serial

THE WORLD BANK Enterprise Survey Informal Questionnaire 2010

A. CONTROL INFORMATION

A.0 Questionnaire	Module <mark>a0</mark>
Informal	4

A.1 Country

Guatemala

A.2x City/town//district

a2x

A.3a	Region of the business a3a
Ciudad de Guatemala	1
Quetzaltenango	2

A.3b	Size of locality a3b
Capital city	1
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.5 Interviewer code

a5

A.6 Supervisor code

a6

SC. SCREENER INFORMATION

INTERVIEWER: ONCE A POTENTIAL BUSINESS IS IDENTIFIED APPROACH THE POTENTIAL RESPONDENT (OWNER OR DECISION MAKER OF THE BUSINESS) USING THE FOLLOWING INFORMATION:

This is a study for an independent research project and it is not linked to any local or national authority or government.

The information you provide is strictly confidential and your name or your business identity we will not be revealed.

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The goal of this survey is to gather information and opinions about business activities such as yours. The information gathered here will help to develop policies and programs that enhance employment and economic growth in Guatemala.

Sc.1 Is this business or activity currently registered with SAT -Superintendencia de Administración Tributaria- or the Registro Mercantil?

Yes	1	TERMINATE
No	2	Sc1

Sc.2 What is your main activity or business?

Description as said by respondent

Sc2x

INTERVIEWER: PLEASE CODE ONLY AFTER HAVING WRITTEN THE DESCRIPTION.

		Main	Activit
		busin	y for
		ess	the
			intervi
			ew
Making goods (Manufacturing)	Manufacturing of clothes or shoes	1	1
	Manufacturing of baked food (Baker)	2	2
	Manufacturing of coffee, sugar, oil, dry	3	3
	fruits and other processed foods(exclude		
	restaurants, street food-sellers,)		
	Manufacturing of handcrafts	4	4
	Manufacturing of furniture	5	5
	Manufacturing of metal products	6	6
	Manufacturing of household items	7	7
	Manufacturing of tools and instruments	8	8
	Other manufacturing (not included	14	14
	above)		
Selling goods or services (services)	Selling food or Groceries (street food	15	15
	sellers, restaurants)		
	Selling of clothes or household items	16	16
	Selling of business/computer/phone	17	17
	services		
	Selling of other goods	18	18
	Transport Services	19	19
	Cleaning and washing services	20	20
	Hairdressers and barber shops	21	21
	Professional Services (including internet	22	22

services)		
Repairing services	23	23
Construction	24	24
Other services (not included above)	30	30
	sc2a	sc2b

Sc.3	INTERVIEWER: Please write the descri	iption of all businesses or activities in addition (o the main
	activity described above	sc3x	

INTERVIEWER: COMPLETE SC2B WITH THE ACTIVITY IDENTIFIED FOR THE INTERVIEW

Sc.4 Time face-to-face interview begins:

Day (dd)	Month (mm)	Year (yyyy)	Hour (00 to 23)	Minutes (00 to 59)
sc4d	sc4m	sc4y	sc4h	sc4min

Sc.5 INTERVIEWER, NOTE BY OBSERVATION: Does the business or activity have a physical location?

Yes	1	
No	2	GO TO Sc.7
		sc5

Sc.6 Do you have more than one business activity in this location?

Yes	1	GO TO B1	
No	2	GO TO B1	
		sc6	

Sc.7 Do you have more than one business activity?

Yes	1	
No	2	
		Sc7

B. GENERAL INFORMATION

	Number
Number of owners in this business	b1
Don't know (SPONTANEOUS)	-9

If '1' GO TO QUESTION B3

B.2 How many owners are male?

INTERVIEWER MAKE SURE THE TOTAL NUMBER OF MALES IS SMALLER OR EQUAL TO B1

	Number
Male owners	b2
Don't know	-9
(SPONTANEOUS)	

B.3 Is the largest owner female?

INTERVIEWER: If there are multiple large owners with equal participation in ownership, please answer with respect to the person most active in the operation of the firm.

Yes	1	
No	2	
Don't know (SPONTANEOUS)	-9	
		b3

B.4. To which ethnic group does the largest owner consider himself or herself a member? (INTERVIEWER: DON'T READ OPTIONS)

Ladino	1
Kiche	2
Kaqchikel	3
Mam	4
Qeqchi	5
Other	6
Don't know (SPONTANEOUS)	-9

B.5 Which is the language that is most frequently spoken in the home of the largest owner?

Spanish	1
Maya language	2
Other	3
Don't know (SPONTANEOUS)	-9

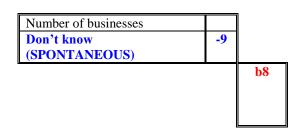
B.6 Which language does the largest owner use most frequently with his or her clients?

Spanish	1
Maya language	2
Other	3
Don't know (SPONTANEOUS)	-9

B.7 In the past three years how many businesses or activities were started by the largest owner? (include this business if it started within the last three years)

Number of businesses		
No business was started	0	SKIP TO B.8A
Don't know	-9	
(SPONTANEOUS)		
		b7

B.8 How many of these businesses or activities are still owned or managed by the largest owner?



B.8a In the past three years have the number of employees, the machinery used, or the space occupied by this business or activity have increased?

Yes	1	
No	2	
Don't know (SPONTANEOUS)	-9	
		h

B.9 Is the largest owner also the main decision maker of this business or activity?

Yes	1	SKIP T	O B.11
No	2		
Don't know (SPONTANEOUS)	-9		_
		b9	

B.10 Is the main decision maker female?

Yes	1	-
No	2	
Don't know (SPONTANEOUS)	-9	
		b10

B.11 How many years of experience working in this sector does the main decision maker have?

	Number of years
Decision maker years experience	b11
Don't know (SPONTANEOUS)	-9

B.12 What year did this business or activity originally start?

	Year
Year business started	b12
Don't know (SPONTANEOUS)	-9
INTERVIEWER: PROVIDE FOUR D	IGITS FOR YEAR

B.13 How many people, including owner and family members, worked in this business or activity at start up? (INTERVIEWER: INCLUDE RESPONDENT WHEN APPLICABLE)

Employees at start-up	b13
Don't know (SPONTANEOUS)	-9

B.14 Was this business or activity formally registered with the SAT or the Registro Mercantil at start up?

Yes	1	SKIPT TO B.15
No	2	
Don't know (SPONTANEOUS)	-9	
		b14

B.14a Was this business or activity formally registered with the SAT or the Registro Mercantil at any moment in the past?

Yes	1	
No	2	
Don't know (SPONTANEOUS)	-9	
		b14a

Now, we would like to learn more about the business owner

B.15 What is the age of the largest owner?

	Years
Age of largest owner	b15
Don't know (SPONTANEOUS)	-9

B.16 What is the marital status of the largest owner?

Single	1	
Currently married or partnered	2	
Divorced or widowed	3	
Don't know (spontaneous)	-9	
		b16

B.17 For how many years has the largest owner lived in this city?

Number of years		
Entire life	-5	SKIP TO B19
Don't know	-9	
(SPONTANEOUS)		
		b17

B.18 Where did the largest owner live before moving to this city? (INTERVIEWER - READ OUT)

Smaller city in the same country	1	
Bigger or same size of city in the same country	2	
Different country	3	
Don't know (SPONTANEOUS)	-9	
		b18

B.19 How many people live within the largest owner's household premises?

	Number
People who live in the same household	b19
premises of largest owner	
Don't know (SPONTANEOUS)	-9

B.19a How many of the people who live within the largest owner's household premises are less than 6 years old?

	Number
People who live in the same household premises of	b19a
largest owner who are less than 6 years old	
Don't know (SPONTANEOUS)	-9

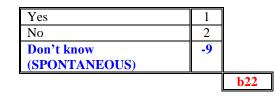
B.20 How many people within the largest owner's household premises have employment under a contract?

People in household who work under contract	b20a
Don't know (SPONTANEOUS)	-9

B.21 What is the highest level of education of the largest owner?

No Education	1
Primary School (complete or not)	2
Secondary School (complete or not)	3
Vocational Training	4
University training (complete or not)	5
Don't Know (SPONTANEOUS)	-9
	b21

B.22 Has the largest owner completed any vocational training or technical education?



B.23 What is or was the highest level of education of either of the largest owner's parents? INTERVIEWER: IF DIFFERENT LEVELS OF EDUCATION ARE GIVEN FOR THE FATHER AND THE MOTHER, RECORD THE HIGHER OF THE TWO

No Education	1
Primary School (complete or not)	2
Secondary School (complete or not)	3
Vocational Training	4
University training (complete or not)	5
Don't Know (SPONTANEOUS)	-9
	b23

B.24 Did either of the largest owner's parents own a business or do they currently own a business?

Yes	1	
No	2	
Don't know	-9	
(SPONTANEOUS)		
		b24

B.25 Prior to starting this business, what was the previous occupation of the largest owner? (INTERVIEWER - READ OUT)

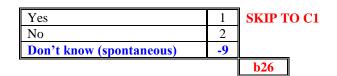
Employed in the same activity as the current business	1	SKIP TO B.26
Employed in a different activity	2	
Self-employed in a different type of activity	3	
Self employed in the same type of activity	4	SKIP TO B.26
Unemployed	5	SKIP TO B.26
Other (for example housewife, student, etc.)	6	SKIP TO B.26
Don't know (SPONTANEOUS)	-9	SKIP TO B.26

b25

B.25a What was the main reason to change to a different activity? (INTERVIEWER - READ OUT)

Changing activity offered a more attractive business activity	1
Changing activity offered better hours or better location	2
Could not open a business in the same activity in the desired location	3
Other reason. SPECIFY b25ax	5
Don't know (SPONTANEOUS)	-9

B.26 Does the largest owner currently have a job in a formal business registered with the SAT or the Registro Mercantil?



B.27	In the past two years, did the largest owner try to get a job in a formal business registered the SAT or the
	Registro Mercantil?

Yes	1	
No	2	SKIP TO C1
Don't know	-9	SKIP TO C1
(SPONTANEOUS)		
		b27

B.28 Did the largest owner get the job?

Yes	1	
No	2	
Don't know	-9	
(SPONTANEOUS)		
		b28

C. LOCATION AND INFRASTRUCTURE

READ THE FOLLOWING TO THE INTERVIEWEE BEFORE CONTINUING: We now turn to another topic

C.1 Where is this business or activity located? (INTERVIEWER - READ OUT)

Within household premises	1	
Outside household premises	2	GO TO QUESTION c.2
		c1

c.1a What is the main reason the business or activity is located within household premises? (INTERVIEWER - READ OUT)

It costs less to run a business from home	1	GO TO QUESTION c.3
It makes it easier to manage family	2	GO TO QUESTION c.3
responsibilities along with work		
There is no benefit working outside the	3	GO TO QUESTION c.3
household premises		
Other (spontaneous)	4	GO TO QUESTION c.3
SPECIFY_c1ax		-
Don't Know (SPONTANEOUS)	-9	GO TO QUESTION c.3
		c1a

What kind of location does this business or activity hav	e?	
		_
With fixed premises and with permanent structure	1	
With fixed premises and with temporary structure	2	
Without fixed premises (street vendors or services without fixed location)	3	GO TO QUESTION I.1
Don't Know (SPONTANEOUS)	-9	
	c2	

c.3 What is the total area occupied by this business or activity?

Area	c3a
Don't know	-9
(SPONTANEOUS)	

SPECIFY UNITS

Square Feet	1	
Square Meters	2	
Other (SPECIFY)c3bx	3	
		c3b

c.4	Does the owner or owners own the location or space occupied by the business or activity?
CI	boob the owner of owners own the rocation of space occupied of the business of activity.

Yes	1	GO TO QUESTION c.7
No	2	
Don't know	-9	
(SPONTANEOUS)		
		c4

c.5 Does this business or activity pay any rent for the location or space it occupies?

Yes	1	
No	2	GO TO QUESTION c.9
Don't know (SPONTANEOUS)	-9	GO TO QUESTION c.9
		c5

c.7 Does the owner or owners have a title registered at the Registro de la Propiedad (Catastro) over the land it occupies?

Yes	1	
No	2	
Don't know	-9	
(SPONTANEOUS)		
		c7

c.9 Over the last 12 months, did the business or activity have to change its main business location due to lack of formal title for its land?

Yes	1	
No	2	
Don't know (SPONTANEOUS)	-9	
		c9

c.30 Is limited access to land a severe obstacle to the current operation of this business or activity?

Yes	1	
No	2	
Don't know (SPONTANEOUS)	-9	
		c30

c.31 Does your business or activity use electricity?

Yes	1		
No	2	GO TO	QUESTION C.38
Don't know	-9		
(SPONTANEOUS)			4
		c31	

C.31a Is the business or activity connected to the electricity grid (Empresa Eléctrica de Guatemala or DEOCSA)?

Yes	1
No	2

Don't know	-9	
(SPONTANEOUS)		
	·	c31a

C.31b

How does this business or activity pay for electricity? **INTERVIEWER - READ OUT**

Cash	1
Check or Bank transfer	2
Another form of payment (by internet, etc.)	3
No payment for electricity	4
Don't know (SPONTANEOUS)	

c31b	

C.32 In [insert last completed month], did this business or activity experience power outages?

Yes	1		
No	2		QUESTION C.36
Don't know	-9	GO TO	QUESTION C.36
(SPONTANEOUS)			-
		c32	

C.33 In [insert last completed month], how many power outages did this business or activity experience?

	Number
Number of power outages per month	c33
Don't know (SPONTANEOUS)	-9

C.34 How long did these power outages last on average? (INTERVIEWER NOTE IN HOURS)

	Hours
Average duration of power outage	c34
Less than one hour	1
Don't know (SPONTANEOUS)	-9

C.36 Do you own or share a generator for business activities?

Yes	1	
No	2	GO TO QUESTION C.38
Don't know (SPONTANEOUS)	-9	GO TO QUESTION C.38
		c36

C.37 In [insert last completed month], what percent of this business' electricity came from a generator or generators that the business owned or shared?

	Percent
Percentage of electricity from generators	c37 %
Don't know (SPONTANEOUS)	-9

C.38 Does this business or activity use water for its activity aside from typical consumption and hygiene?

Yes	1	
No	2	GO TO QUESTION C.50
Don't know (SPONTANEOUS)	-9	
		c38

C.38a Does the water this business or activity uses for its operations come from public or private sources (a well, truck, etc.)?

Public	1]
Private	2	GO TO QUESTION C.50
Both public and private	3	
Don't know (SPONTANEOUS)	-9	
		c38a

C.39 In [insert last completed month], did this business or activity experience insufficient water supply?

Yes	1]
No	2	GO TO QUESTION C.50
Don't know (SPONTANEOUS)	-9	GO TO QUESTION C.50
		c39

C.40 In [insert last completed month], how many incidents of insufficient water supply did this business or activity experience?

	Number	
Number of incidents of water insufficiency	c40	
Don't know (SPONTANEOUS)	-9	GO TO QUESTION C.50

C.41 How long did these incidents of insufficient water supply last on average? (INTERVIEWER NOTE IN HOURS)

	Hours
Average duration of insufficient water supply	c41
Less than one hour	1
Don't know (SPONTANEOUS)	-9

C.50 Are problems with **the electricity supply** a severe obstacle to the current operation of this business or activity?

Yes	1
No	2
Don't know (SPONTANEOUS)	-9

	C50
C.60	Are problems with the water supply a severe obstacle to the current operation of this business or activity?

Yes	1	
No	2	
Don't know (SPONTANEOUS)	-9	
		c60

I. CRIME

	READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
We now t	turn to another topic.
I.1	In [insert last completed month], did this business or activity pay for security, for example equipment, personnel, security services, or protection payments?
	Yes1No2Don't know (SPONTANEOUS)-9
	il
I.2	Please estimate the total cost of security in [insert last completed month]
	QuetzalesTotal cost of securityi2Don't know (SPONTANEOUS)-9
I.3	In [insert last completed month], did this business or activity experience losses as a result of crime?
	Yes1No2Don't know (SPONTANEOUS)-9GO TO QUESTION I.30i3
I.4	Please estimate the value of losses, including sales lost, due to crime occurred to this business or activity in [insert last completed month] .
	QuetzalesTotal value of lossesi4Don't know (spontaneous)-9
I.4a	In [insert last completed month], how many incidents of crime did this business or activity experience?
	Number # of crime incidents I4a

I.5	Do you think that unregistered businesses or activities similar to yours give informal payments, gifts, bribes or
	protection payments in order to stay in business?

-9

Yes	1	
No	2	
Refuses to answer	-8	
(SPONTANEOUS)		
Don't know (SPONTANEOUS)	-9	
		i5

Don't know (SPONTANEOUS)

I.6	In [insert last completed month], did this business or activity experience harassment by government officials
	or police?

Yes	1	
No	2	
Refuses to answer	-8	
(SPONTANEOUS)		
Don't know (SPONTANEOUS)	-9	
		i6

I.30 Is crime a severe obstacle to the current operation of this business or activity?

Yes	1	
No	2	
Don't know (SPONTANEOUS)	-9	
		i30

I.31 Is corruption a severe obstacle to the current operation of this business or activity?

Yes	1	7
No	2	
Don't know (SPONTANEOUS)	-9	
		i31

D. SALES AND SUPPLIES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING: The next topic to be covered is about your sales and purchases.

D.1 In [insert last completed month], what was this business or activity main product or service, that is, the product that represented the largest proportion of sales for the month (in value)?

Description
d1x

D.2 Do you manufacture this product yourself?

Yes	1	
No	2	
Does not apply	-7	
(SPONTANEOUS)- it's a service		
Don't know (SPONTANEOUS)	-9	
		d2

D.3	In [insert last completed month], please estimate total sales of the main product or service?

	Quetzales
Total sales of main product or service	d3
INTERVIEWER: (WRITE THE NUMBER OUT)	
Don't know (SPONTANEOUS)	-9

D.4 What were the **total** sales of this business or activity in [insert last completed month]?

	Quetzales
Last complete month's total sales	d4
INTERVIEWER: (WRITE THE NUMBER	OUT)
Don't know (SPONTANEOUS)	-9

INTERVIEWER: IF ONLY ONE PRODUCT OR SERVICE d3=d4

D.5 The total sales in [insert last completed month]	represente	d: READ OUT
What is normally sold by this business	1	GO TO QUESTION D.7
Below what is normally sold by this business	2	
Above what is normally sold by this business	3	
Don't know (SPONTANEOUS)	-9	
		d5
D.6 Could you please estimate total sales for this bu	siness or a	ctivity in a regular month , that is, a mont
neither the busiest nor the slowest of the year?		
		Quetzales
Regular month's total sales		d6
Don't know (SPONTANEOUS)		-9
Don't know (SI ONTAINEOUS)		-7
D.7 Could you please estimate total sales for this bus	iness or act	ivity in the slowest month of the year?
· · · ·		· · · · ·
		Quetzales
Slowest month's total sales		<u>d7</u>
Don't know (SPONTANEOUS)		-9
D8 Could you please estimate total sales of this busi	ness or acti	vity in the busiest month of the year?
D.8 Could you please estimate total sales of this busi	ness or acti	vity in the busiest month of the year?
D.8 Could you please estimate total sales of this busi	ness or acti	· · ·
	ness or acti	vity in the busiest month of the year? Quetzales
D.8 Could you please estimate total sales of this busi Busiest month's total sales	ness or acti	· · ·
	ness or acti	Quetzales
Busiest month's total sales Don't know (SPONTANEOUS)		Quetzales d8 -9
Busiest month's total sales Don't know (SPONTANEOUS)		Quetzales d8 -9
Busiest month's total sales Don't know (SPONTANEOUS) D.10 Does this business or activity produce or sell under		Quetzales d8 -9
Busiest month's total sales Don't know (SPONTANEOUS) D.10 Does this business or activity produce or sell under Yes	r contract fo	Quetzales d8 -9 or another business or person?
Busiest month's total sales Don't know (SPONTANEOUS) D.10 Does this business or activity produce or sell under Yes No	r contract fo	Quetzales d8 -9 or another business or person?
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Busiest month's total sales Don't know (SPONTANEOUS) D.10 Does this business or activity produce or sell under Yes No Don't know (SPONTANEOUS)	r contract fo	Quetzales d8 -9 or another business or person? 2 9 d10
Busiest month's total sales Don't know (SPONTANEOUS) D.10 Does this business or activity produce or sell under Yes No Don't know (SPONTANEOUS)	r contract fo	Quetzales d8 -9 or another business or person? 2 9 d10
Busiest month's total sales Don't know (SPONTANEOUS) D.10 Does this business or activity produce or sell under Yes No Don't know (SPONTANEOUS) D.10 This business or activity sells mainly to (INTERV	r contract fo	Quetzales d8 -9 or another business or person? 2 9 d10 READ OUT):
Busiest month's total sales Don't know (SPONTANEOUS) D.10 Does this business or activity produce or sell under Yes No Don't know (SPONTANEOUS)	r contract fo	Quetzales d8 -9 or another business or person? 2 9 d10 READ OUT):
Busiest month's total sales Don't know (SPONTANEOUS) D.10 Does this business or activity produce or sell under Yes No Don't know (SPONTANEOUS) D.10 This business or activity sells mainly to (INTERV Other businesses End consumers	r contract fo	Quetzales d8 -9 or another business or person? 2 9 d10 READ OUT):
Busiest month's total sales Don't know (SPONTANEOUS) D.10 Does this business or activity produce or sell under Yes No Don't know (SPONTANEOUS)	r contract fo	Quetzales d8 -9 or another business or person? 2 9 d10 READ OUT):
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Busiest month's total sales Don't know (SPONTANEOUS) D.10 Does this business or activity produce or sell under Yes No Don't know (SPONTANEOUS)	r contract fo	Quetzales d8 -9 or another business or person? -2 9 d10 READ OUT): 1 2 -9

Guatemalan	1
Foreigner	2

Don't know (SPONTANEOUS)	-9
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D.10.3 What is the origin of your main input? (INTERVIEWER - READ OUT)

National supply	1
Foreign supply	2
Don't know (SPONTANEOUS)	-9

D.10.4 Does the principal supplier of your main input provide you with invoices?

Yes	1
No	2
Don't know	-9
(SPONTANEOUS)	

D.11 For how many years has this business or activity worked with this business' primary supplier of its main input or sales item?

	Number of years
Years of relations with primary supplier	d11
Less than one year	1
Don't know (SPONTANEOUS)	-9

D.12 How many hours per week does this business or activity normally operate?

	Hours
Hours of normal operation	d12
Don't know (SPONTANEOUS)	-9

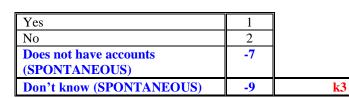
D.13 At the present time, does this business or activity use cell phone(s) for its operations?

Yes	1	
No	2	
Don't know (SPONTANEOUS)	-9	
		d13

K. FINANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING: I would like to ask you a few questions about how this business finances its operations.

K.3 Are the accounts of the business or activity kept separately from the household expenses?



K.4 In the last year, did you finance the day–to-day operations of this business or activity by using: (INTERVIEWER: READ ONE BY ONE)

		Yes	No	Don't Know (SPONTANEOUS)
1.Own funds	k4a	1	2	-9
2.Credit from suppliers or advances from customers	k4b	1	2	-9
3.Moneylenders	k4c	1	2	-9
4. Microfinance institutions	k4d	1	2	-9
5.Banks	k4e	1	2	-9
6.Friends or relatives	k4f	1	2	-9
7.Other sources (specifyk4gx	_) k4g	1	2	-9

K.5 Of the options listed above, which is the most used? **INTERVIEWER: NOTE THE NUMBER**

Most used form of finance	k5
Don't know (SPONTANEOUS)	-9

K.6 In the last 3 years, did you buy any machinery, vehicles or other means of transport, equipment, land or buildings for your business or activity?

Yes No	1 2	GO TO QUESTION K.10
Don't know (SPONTANEOUS)	-9	GO TO QUESTION K.10
		k6

K.7 In the last 3 years, how much did this business or activity spend on purchases of: INTERVIEWER: READ OUT

	Quetzales	Don't know (SPONTANEOUS)
Machinery new or used	k7an	-9
Equipments and tools new or used	k7bn	-9
Vehicles new or used and other means of transport	k7cn	-9
Land	k7dn	-9
Buildings purchased or constructed by yourself	k7en	-9

K.8	In the last 3 years, have you financed the purchases of machinery, vehicles or other means of transport,
	equipment, land or buildings of this business or activity by using:
	INTERVIEWER: READ ONE BY ONE

		Yes	No	Don't know (SPONTANEOUS)
1. Own funds <mark>k8an</mark>		1	2	-9
2. Credit from suppliers or advances from customers	k8bn	1	2	-9
3. Moneylenders	k8cn	1	2	-9
4. Microfinance institutions	k8dn	1	2	-9
5. Banks	k8en	1	2	-9
6. Friends/ Relatives	k8fn	1	2	-9
7. Other sources (specifyk8gnx	_) k8gn	1	2	-9

K.9 Of the options listed above, which was the most important? INTERVIEWER: NOTE THE NUMBER	L I
---	-----

Most important form of fixed asset financek9Don't know (SPONTANEOUS)-9

K.10 Do you have a bank account to run this business or activity?

Yes	1	
No	2	GO TO QUESTION K.12
Don't know (SPONTANEOUS)	-9	GO TO QUESTION K.12
	•	k10

K.11 Do you use a separate bank account for your household?

Yes	1	
No	2	
Don't know	-9	
(SPONTANEOUS)		
		k11

K.12 At this time, does this business or activity have a loan or does the owner have a loan for the business or activity?

Yes No Don't know (SPONTANEOUS)	 1 2 -9	GO TO QUESTION K.17 GO TO QUESTION K.17
		k12

K.13	Referring to the most recently obtained loan, where did you get the loan from? INTERVIEWER: READ OUT

Bank

1

Moneylenders	2
Micro-credit institutions	3
Input supplier or customer	4
Other (specifyk13x)	5
Don't know (SPONTANEOUS)	-9
	k13

K.16 Referring only to the most recent loan, did the financing require guarantee?

Yes	-	1	
No	2	2	
Don't know	-	9	
(SPONTANEOUS)			
			k16

K.17 In the last year, did you apply for any loans for this business or activity?

Yes	1	GO TO QUESTION L.1
No	2	
Don't know (SPONTANEOUS)	-9	
		k17

K.18What was the main reason why you did not apply for any loan for this business or activity?INTERVIEWER: READ OPTIONS

No need for a loan	1	
Application procedures are complex	2	
Interest rates are too high	3	
Did not have required guarantees	4	
Did not think it would be obtained because I am not registered	5	
Other (spontaneous)	6	
		k18

k.30 Is limited access to finance or loans a severe obstacle to the current operation of this business or activity?

Yes	1	
No	2	
Don't know (SPONTANEOUS)	-9	
		k30

L. LABOR

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

Now I would like to ask you a few questions about the individual who work in this business or activity

L.1 In [insert last completed month], how many people who work in this business or activity were: (INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE).

	Number	Don't know (SPONTANEOUS)
Paid	l1a	-9
Unpaid	l1b	-9

L.2

Would you state that in **[insert last completed month]** the number of people working in the business was:

Higher than usual	1
Lower than usual	2
As usual	3
Don't know (SPONTANEOUS)	-9

GO TO QUESTION L.4

12

L.3 Considering a usual month over last year, could you please estimate how many people who worked in this business or activity were: (INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE).

	Number	Don't know (SPONTANEOUS)
Paid	13 a	-9
Unpaid	13b	-9

(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)

L.4 In the month with the highest number of people working in the business or activity over the last year, could you please estimate how many workers were: (INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE).

	Number	Don't know (SPONTANEOUS)
Paid	14a	-9
Unpaid	l4b	-9

(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)

L.5 In the month with the lowest number of people working in the business or activity over the last year, could you please estimate how many workers were: (INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE)

	Number
Paid	15a
Unpaid	15b
Don't know (SPONTANEOUS)	-9

(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)

L.6	In [insert last completed month], how many females worked in this business or activity for the following
	categories?
	(INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF
	APPLICABLE).

		Number	Don't know (SPONTANEOUS)
Paid	l6a		-9
Unpaid	l6b		-9

L.7 In [insert last completed month], how many family members of the owner(s) of this business or activity were working in this business?

	Number	
Family members last month		
Don't know (SPONTANEOUS)	-9	17

L.8 What is the approximate average monthly salary for a worker in this business or activity?

	Quetzales
Average monthly salary for a worker	18
Don't know (SPONTANEOUS)	-9

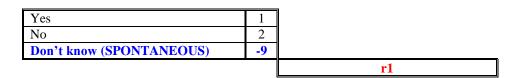
L.9 What is the approximate average monthly salary for a female worker in this business or activity?

	Quetzales
Average monthly salary for a female full-time worker	19
Does not apply	-7
Don't know (SPONTANEOUS)	-9

R. REGISTRATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING: We now turn to another topic.

R.1 Would you like for your business or activity to be registered with the the SAT or the Registro Mercantil?



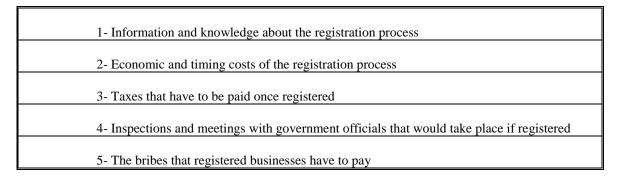
R.2 Please indicate if any of the following is a reason why this business or activity is not registered with the SAT or the Registro Mercantil?

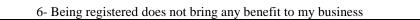
	Yes	No	Don't Know
Because of time, fees, and paper work required to complete registration r2a	1	2	-9
Because of the taxes that need to be paid if registered r2b	1	2	-9
Because of the inspections and meetings with government officials that would take place if registered r2c	1	2	-9
Because of the bribes registered businesses need to pay r2d	1	2	-9
Because there is no benefit for my business from being registered r2e	1	2	-9
Because I do not know nor do I have any information regarding the registration process r2f	1	2	-9
Because the information to register is only available in Spanish r2g	1	2	-9

R.3

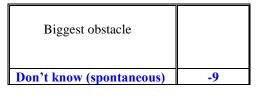
Which of the following elements represents the biggest obstacle for you to register this business with the SAT or the Registro Mercantil?

INTERVIEWER: READ THE OPTIONS TWICE, ROTATING THE OPTIONS THE SECOND TIME THAT THEY ARE READ, NOTING THE NUMBER





7- The information to register is only available in Spanish



R.5 Does this business or activity have to give gifts, informal payments or bribes to remain unregistered?

Yes	1	
No	2	
REF (SPONTANEOUS)	-8	
Don't know	-9	
(SPONTANEOUS)		
		r5

R.6	As I read several options please indicate if each one represents a benefit for your business or activity that
	could be obtained from being registered with the SAT or the Registro Mercantil.
	INTERVIEWER: READ OUT ONE BY ONE

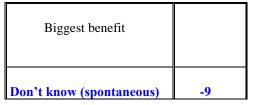
		Yes	No	Don't know (spon taneo us)	Not appli cable
Better access to financing or loans	r6a	1	2	-9	-7
Better access to raw materials, infrastructure services, and government		1	2	-9	-7
services	r6b				
Less bribes to pay	r6c	1	2	-9	-7
Being able to issue receipts to attract customers	r6g	1	2	-9	-7
Being able to sell products or services to the government	r6h	1	2	-9	-7
Being able to become a member of an association or professional group	r6i	1	2	-9	-7
Legal protection due to being registered	r6j	1	2	-9	-7

R.7

Which of the following elements represents the biggest benefit for you to register this business with the SAT or the Registro Mercantil?

INTERVIEWER: READ THE OPTIONS TWICE, ROTATING THE OPTIONS THE SECOND TIME THAT THEY ARE READ, NOTING THE NUMBER

1-	Better access to financing or loans
2-	Better access to raw materials, infrastructure services, and government services
3-	Less bribes to pay
4-	Being able to issue receipts to attract customers
6-	Being able to sell products or services to the government
7-	Being able to become a member of an association or professional group
8-	Legal protection due to being registered



R.8 On average, how long do you think it would take to register your business or activity with the SAT or the Registro Mercantil?

	Days	
Time to register the business or activity		
Don't know (SPONTANEOUS)	-9	r8

R.9	What is the maximum time (or the longest) you think it can take to register your business or activity with the
	SAT or the Registro Mercantil?

	Days	
Maximum time to register the business		
Don't know (SPONTANEOUS)	-9	r9

R.10 What is the minimum time (or the shortest) you think it can take to register your business or activity with the SAT or the Registro Mercantil

	Days	
Minimum time to register the business		
Don't know (SPONTANEOUS)	-9	r10

R.11 Do you belong to any labor union, or any association of businessmen or producers? **r11**

Yes	1
No	2
Don't know	-9
(SPONTANEOUS)	

R.12 In the last three years, have you received any training on how to improve the management and profitability of your business? r12

Yes	1
No	2
Don't know	-9
(SPONTANEOUS)	

R.13 In the last three years, have you received any training on how to register your business with the SAT or the Registro Mercantil? **r13**

Yes	1
No	2
Don't know	-9
(SPONTANEOUS)	

R.14 Would you be willing to pay for training on how to improve the management and profitability of your business? **r14**

Yes	1
No	2
Don't know	-9
(SPONTANEOUS)	

R.15 Would you be willing to pay for a training on how to register your business with the SAT or the Registro Mercantil? **r15**

Yes	1
No	2
Don't know	-9
(SPONTANEOUS)	

M. BUSINESS ENVIRONMENT

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The next set of questions is designed to get a general picture of your opinion about the business environment that affects the operations of this business or activity

M.1 Which of the following elements of the business environment, if any, currently represents the biggest obstacle faced by this business or activity. m1

INTERVIEWER: READ THE OPTIONS TWICE, ROTATING THE OPTIONS THE SECOND TIME THAT THEY ARE READ, NOTING THE NUMBER

1-Limited access to finance or loans	
2-Limited access to land	
3-Corruption	
4-Crime	
5-Problems with the electricity supply	
6-Problems with the water supply	

Biggest obstacle	
Don't know	-9
(spontaneous)	

N. ASSETS

N.1 For [insert last completed month]last complete month, please provide the following information about this business or activity:

	Quetzales	Don't know (SPONTANEOUS)
a. Total cost of workers including salaries and any other form of payment	n1a	-9
c. Total costs of electricity	n1c	-9
d. Total costs in transportation	n1d	-9
b. Total cost of raw materials (if manufacturing)	n1b	-9

N.2 In its current operations does this business or activity use machinery excluding tools, equipment and computers?

Yes No Don't know	1 2 -9	GO TO QUESTION N.4 GO TO QUESTION N.4
(SPONTANEOUS)		
		n2

N.3 If this business or activity were to purchase all the machinery it uses excluding tools, equipment and computers, in its current condition, how much would they cost?

	Quetzales
Cost of machinery	n3
Refusal	-8
Don't know (SPONTANEOUS)	-9

N.4 In its current operations does this business or activity use its own vehicles or other means of transport?

Yes No Don't know (SPONTANEOUS)	1 2 -9	GO TO QUESTION N.6 GO TO QUESTION N.6
		n4

N.5 If this business or activity were to purchase its own vehicles or other means of transport used, in its current condition, how much would they cost?

	Quetzales
Cost of own vehicles and other means of transport	n5
Refusal	-8
Don't know (SPONTANEOUS)	-9

If this business or activity were to purchase all the tools, equipment, and computers (excluding machinery and N.6 vehicles) it uses, in its current condition, how much would they cost?

	Quetzales
Cost of tools and equipment	n6
Refusal	-8
Don't know (SPONTANEOUS)	-9

A.15a Please complete the following information about the interviewee

	Business Address	Position in the business	Years with the business	Gender
Main respondent	A15a4ax	a15a1ax	a15a2a	a15a3a

Address where the interview was completed A15a4ax

Home address and telephone if the business does not have fixed premises

a15a5ax

THE SURVEY ENDS HERE

THANK YOU VERY MUCH FOR YOUR COOPERATION.

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

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

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)