1	2	3	4	-9	-7

J.2 In a typical week over the last year, what percentage of total senior management's time was spent on dealing with requirements imposed by government regulations?
(By senior management I mean managers, directors, and officers above direct supervisors of production/sales workers. Some examples of government regulations are taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms)

	Percent
Senior management's time spent on dealing with regulations	j2 %
NO TIME WAS SPENT	0
DON'T KNOW (SPONTANEOUS)	-9

J.3 Over the last year, was this establishment visited or inspected by tax officials?

Yes	1	GO TO QUESTION J.6a GO TO QUESTION J.6a
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

j3

J.4 Over the last year, how many times was this establishment either inspected by tax officials or required to meet with them?

	Number
Times inspected or met with tax officials	j4
DON'T KNOW (SPONTANEOUS)	-9

J.5 In any of these inspections or meetings was a gift or informal payment expected or requested?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANEOUS)	-8

j5

J.6a Over the last year, has this establishment secured or attempted to secure a government contract?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION J.7
GO TO QUESTION J.7

j6a

J.6 When establishments like this one do business with the government, what percentage of the contract value would be typically paid in informal payments or gifts to secure the contract?

	Percent
Percentage of the contract value paid as informal payments or gifts	j6 %
DON'T KNOW (SPONTANEOUS)	-9
REFUSAL (SPONTANEOUS)	-8
NO PAYMENTS	0

J.7 It is said that establishments are sometimes required to make gifts or informal payments to public officials to “get things done” with regard to customs, taxes, licenses, regulations, services etc. On average, what percentage of total annual sales, or estimated total annual value, do establishments like this one pay in informal payments or gifts to public officials for this purpose?

	Percent
Percentage of total annual sales paid as informal payment	j7a %
NO PAYMENTS OR GIFTS ARE PAID	0
DON'T KNOW (SPONTANEOUS)	-9
REFUSAL (SPONTANEOUS)	-8

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	US \$
Total annual informal payment	j7b
NO PAYMENTS OR GIFTS ARE PAID	0
DON'T KNOW (SPONTANEOUS)	-9
REFUSAL (SPONTANEOUS)	-8

J.10 Over the last two years, did this establishment submit an application to obtain an import license?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION J.13
GO TO QUESTION J.13

j10

J.11 | Approximately how many days did it take to obtain this import license from the day of the application to the day it was granted?

	Days
Wait for import license	j11
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

J.12 | In reference to that application for an import license, was an informal gift or payment expected or requested?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANEOUS)	-8

j12

J.13 | Over the last two years, did this establishment submit an application to obtain an operating license?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION J.30

GO TO QUESTION J.30

j13

J.14 | Approximately how many days did it take to obtain this operating license from the day of the application to the day it was granted?

	Days
Wait for operating license	j14
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

J.15 | In reference to that application for an operating license, was an informal gift or payment expected or requested?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANEOUS)	-8

j15

J.30 Using the response options on the card; To what degree is/are [INSERT OPTION] an obstacle to the current operations of this establishment?
SHOW CARD 21

ROTATE OPTIONS		(SPONTANEOUS)						
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	DON'T KNOW	DOES NOT APPLY
Tax rates	j30a	0	1	2	3	4	-9	-7
Tax administration	j30b	0	1	2	3	4	-9	-7
Business licensing and permits	j30c	0	1	2	3	4	-9	-7
Political instability	j30e	0	1	2	3	4	-9	-7
Corruption	j30f	0	1	2	3	4	-9	-7
Courts	h30	0	1	2	3	4	-9	-7

L. LABOR

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
Now I would like to ask you a few questions about this establishment's labor force.

L.1 At the end of fiscal year **2010**, how many permanent, full-time individual worked in this establishment? Please include all employees and managers (**INTERVIEWER: INCLUDE INTERVIEWEE IF APPLICABLE**)
 (Permanent, full-time employees are defined as all paid employees that are contracted for a term of one or more fiscal years and/or have a guaranteed renewal of their employment contract and that work full-time)

	Number
Permanent, full-time workers end of last fiscal year	11
DON'T KNOW (SPONTANEOUS)	-9

L.2 Three fiscal years ago, at the end of fiscal year **2008**, how many permanent, full-time individuals worked in this establishment? Please include all employees and managers (**INTERVIEWER: INCLUDE INTERVIEWEE IF APPLICABLE**)

	Number
Permanent, full-time workers three fiscal years ago	12
IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO	-7
DON'T KNOW (SPONTANEOUS)	-9

L.5 At the end of fiscal year **2010**, how many permanent full-time individuals that worked in this establishment were female?

	Number	DON'T KNOW (SPONTANEOUS)
Female permanent full-time workers	15	-9

L.6 How many full-time temporary employees did this establishment employ in fiscal year **2010**? (Full-time, temporary workers are all paid short-term (i.e. for less than a fiscal year) employees with no guarantee of renewal of contract employment and work full-time)

	Number
Full-time seasonal or temporary workers employed last fiscal year	16
DON'T KNOW (SPONTANEOUS)	-9

IF 0, GO TO QUESTION L.9b

L.6a How many full-time temporary employees employed throughout fiscal year **2010** were females?

	Number
Full-time female seasonal or temporary workers employed last fiscal year	16a
DON'T KNOW (SPONTANEOUS)	-9

L.8 What was the average length of employment of all full-time temporary employees in fiscal year **2010**?

	Months
Average length full-time seasonal or temporary employment last fiscal year	18
LESS THAN ONE MONTH	1
DON'T KNOW (SPONTANEOUS)	-9

L.9b What is the percentage of full-time permanent workers who completed secondary school?

	Percent
Percentage of full time permanent workers who completed secondary school	19b %
DON'T KNOW (SPONTANEOUS)	-9

L.10 Over fiscal year **2010**, did this establishment have formal training programs for its permanent, full-time employees?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

110

L.30 Using the response options on the card; To what degree are **Labor Regulations** an obstacle to the current operations of this establishment? **SHOW CARD 21**

Using the response options on the card; To what degree is **an Inadequately Educated Workforce** an obstacle to the current operations of this establishment? **SHOW CARD 21**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS)	
							DON'T KNOW	DOES NOT APPLY
Labor regulations	130a	0	1	2	3	4	-9	-7
Inadequately educated workforce	130b	0	1	2	3	4	-9	-7

S. AIDS AND SICKNESS

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

AFS.1y Does this establishment currently have a pre-employment health check for new employees?

Yes	1
No	2
Don't know	-9

AFs1y

AFS.1 Have the following situations affected this establishment's workforce in the past 2 years:

		Yes	No	DK
High absenteeism due to sickness	AFs1a	1	2	-9
High absenteeism as employees need to care of family members or friends due to sickness	AFs1b	1	2	-9

AFS.2 Has HIV/AIDS affected this establishment's workforce in any of the following ways in the past 2 years

		Yes	No	DK
High absenteeism due to HIV/AIDS	AFs2a	1	2	-9
High absenteeism as employees need to care of family members or friends due to HIV/AIDS	AFs2b	1	2	-9

AFS.3 Did this establishment undertake any of the following activities, in fiscal year **2010**, to prevent HIV/AIDS among employees?

		Yes	No	DK
HIV prevention messages	AFs3a	1	2	-9
Free condom distribution	AFs3b	1	2	-9
Anonymous HIV testing	AFs3c	1	2	-9

AFS.4 In fiscal year **2010**, how much did this establishment spend on all AIDS/HIV programs and activities?

	US \$
Cost of all AIDS/HIV programs and activities	AFs4
Don't know (spontaneous)	-9

M. BUSINESS ENVIRONMENT

M.1	By looking at card [insert card number] can you tell me which of elements of the business environment included in the list, if any, currently represents the biggest obstacle faced by this establishment SHOW CARD 22
------------	---

INTERVIEWER: DO NOT READ OPTIONS UNLESS RESPONDENT CANNOT READ

1-Access to finance
2-Access to land
3-Business licensing and permits
4-Corruption
5-Courts
6-Crime, theft and disorder
7-Customs and trade regulations
8-Electricity
9-Inadequately educated workforce
10-Labor regulations
11-Political instability
12-Practices of competitors in the informal sector
13-Tax administration
14-Tax rates
15-Transport

Biggest obstacle	m1a
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

SHOW CARD ROTATIONS	
Rotation 1	1
Rotation 2	2
Rotation 3	3

m1d

N. PERFORMANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
Please provide the following information from the financial statements of this establishment.

N.2 From the Income Statement for fiscal year **2010**, please provide the following information about this establishment:

READ OUT	US \$	DON'T KNOW (SPONTANEOUS)
Total annual cost of labor including wages, salaries, bonuses, social payments	n2a	-9
Total annual costs of electricity	n2b	-9
INTERVIEWER: ASK THE FOLLOWING ONLY FROM RETAIL ESTABLISHMENTS (a0=2)		
Total annual cost of finished goods and materials purchased to resell	n2i	-9

A.15a Please complete the following information about the interviewee(s)

	Position in the firm	Years with the firm	Gender
Main respondent	a15a1a	a15a2a	a15a3
Second respondent	a15a1b	a15a2b	a15b3
Third respondent	a15a1cx	a15a2c	a15c3

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

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

Day (dd)	Month (mm)	Year (yyyy)	Hour (00 to 23)	Minutes (00 to 59)
a15d	a15m	a15y	a15h	a15min

INTERVIEWERS PLEASE ANSWER AT END OF THE INTERVIEW:

A.16	It is my perception that the responses to the questions regarding opinions and perceptions:
-------------	---

Truthful	1
Somewhat truthful	2
Not truthful	3

a16

A.17	The responses to the questions regarding figures (productivity and employment numbers):
-------------	---

Are taken directly from establishment records	1
Are estimates computed with some precision	2
Are arbitrary and unreliable numbers	3

a17

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)

SUPERVISORS PLEASE ANSWER:

A.18 This questionnaire was completed in:

One visit in face-to-face interview with one person	1
One visit in face-to-face interview with different managers/staff	2
Several visits	3

STOP HERE

a18

A.19 If option 2 or 3 in **A.18**, estimate duration of the whole interview

Hour	Minutes

a19h

a19m

CARD 1

Shareholding company with shares trade in the stock market
Shareholding company with non-traded shares or shares traded privately
Sole proprietorship
Partnership
Limited partnership

CARD 2

Private domestic individuals, companies or organizations	%
Private foreign individuals, companies or organizations	%
Government/State	%
Other	%
	100%

CARD 3

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 4

	Percent
National sales	%
Indirect exports (sold domestically to third party that exports products)	%
Direct exports	%
	100%

CARD 5

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 6

	Percent
Owned by this establishment	%
Rented or leased by this establishment	%
Other	%
	100%

CARD 7

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 8

EXAMPLES OF NEW OR SIGNIFICANTLY IMPROVED PRODUCTS

New products are any products with significantly new characteristics or uses

New or increased functions and applications, including user friendliness

New or significantly improved technical specifications or capabilities

New or significantly improved components or materials

(Do not include minor changes, regular seasonal changes, routine upgrades and purely aesthetic or design changes that do not affect functionality.)

Do not include the resale of a good purchased from other enterprises)

CARD 9

EXAMPLES OF NEW OR IMPROVED METHODS OF MANUFACTURING PRODUCTS

Changes in production techniques or processes of production

Introduction of new technology for production

Introduction of automation of processes previously man-made

Introduction of new process of finishing, packaging, or quality control

Introduction of new or significantly improved production equipment not previously used

Introduction of new software for production

CARD 10

EXAMPLES OF NEW OR SIGNIFICANTLY IMPROVED LOGISTICAL OR BUSINESS SUPPORT SERVICES

Changes in how inputs are delivered to the establishment, for ex. outsourcing transport that previously was done in-house

Changes in how products are delivered to clients, ex. outsourcing

Introduction of scanning to register goods using bar codes

Introduction of new software to manage inventories

New or improved software or routines for purchasing, accounting or maintenance systems

CARD 11

EXAMPLES OF NEW OR SIGNIFICANTLY IMPROVED ORGANIZATIONAL STRUCTURES OR MANAGEMENT PRACTICES

Change in number of management levels

Changes in communication systems

Changes in production targeting and monitoring systems

Changes or introduction of incentives for performance such as changes in salary or bonus determination to reward performance

Changes in promotion practices

Changes in hiring and firing practices

Changes on how decisions and results are communicated across the establishment such as new reporting systems

Restructuring departments or units

Changes in external relations systems

CARD 12

EXAMPLES OF NEW OR SIGNIFICANTLY IMPROVED MARKETING METHODS

New design, branding, or packaging, including use of trademarks or brand symbols

New channels to promote or sell products such as direct selling internet sales, exclusive retailing

New pricing systems to attract or retain customers, such as discounts, deferred payment, loyalty rewards cards

CARD 13

EXAMPLES OF RESEARCH AND DEVELOPMENT

Organized work to create new knowledge

Investigation or research to create new products

Investigation or research to improve existing products

Investigation to determine new or more efficient methods of production

CARD 14

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
----------------	-------------------	----------------------	-------------------	----------------------------

CARD 15

	Percent
Internal funds or retained earnings	%
Borrowed from banks (private and state-owned)	%
Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	%
Purchases on credit from suppliers and advances from customers	%
Other, moneylenders, friends, relatives, etc.	%
	100%

CARD 16

	Percent
Internal funds or retained earnings	%
Owners' contribution or issued new equity shares	%
Borrowed from banks: private and state-owned	%
Borrowed from non-bank financial institutions	%
Purchases on credit from suppliers and advances from customers	%
Other, moneylenders, friends, relatives, bonds, etc	%
	100%

CARD 17

Private commercial banks
State-owned banks or government agency
Non-bank financial institutions
Other

CARD 18

No need for a loan - establishment has sufficient capital
Application procedures were complex
Interest rates are not favorable
Collateral requirements were too high
Size of loan and maturity were insufficient
Did not think it would be approved
Other

CARD 19

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 20

Strongly disagree	Tend to disagree	Tend to agree	Strongly agree
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CARD 21

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 22 - ROTATION 1

- Access to finance
- Access to land
- Crime, theft and disorder
- Tax administration
- Tax rates
- Inadequately educated workforce
- Customs and trade regulations
- Business licensing and permits
- Courts
- Labor regulations
- Political instability
- Practices of competitors in the informal sector
- Corruption
- Electricity
- Transport

CARD 22 - ROTATION 2

- Crime, theft and disorder
- Tax rates
- Tax administration
- Inadequately educated workforce
- Access to finance
- Business licensing and permits
- Political instability
- Access to land
- Customs and trade regulations
- Corruption
- Transport
- Courts
- Practices of competitors in the informal sector
- Labor regulations
- Electricity

CARD 22 - ROTATION 3

- Access to finance
- Labor regulations
- Customs and trade regulations
- Practices of competitors in the informal sector
- Crime, theft and disorder
- Tax rates
- Tax administration
- Transport
- Courts
- Inadequately educated workforce
- Business licensing and permits
- Access to land
- Electricity
- Corruption
- Political instability