

The Maldives 2025 World Bank Enterprise Survey Implementation Report

I. Introduction

This document provides information on the World Bank Enterprise Surveys (WBES) implemented in Maldives between May 2025 and January 2026. The WBES collect both objective data based on firms' day-to-day experiences, and perceptions of enterprises regarding the business environment in which they operate. The WBES has global coverage. The WBES are also used to build a panel of enterprise data that will make it possible to track changes in the business environment over time.¹

This report describes the sampling design of the survey, the data set structure as well as additional information that may be useful when using the data, such as information on survey non-response and the appropriate use of the sampling weights.

II. Sampling Structure

The WBES use stratified random sampling, where the population of establishments is first separated into non-overlapping groups, called strata, and then respondents are selected through simple random sampling from each stratum. The detailed methodology is provided in the Sampling Note.² Stratified random sampling has several advantages over simple random sampling. In particular, it:

- produces unbiased estimates of the whole population or universe of inference, as well as at the levels of stratification
- ensures representativeness by including observations in all of those categories
- produces more precise estimates than simple random sampling for a given sample size or budget allocation, and
- may reduce implementation costs by splitting the population into convenient subdivisions.

The WBES typically use three levels of stratification: industry classification, establishment size, and subnational region (used in combination). Starting in 2022, the WBES bases the industry classification on ISIC Rev. 4 (with earlier surveys using ISIC Rev. 3.1).³ For regional coverage within a country, the WBES has national coverage.

¹ A “panel interview” refers to an interview with a business that was also interviewed in the previous WBES.

² The Sampling Note is available at:

https://www.enterprisesurveys.org/content/dam/enterprisesurveys/documents/methodology/Sampling_Note-Consolidated-2-16-22.pdf.

³ The WBES universe includes: all manufacturing (ISIC 4.0 codes 10-33), services (ISIC 4.0 codes 41-43, 45-47, 49-56, 58, 61, 62, 69-75, 79, 95). Details on sectoral coverage and the WBES universe of inference can be found in the *Enterprise Surveys Manual and Guide* (p. 4).

II.1 Universe

The universe of inference includes all formal (i.e., registered) private sector establishments⁴ (with at least 1% private ownership) and with at least five employees. In terms of sectoral criteria, all manufacturing businesses (ISIC Rev 4. codes 10-33) are eligible; for services businesses, those corresponding to the ISIC Rev 4 codes 41-43, 45-47, 49-53, 55-56, 58, 61-62, 69-75, 79, and 95 are included in the Enterprise Surveys. Cooperatives and collectives are excluded from the Enterprise Surveys. All eligible establishments must be registered with the registration agency. In the case of Maldives, the registration is the Ministry of Economic Development and Trade (MoEDT). The universe table is the total number of eligible establishments, and the table is partitioned by the stratification groups (industry classification, establishment size, and subnational region) in a country.

For the Maldives 2025 WBES, the universe table was obtained from the Economic Census 2022, conducted by the Maldives Bureau of Statistics (MBS). It has been adjusted (Table 1) so that, for each cell, the final value corresponds to the maximum of the reported universe count and the sample frame count.

II.2 Sampling Frame

The WBES requires the most complete and up-to-date Sampling Frame, the list of eligible establishments with information on industry classification, size, address and other contact information that will be used to randomly select the sample. In countries where a previous round of the WBES exists, the Sampling Frame also includes the Panel Sampling Frame, which provides information about all the establishments that participated in the previous round of the WBES in the country.

The sampling frame for the Maldives 2025 WBES was constructed using multiple sources (see Table 2 for the number of establishments included). The fresh sampling frame, defined as the list of establishments eligible for inclusion in the WBES, was primarily obtained from the Ministry of Economic Development and Trade (MoEDT), Maldives Inland Revenue Authority (MIRA) and Maldives Pension Office (MPO).

The initial frame contained missing information on establishment size, sector, or both. To fill these gaps, additional sources were consulted, including Google Places API, Dun and Bradstreet, and the Ministry of Tourism and Environment website. Despite these efforts, a significant number of establishments still lacked information on size or sector.

To address this, all establishments with known size but unknown sector were retained in the frame. For establishments with unknown size, a prescreening exercise was conducted by selecting a 10 percent sample within each sector category. The results of the prescreening were

⁴ The unit of analysis of every WBES is the establishment defined as a business entity associated with a physical location with its own set of financial statements, including Balance Sheet and Income Statement. However, in many economies official statistics are provided at the firm level, where a firm may be composed of several establishments, the so-called multi-establishment firms.

then used to assign size and sector classifications to establishments that had previously been classified as having unknown size and sector.⁵

For every WBES, necessary measures are taken to ensure the quality of the frame; however, the sample frames are not immune to the typical problems found in establishment surveys: positive rates of non-eligibility, repetition, non-existent units, etc. Given the impact that non-eligible units included in the sample universe may have on the results, eligibility adjustments may be needed when computing the appropriate sampling weights for individual observations if and only if the universe equals the sampling frame (that is the weights project to universe totals by cell, coming from the sampling frame). Table 4 reports response outcomes.

II.3 Stratification Categories

The Maldives 2025 WBES uses the following stratification categories:

- **Industry: 2 categories:**
 - Manufacturing
 - Services
- **Size: 3 categories:** Small (5 to 19 employees), Medium (20 to 99 employees), Large (100 or more employees)
- **Region: 1 category:** Maldives

As Maldives is considered very small economy based the size of its Gross National Income (GNI), the industry is stratified into only two groups: Manufacturing and Services. By number of establishments, the manufacturing sector represents 9% of the whole ES universe. The services sector represents 91% of the whole ES universe.

Given the small sample size, the regional stratum for the Maldives 2025 WBES was defined as the country as a whole.

II.4 Sample Design

The WBES sample design, i.e., target number of interviews in each combination of stratification categories (cells), is generated using the two primary criteria: 1) minimize the difference from the purely proportional sample within each cell; and 2) achieve a sufficient sample size by stratification category to allow for estimates of a given level of precision. Additional information on the criteria for determining the sample size by stratification category is given in the *Sampling Note*, and additional information on the sample design is given in the *Enterprise Surveys Manual and Guide*.⁶ The original survey design for the Maldives 2025 WBES is given in Table 3.

⁵ Of the establishments included in the prescreening, only 4 percent were determined to be eligible firms, while the remaining 96 percent fell outside the ES universe. This proportion was used to derive an adjustment factor, which was then applied to reduce the remaining population of establishments with unknown classification.

⁶ The *Enterprise Surveys Manual and Guide* is available at:

<https://www.enterprisesurveys.org/content/dam/enterprisesurveys/documents/methodology/Enterprise-Surveys-Manual-and-Guide.pdf>

III. Data Collection

The detailed information on the WBES methodology and data collection is provided in the Enterprise Surveys Manual and Guide. The interviews for the Maldives 2025 WBES were conducted between May 2025 and January 2026. The interviews were conducted in two languages: Dhivehi and English. For monetary variables, the currency was Maldivian rufiyaa.

Apart from the challenges with participation and call-backs that are standard for all surveys, the Maldives 2025 WBES faced logistical challenges. The geographic dispersion of islands across the Maldives posed significant logistical challenges for implementation. Although the initial plan was to conduct screening face-to-face, this approach proved operationally impractical due to travel time, cost constraints, and limited enumerator availability. As a result, phone screenings were introduced, followed by video interviews for businesses that enumerators were unable to visit in person.

III.1 Questionnaire

The standard WBES questionnaire covers several topics regarding the business environment and business performance. These topics include general establishment characteristics, infrastructure, sales and supplies, trade, management practices, competition, innovation, capacity, land and permits, finance, business-government relations, exposure to bribery, labor, and performance. Information about the general structure of the questionnaire is available in the *Enterprise Surveys Manual and Guide*.

III.2 Contractor

The fieldwork for the Maldives 2025 WBES was implemented by Riyan Private Limited, sub-contracted by Multi-Tech Solutions Pvt Ltd. The selection for the implementing agency followed the standard World Bank procurement practices that are described in more detail in the *Enterprise Surveys Manual and Guide*.

III.3 Sampling and screening

Samples are drawn by the Enterprise Surveys team in batches, following the stratification and sample design. The contractor conducted a thorough screening process before scheduling the ES interviews. Results of the screening are provided using the eligibility and status codes as listed in Table 4. In cases of unit non-response (either a refusal or an inability to obtain an interview after exhaustive attempts), the contractor proceeded with the contact that appeared next in the list drawn in the respective cell. The process of sampling and screening is described in more detail in the *Enterprise Surveys Manual and Guide*.

III.4 Survey response

In all surveys, including the WBES, some respondents choose not to participate. The Enterprise Analysis team and the contractor take all necessary measures to boost participation, through various methods of recruitment. The proper management of the screening process and sample replacement ensures that the resulting sample remains random.

The main measure of survey participation is the yield, which is the ratio of the total number of interviews achieved to the total number of contacted establishments. There are two main elements that boost yields. First is the survey participation rate, measured as the share of establishments that participated among those that can be assumed to have been eligible. The second element is the quality of frame. If only a small fraction of the establishments contacted is actually eligible to participate in the survey, then the sampling frame is far from ideal. This quality is measured by the ratio of the total number of establishments that are eligible for the WBES to the total number of contacted establishments in the frame. In other words:

$$\text{Yield} = \text{Survey response rate} * \text{Rate of quality of the frame}$$

which can be rewritten as follows:

$$\frac{\text{Total interviewed}}{\text{Total contacted}} = \frac{\text{Total interviewed}}{\text{Assumed eligible}} * \frac{\text{Assumed eligible}}{\text{Total contacted}}$$

Table 5 provides these measures for the Maldives 2025 WBES and across its stratification levels.

III.5 Achieved Sample

Table 6 provides counts of the WBES interviews collected for each stratification cell, i.e., broken down by industry, establishment size, and region.

III.6 Sampling Weights

Since the WBES uses stratified random sampling, individual observations should be properly weighted when making inferences about the population, since unweighted estimates are biased unless sample sizes are proportional to the size of each stratum. For each WBES, special care is given to correctly compute sampling weights. Whenever the Universe is used to draw the sample (i.e., Sampling Frame is the same as the Universe) it is imperative to accurately adjust the universe within each stratum to account for the presence of ineligible establishments (e.g., the establishment discontinued businesses, or is deemed ineligible due to its business activity or having fewer than five employees). Proper treatment of panel establishments is also crucial. Details about how the WBES sampling weights are calculated are given in the *Sampling Note*.

Three versions of sampling weights are calculated based on different assumptions regarding the eligibility of establishments to be included in the WBES universe. These assumptions are referred to as weak, medium, and strong, and are defined in the table below. The prevalence of each outcome for the Maldives 2025 WBES is presented in Table 4. All indicators and analysis conducted by the Enterprise Surveys team use sampling weights based on the medium assumption. However, for the Maldives 2025 WBES, the sample frame and the universe are derived from different sources. As a result, base weights are calculated directly, and the standard adjustments associated with the weak, medium, and strong assumptions are not applicable. Table 7 reports the estimated universe.

Assumption	Eligibility codes for inclusion in the WBES universe
Strict	1, 2, 3, 4
Median	1, 2, 3, 4, 10, 11, 13, 133
Weak	1, 2, 3, 4, 10, 11, 13, 133, 91, 92, 93, 94, 12

For descriptions of each eligibility code, see Table 4 of the sampling note.

III.7 Item response rates

Item response rate must be differentiated from survey response rates. The latter refers to participation in the survey itself (see Section III.4) whereas the former refers to the absence of responses to specific survey questions. The WBES, as any survey, suffer from item non-response; and different strategies are used by the data collection team to address this. In particular:

- For sensitive questions, such as on corruption or tax evasion, enumerators were instructed to collect the refusal to respond (-8) as a separate response category from don't know (-9).
- Establishments with incomplete information were re-contacted to fill gaps.

Table 8 provides item response rates for several key variables, broken down across the stratification levels.

III.8 Database Structure

The WBES data files are organized in ways that reflect the corresponding questionnaire. The variables that are standard across countries have the first letter in their name correspond to the questionnaire section where the variable belongs in the questionnaire, i.e., *a1* denotes section *A*. All variables are numeric with the exception of those variables with an “x” at the end of their names. The suffix “x” denotes that the variable is alpha-numeric.

The WBES datafiles contain two establishment identifiers, *idstd* and *id*. The former is a global unique identifier of each establishment, while the latter is unique identifier within each survey. The variable *idstd* can be used to match the WBES establishment one-to-one across databases. The variables *wweak*, *wmedian*, and *wstrong* corresponding to sampling weights based on, respectively, weak, median, and strong assumptions about eligibility (see Section III.6). The variable *strata* corresponds to the stratum of each observation.

Additionally, the WBES data files contain many standard variables. The variable *d1a2_v4* denotes the main activity of the establishment, as obtained during the WBES interview, coded in the four-digit ISIC Rev. 4. Users should note that this activity may differ from the industry classification given in the Sampling Frame, *a4a*. Users are generally advised to use industry categories based on the realized information in *d1a2_v4*. Additional sampling information is contained in variables *a2* (region) and *a6a* (size).

The last complete fiscal year for each establishment is contained in variables *a20m* (last month of last complete fiscal year) and *a20y* (last complete fiscal year).

Note that when an entry in the WBES database is empty, this means that the question was not asked to the corresponding respondent. This happens when the question is deemed inapplicable, due to skip patterns or other reasons.

IV. Useful Links

The users of the WBES data may find the following links useful:

- *Sampling Note* is available at:
https://www.enterprisesurveys.org/content/dam/enterprisesurveys/documents/methodology/Sampling_Note-Consolidated-2-16-22.pdf
- The *Enterprise Surveys Manual and Guide* is available at:
<https://www.enterprisesurveys.org/content/dam/enterprisesurveys/documents/methodology/Enterprise-Surveys-Manual-and-Guide.pdf>
- The WBES global questionnaires are available at:
<https://www.enterprisesurveys.org/en/methodology>
- The projects that are currently being implemented by the Enterprise Surveys team are available at: <https://www.enterprisesurveys.org/en/project-schedule>
- The list of all WBES databases and detailed information about each is available here:
<https://www.enterprisesurveys.org/content/dam/enterprisesurveys/documents/DataDetails.xls>
- The description of the WBES indicators is available at:
<https://www.enterprisesurveys.org/content/dam/enterprisesurveys/documents/methodology/Indicator-Description.pdf>

Fact Sheet

Source of Universe Table	Economic Census, 2022 conducted by the Maldives Bureau of Statistics (MBS).
Source of Sampling Frame	Ministry of Economic Development and Trade (MoEDT), Maldives Pension Office (MPO) and Maldives Inland Revenue Authority (MIRA) [updated as of 2025]
Levels of Universe Table and Sampling Frame	Universe Table: Establishment-level or Firm-level Sampling Frame: Establishment-level or Firm-level
Registration agency	Ministry of Economic Development and Trade (MoEDT)
Stratification sectors	Manufacturing; Services
Stratification sizes	Small (5 to 19 employees), Medium (20 to 99 employees), Large (100-199)
Stratification regions	Maldives
Contractor	Riyan Private Limited
Fieldwork dates	May 2025 – January 2026
Interview languages	Dhivehi, English
Survey software	Survey Solutions
Currency for nominal variables	Maldivian Rufiyaa
Reference fiscal year	2025
VAT Applicable	YES
Additional definitions	“Consumption Tax” was referred to as GST. For the capital city (a3b) and for the main business city (a3c), Malé was entered.
Sample Size	Total: 154 Fresh: 154 Panel: 0
Survey response rates	Yield: 10.4% Response rate: 25.5% Frame quality: 40.8%
Item response rates	d2: 90.9% n2a: 87.7% 11: 100% all TFPvars ⁷ : 71.4%

⁷ TFP stands for total factor productivity. TFP variables are d2 (annual sales), n2a (annual cost of labor), n2e (annual cost of intermediate goods) and n7e (replacement cost of capital). Response rate for TFP variables is calculated only for manufacturing establishments.

Tables

Table 1: Maldives 2025 WBES Universe

		Manufacturing	Services	Unknown	Grand Total
Maldives	Small (5-19)	302	4123	1	9,084
Maldives	Medium (20-99)	42	1263	0	
Maldives	Large (100 or more)	31	2241	0	
Maldives	Unknown	99	982	0	
		474	8,609	1	9,084

Note: The universe table has been adjusted so that, for each cell, the final value corresponds to the greater of the reported universe count and the sample frame count.

Table 2: Maldives 2025 WBES Sample Frame (Fresh Only)

		Manufacturing	Services	Unknown	Grand Total
Maldives	Small (5-19)	145	4123	1	9123
Maldives	Medium (20-99)	28	1263	0	
Maldives	Large (100 or more)	28	1263	0	
Maldives	Unknown	31	2241	0	
		232	8,890	1	9,123

Source: MoEDT, MIRA, MPO

Table 3: Original Survey Design (Fresh Only)

		Manufacturing	Services	Unknown	Grand Total
Maldives	Small (5-19)	26	25	1	150
Maldives	Medium (20-99)	9	21	0	
Maldives	Large (100+)	10	20	0	
Maldives	Unknown	25	4	9	
		70	70	10	150

Table 4: Response Outcomes

		Totals	Rates relative to total contacted
Overall	Contacts available in frame	8,957	
	Issued	1,812	
	Contacted	1,786	
Screening phase	Eligibles	190	10.6%
	Screener refusals	414	23.2%
	Assumed eligibles	604	33.8%
	Ineligible + out of target	869	48.7%
	Unobtainables	313	17.5%
Interview phase (only if eligible)	Interview refusals	30	1.7%
	Complete interviews	154	8.6%

Table 5: Survey Yield Rates

Stratification		Yield	Survey response rate	Frame quality
Panel	Fresh	8.6%	25.5%	33.8%
Size	Small (5-19)	11.6%	31.0%	37.5%
	Medium (20-99)	14.0%	27.4%	51.1%
	Large (100 or more)	12.3%	17.4%	70.5%
	Unknown	4.3%	31.0%	13.9%
	Region	Maldives	8.6%	25.5%
Sector	Manufacturing	10.2%	29.2%	35.0%
	Services	8.2%	24.5%	33.4%
	Unknown	4.3%	31.0%	13.9%
Overall	Maldives 2025	8.6%	25.5%	33.8%

Notes: the rates are calculated as defined in Section III.4

Table 6: Achieved Total Sample (Fresh Only)

		Manufacturing	Services	Grand Total
Maldives	Small (5-19)	16	85	154
Maldives	Medium (20-99)	6	29	
Maldives	Large (100 or more)	5	13	
		27	127	154

Table 7: Universe Estimates (Weak, Median, Strict)

		Manufacturing	Services	Grand Total
Maldives	Small (5-19)	269	5512	9127
Maldives	Medium (20-99)	246	2023	
Maldives	Large (100 or more)	219	857	
		735	8392	9127

Table 8: Item Response Rates

Screener/Interview		d2	l1	n2a	all TFP variables
Panel	Fresh	90.9%	100.0%	87.7%	71.4%
Size	Small (5-19)	96.0%	100.0%	92.1%	71.4%
	Medium (20-99)	82.9%	100.0%	80.0%	100.0%
	Large (100 or more)	77.8%	100.0%	77.8%	50.0%
Region	Maldives	90.9%	100.0%	87.7%	71.4%
Sector	Manufacturing	100.0%	100.0%	92.6%	71.4%
	Services	89.0%	100.0%	86.6%	N/A
Overall	Maldives 2025	90.9%	100.0%	87.7%	71.4%

Notes: the rates are calculated as follows. The number of responses with informative content in the respective variable (or combination of variables in the case of TFP) is divided by the same number plus the number of responses that are "don't know" (code -9) or refusal (code -8).