



ETUDE ECONOMIQUE CONSEIL

PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

Micro Questionnaire

Country:	The Gambia (5)			
Questionnaire ID:	4	idquest		
Establishment ID Code:	estid			
Supervisor Call Back	Yes		No	
	callback			

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PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

A - CONTROL INFORMATION

Establishment	est			
Address	addr	Phone	tel	
City	city	Region (see table below)		reg
Respondent	resp	Interviewer		Code: intcode
		Sample Frame		Reality
Industry code (see table below)				industry
Stratum (see table below)		sampstrat		screenstrat
		Yes	No	No, but some shared activities
Is the actual stratum the same as the sample stratum?		stratmatch		
			Yes	No
Is the establishment part of a larger firm?		multiest		
If yes , does your establishment maintain financial information specific to this establishment?		fins		
Supervisor				Code: super

Region	
Banjul	1
Region B	2
Region C	3
Region D	4

Industry code		
Manufacturing	Food	1
	Garments	2
	Textiles	3
	Machinery & Equipment	4
	Chemicals	5
	Electronics	6
	Non-metallic minerals	7
	Wood, wood products and furniture	8
	Metal and Metal products	9
	Other Manufacturing	10
Retail	Retail	11
Rest of the Universe	Information Technology	12
	Construction & Transport	13
	Hotels and restaurants	14
	Other	15

Stratum		
Manufacturing	Food	1
	Garment	2
	Other Mfg	3
	Retail	4
	Rest of the universe	5

Month(MM)	Day(DD)	Hour	Minutes	AM/PM
startmonth	startday	starthour	startmin	startampm

Note: Questions 1 through 3 apply to your entire firm, including all its establishments

B1)

What is the current legal status of your firm? (see table below)	b1
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Legal status	
Publicly listed company	1
Private held, limited company	2
Sole proprietorship	3
Partnership	4
Other (specify):	5
b1x	

B2) What percentage of your firm is owned by:

Private domestic individuals, companies or organizations	b2a	%
Private foreign individuals, companies or organizations	b2b	%
Government/State	b2c	%
Other	b2d	%
Total	100%	

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B - GENERAL INFORMATION

B3)

What percentage of this firm does the largest shareholder(s) own?	b3a %	
Are any of the principal owners:	Yes	No
- Female?	b3b1	
- Of African origin?	b3b2	
- Of Indian origin?	b3b3	
- Of Lebanese or Middle Eastern origin?	b3b4	
- Of other Asian origin?	b3b5	
- Of European origin?	b3b6	
- Of other origin?	b3b7	

Note: The following questions only apply to this establishment.

B4)

What is the highest level of education of the top manager? (see table below)	b4a
How many years of managerial experience working in this sector does the top manager have?	b4b years
In what year did this establishment begin operations in this country?	b4c

Level of education	
No education	1
Started but did not complete primary school	2
Primary school	3
Started but did not complete secondary school	4
Secondary School	5
Vocational Training	6
Some university training	7
Graduate degree (BA, BSc etc.)	8
Masters of Business Administration (MBA) from university in this country	9
Masters of Business Administration (MBA) from university in another country	10
Other post graduate degree (Ph.D, Masters) from university in this country	11
Other post graduate degree (Ph.D, Masters) from university in another country	12

C1)

In 2005 , what percentage of this establishment's sales came from the following activities:	
- Manufacturing	c1a %
- Services	c1b %
- Other (specify) : c1cx	c1c %
Total	100%

C2)

In 2005 :	
What percentage of your establishment's sales were:	
- Paid for before delivery	c2a1 %
- Paid for on delivery	c2a2 %
- Paid for after delivery	c2a3 %
Total	100%
What percentage of this establishment's total sales came from selling intermediate products and services used as inputs in purchasers' production processes?	c2b %
What percentage of the total payments you received were in the form of non-cash payments through the formal financial sector (checks, direct deposits, or credit cards)?	c2c %
Who was the principal buyer for this establishment's output? (see table below)	c2e

Principal buyer	
Your parent company or affiliated establishments	1
Large private firms (more than 100 workers)	2
Medium private firms (20-100 workers)	3
Small private firms (less than 20 workers)	4
Individuals	5
Government or government agencies (including state-owned enterprises)	6
Others	7

C3) In **2005**, what were this establishment's 2 main products represented by the largest proportion of annual sales?

Name and detailed description:	ISIC code (4 digits)	% of total sales
First: c3a1	c3a2	c3a3 %
Second: c3b1	c3b2	c3b3 %

C4)

In its communications with clients and suppliers, does your establishment currently use:	Yes	No
- E-mail?	c4a	
- Its own website?	c4b	
- cell phone(s)	c4c	

C5)

C6) In **2005**, what percentage of your establishment's sales were:

National sales	c6a %			
Direct exports	c6b %	In what year did you begin exporting directly?	c6b1	
Indirect exports (see definition)	c6c %	In what year did you begin exporting indirectly?	c6c1	
Total	100%			If Direct exports = 0%, go to D1

Indirect exports
Goods sold domestically to another firm who then exports them.

D1)

In 2005 , what percentage of your establishment's material inputs and/or supplies were:	2005
- Of domestic origin?	d1a1 %
- Of foreign origin?	d1a2 %
Total	100%

D2)

D3)

In 2005 , what percentage of total annual purchases of material inputs or services, were:	
- Paid for before delivery?	d3a %
- Paid for on delivery?	d3b %
- Paid for after delivery?	d3c %
Total	100%

D4)

Just prior to receiving a delivery of your most important input, how many days of stock (days of production) does your establishment typically have on hand?	d4a Days
For how many years have you known the primary supplier of the main input used in 2005 ?	d4b Years

E1)

In 2005 ,	
How many hours per week did your establishment normally operate?	e1b H/week

F1) a) Do you think that the following present any **obstacle** to the current operations of your establishment? (See table below and show card):

1	Telecommunications	f1a1
2	Electricity	f1a2
3	Transportation	f1a3
4	Access to land	f1a4
5	Tax rates	f1a5
6	Tax administration	f1a6
7	Customs and Trade Regulations	f1a7
8	Functioning of the courts	f1a8
9	Labor Regulations	f1a9
10	Inadequately educated workforce	f1a10
11	Business licensing and Permits	f1a11
12	Access to finance (availability and cost)	f1a12
13	Political instability	f1a13
14	Macroeconomic instability	f1a14
15	Corruption	f1a15
16	Crime, theft and disorder	f1a16
17	Practices of competitors in the informal sector	f1a17

Obstacle	
No Obstacle	1
Minor Obstacle	2
Moderate Obstacle	3
Major Obstacle	4
Very Severe Obstacle	5

b) Among all of the above issues, please indicate which one constitutes:

The most serious obstacle	f1b1
The second most serious obstacle	f1b2
The third most serious obstacle	f1b3

G1)

Currently, does your establishment have:	Yes	No	In 2005, did your establishment experience:	Yes	No	If yes,			
						How many times in a typical month?	How long did each occurrence last on average?	What were your total losses for the year as a result,	
								as a % of annual sales	or as a total amount
an electrical connection?	g1a		Power outages?	g1a1		g1a2	g1a3 hrs	g1a4 %	g1a5 GMD
a water connection?	g1b		Insufficient water supply for production?	g1b1		g1b2	g1b3 hrs		
toilet facilities connected to a public sewer?	g1c								
a mainline telephone connection?	g1d								

G2)

G3)

G4)

	Yes	No
In 2005, did your establishment own or share a generator?	g4a	
- If yes , what percentage of your electricity came from your owned or shared generator(s)?		g4b %

G5)

In 2005, what percentage of your establishment's water supply, used in the production process, was from public sources?	g5 %
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G6)

	Yes	No
In 2005 , did your establishment use its own transport to make shipments to its customers?	g6a	
- If yes , what percentage, in terms of shipment value, was transported by your own transportation?		g6b %

G7)

In 2005 , what percentage of the value of your domestic shipments to clients was lost while in transit due to:		
- Breakage or spoilage?		g7a %
- Theft?		g7b %

G8)

	Yes	No
In 2005 , did this establishment pay for security (equipment, personnel, or professional security services)?	g8a	
- If yes , how much was spent? (calculated as total annual cost or as a percentage of annual sales)	g8b1 GMD	g8b2 %

G9)

	Yes	No
In 2005 , did this establishment experience losses as a result of theft, robbery, vandalism or arson?	g9a	
- If yes , what were the estimated losses? (calculated as the total annual value or as a percentage of annual sales)	g9b1 GMD	g9b2 %

G10)

	Yes	No
Currently, is this establishment's main business location the owner's house?	g10a	
Is it in a permanent non-movable structure?	g10b	
Over the last 12 months, has the establishment had to change location due to a lack of secure title to its land or buildings (i.e. it has been forced out by officials, landlord, others with a claim)?	g10c	

H1)

To what extent do you agree or disagree with the following characteristics of the court system when resolving business disputes (see definition below)? (See table below)	Rating
- Fair, impartial and uncorrupted	h1a
- Quick	h1b
- Affordable	h1c
- Able to enforce its decision	h1d

Business disputes
Matters of payment for goods or services, liability and property right enforcement. Labor disputes are not included.

Agree or disagree	
Strongly disagree	1
Tend to disagree	2
Tend to agree	3
Strongly agree	4

H2)

	Yes	No	
In the last 2 years, did your establishment have a payment dispute over payments owed to it in which a third party (such as arbiters, collecting agency or judicial system) was involved?	h2a		If no , go to I1
If yes , was the court system used to resolve it?	h2b		If no , go to I1

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I - BUSINESS – GOVERNMENT RELATIONS

I1)

Over the last 12 months , in a typical week, what percentage of total senior management's time was spent in dealing with requirements imposed by government regulations? (see definition below)	i1a	%
To what extent do you agree or disagree with the following statements? (see table below and show card)		
- Government officials' interpretations of the laws and regulations affecting this establishment are consistent and predictable	i1b1	
- It is common for establishments in this line of business to have to pay informal payments/gifts to get things done with regard to customs, taxes, licenses, regulations, etc.	i1b2	
- Establishments in this line of business know in advance about how much this informal payment/gift is to get things done.	i1b3	
We've heard 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 annual value, do establishments like this one pay in informal payments/gifts to public officials for this purpose?	i1c1 %	i1c2 GMD
When establishments like this one do business with the government, what percentage of the contract value would typically be paid in informal payments/gifts to secure the contract?	i1d	%

Agree or disagree	
Strongly disagree	1
Tend to disagree	2
Tend to agree	3
Strongly Agree	4

Senior Management
Managers, directors, and officers above direct supervisors of production/sales workers.

Government regulations
For example : taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms

I2)

In the last 2 years, did you request:	Yes	No	If yes, how many days did it take to obtain? If still in process, write "SIP"	If yes, was a gift or informal payment ever expected/requested?	
				Yes	No
A mainline telephone connection	i2a1		i2a2 Days	i2a3	
An electrical connection	i2b1		i2b2 Days	i2b3	
A water connection	i2c1		i2c2 Days	i2c3	
A construction-related permit	i2d1		i2d2 Days	i2d3	
An import license	i2e1		i2e2 Days	i2e3	
An operating license	i2f1		i2f2 Days	i2f3	

I3)

	Yes	No
Over the last 12 months, was this establishment visited by, inspected by, or required to meet with tax officials?	i3a	
- If yes , how many times?	i3b	
	Yes	No
- In any of these visits, inspections or meetings, was a gift or informal payment expected/requested?	i3c	

I4)

What percentage of total annual sales would you estimate a typical establishment in your sector of activity reports for tax purposes?	i4	%
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I5)

	Yes	No
Has this firm obtained approval for or registered its name with the Office of the Registrar or other government institution responsible for approving company names?	i5a	
Has this firm registered with the Office of the Registrar, the local courts, or other government institutions responsible for commercial registration?	i5b	
Has this firm obtained an operating or trade license or otherwise registered for a general business license with any municipal agency?	i5c	
Has this firm registered with or obtained a tax identification number from the tax administration or other agency responsible for tax registration?	i5d	

I6) a) Whether this establishment is registered or not, do you think that the following present any **obstacle** with respect to registering a business? (See table below and show card):

1	Difficulty of getting information on what you need to do to register	i6a
2	Time to complete registration procedures	i6b
3	Financial cost of completing registration procedures	i6c
4	Minimum capital requirements for registered enterprises in my sector	i6d
5	Financial burden of taxes on registered enterprises	i6e
6	Administrative burden of complying with all tax laws for registered enterprises	i6f
7	Other administrative burdens imposed on registered businesses (e.g. inspections and meetings with government officials)	i6g
8	Strict labor market rules that registered businesses must comply with	i6h

Obstacle	
No Obstacle	1
Minor Obstacle	2
Moderate Obstacle	3
Major Obstacle	4
Very Severe Obstacle	5

Please refer to the following definitions for this section

Definitions	
Skilled production workers :	Persons involved directly in the production process or at a supervisor level and whom management considers to be skilled
Unskilled production workers :	Persons involved in production processes but whom management considers to be unskilled.
Non production workers :	Management, professional, support, administrative, sale employees and others
Temporary/seasonal workforce	All paid short-term (i.e. for less than a fiscal year) employees that work 8 or more hours per day with no guarantee of renewal of employment contract)
Permanent workforce	All paid employees that work 8 or more hours per day and that are contracted for a term of one or more fiscal years and/or have a guaranteed renewal of their employment contract.
Part-time workers	All paid workers that work less than 8 hours per day

J1)

How many full-time employees did this establishment employ when it started operations?	j1
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J2)

Please describe the full-time paid workforce of your establishment:	Total
Total number of employees at the end of 2005	j2a
- of which total number of females:	j2b
Total number of employees at the end of 2002	j2c
Approximately, in 2005 , what was the average monthly compensation per employee, including benefits when applicable, for each type of paid full-time worker?	j2d GMD
In 2005 , what percentage of the total payments that your establishment made to your employees were in the form of non-cash payments through the formal financial sector (ex. checks, direct deposits, or credit card)?	j2e %

J3)

J4)

At the end of 2005 , how many part-time workers did you employ?	j4a
At the end of 2005 , how many unpaid full-time workers did you employ?	j4b
At the end of 2005 , how many family members of the owners did you employ?	j4c

J5)

What percentage of the total workforce would you estimate the typical establishment in your line of business declares for tax purposes?	j5	%
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J6)

How did this establishment find its most recent employee? (see table below and show card)	j6a				
What percentage of your workforce is currently unionized?	j6b %				
	Yes, to hire	Yes, to fire	Yes, to both	No	
In 2005, did labor regulations affect your decisions about hiring or firing permanent employees in a significant way?	j6c				If no go to J7
If yes , if you had not had to comply with labor regulations, would you have:	Yes	No			
– Hired workers?	j6d				
If yes , how many?	j6e				
– Fired workers?	j6f				
If yes , how many?	j6g				

New employees			
1	Through family/friends	4	Public announcement/advertisement
2	Public placement office	5	School-related network
3	Private placement office	6	Other (Specify)
j6ax			

J7)

J8)

What is the average educational attainment of a typical production worker employed in your establishment? : (see table below)	j8a	
	Yes	No
In 2005 , did this establishment run formal training programs for its paid full-time employees?	j8b	
If yes , what percentage in each category below received formal training?		
- Workers	j8c1	%

Average educational	
0-3 years of education	1
4-6 years of education	2
7-12 years of education	3
13 years and above of education	4

J9)

In 2005 , did your establishment undertake any of the following activities to prevent HIV/AIDS among employees?	Yes	No
- HIV prevention messages	j9a	
- Free condom distribution	j9b	
- Anonymous HIV testing	j9c	

J10)

In the past 24 months , has your workforce been affected in any of the following ways:	Yes	No
- High absenteeism among workers due to sickness	j10a	
- High absenteeism among workers who need to care for family members or friends due to sickness	j10b	
- High absenteeism among workers due to HIV/AIDS	j10c	
- High absenteeism among workers who need to care for family members or friends due to HIV/AIDS	j10d	

K1)

	Yes	No
In 2005 , did this establishment have its annual financial statements checked and certified by an external auditor?	k1a	
Does this establishment currently have a checking and/or saving account?	k1b	
Of the land occupied by this establishment, what percentage does it :		
- Own		k1c1 %
- Lease		k1c2 %
- Other (specify): k1c3x		k1c3 %

K2)

	Yes	No
Does your establishment have an overdraft facility?	k2a	
- If yes , what is the average annual interest rate?		k2b %

K3)

For 2005, please estimate the proportion of financing from the sources below for :	Working capital (Current assets)	Did you purchase Fixed assets in 2005?		If No, go to K4
		Yes	No	
		k3a		
		Purchases of fixed assets		
Internal funds/Retained earnings	k3a1 %	k3a2 %		
Borrowed from private commercial banks	k3b1 %	k3b2 %		
Borrowed from state-owned banks and/or government agency	k3c1 %	k3c2 %		
Borrowed from non-bank financial institutions	k3d1 %	k3d2 %		
Purchases on credit from suppliers and advances from customers	k3e1 %	k3e2 %		
Borrowed from family/friends	k3f1 %	k3f2 %		
Borrowed from informal sources (e.g., moneylenders)	k3g1 %	k3g2 %		
Issued new equity (shares)		k3h2 %		
Issued new debt (including commercial paper and debentures)		k3i2 %		
Other (Specify): k3j1x k3j2x	k3j1 %	k3j2 %		
Total	100%	100%		

Current assets
Inventory, accounts receivable and cash accounts

Fixed assets
Machinery, vehicles, equipment, land, or buildings

K4)

	Yes	No	
Does your establishment currently have a line of credit or loan from a financial institution?	k4a		If No , go to K5
If yes , for the most recent line of credit or loan which is still current:	Line of credit	Loan	
- Is it a line of credit or a loan?	k4b		
- What year was it approved?	k4c		
- What was the amount at the time of approval?	k4d	GMD	
- What is the average annual interest rate?	k4e	%	
- What is the total duration (term) in months?	k4f	Months	
- What is the name of the financial institution that granted the line of credit or the loan?	k4g		
- What type of financial institution granted the line of credit or the loan? (see table below)	k4h		
	Yes	No	
Did your financial institution require collateral?	k4i		If No , go to K5
If yes , which of the following assets were required as collateral:	Yes	No	
- Land, buildings	k4j1		
- Machinery and equipment including movables	k4j2		
- Accounts receivable and inventories	k4j3		
- Personal assets of owner (house, etc.)	k4j4		
- Other (Specify): k4j5x	k4j5		
- If yes , what was the approximate value of the collateral required as a percentage of the amount of the loan or line of credit?		k4k %	Go to K5

Type of financial institution	
Private commercial banks	1
State-owned banks and/or government agency	2
Non-bank financial institutions (microfinance institution, credit cooperative, credit union, finance company)	3
Other	4

K5)

	Yes	No	
In 2005 , did this establishment apply for loans or lines of credit?	k5a		If No , go to K6
- If yes , how many applications were submitted?	k5b		
- How many of those applications were rejected?	k5c		If 0 , go to L1
- What was the most common reason given by the lender for those rejections? (see table and show card)	k5d		Go to L1

Reason cited by lender	
Collateral or cosigners unacceptable	1
Insufficient profitability	2
Problems with credit history/report	3
Incompleteness of loan application	4
Concerns about level of debt already incurred	5
Other objections	6

K6)

If your establishment did not apply for a line of credit or a loan, what was the main reason ? (see table below and show card)	k6
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Main reason	
No need for a loan - establishment has sufficient capital	1
Application procedures for loans or line of credit are complex	2
Interest rates are not favorable	3
Collateral requirements for loans or line of credit are unattainable	4
Size of loan and maturity are insufficient	5
Did not think it would be approved	6
Other	7

L1)

	Last Month (GMD)	2005 (GMD)
What were the total sales of your establishment in:	I1a	I1b

L2)

Please provide the following information on your establishment's costs:	2005 (GMD)
- Total cost of raw materials and intermediate goods used in production or total cost of purchases	I2a
- Total cost of labor, including wages, salaries and bonuses and social payments	I2b
- Total cost of rental of land/buildings, equipment, furniture	I2d

L3)

Please provide the following information on your establishment's costs:	2005 (GMD)
- Electricity	I3a

L4)

In 2005 , how much did your establishment spend on purchases of:	2005 (GMD)
- Machinery, vehicles and equipment (new and/or used)	I4a
- Land and buildings	I4b

L5)

L6)

In 2005 , if you had needed to purchase the following in its condition at that time, how much would it have cost?	Value (GMD)
- All machinery, vehicles and equipment that you use (whether you own it or not)	I6a
- All land and buildings that you use (whether you own it or not)	I6b

COMPLETE THE FOLLOWING QUESTIONS AFTER THE INTERVIEW HAS BEEN COMPLETED

Month(MM)	Day(DD)	Hour	Minutes	AM/PM
endmonth	endday	endhour	endmin	endampm

I perceive the answers to questions regarding opinions and perceptions to be (see table below):	m1	
The answers to questions regarding figures (productivity and employment numbers) (see table below):	m2	
This questionnaire was completed in (see table below):	m3a	
- If 2 or 3 , estimate the duration of the whole interview	m3b1 h	m3b2 min

Opinions and Perceptions	
Truthful (reflect real opinions)	1
Somewhat truthful	2
Not truthful	3

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

Questionnaire	
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

Interviewer comments:

comments
