

Your QUESTIONNAIRE NUMBER
 RECORD NUMBER
 PREFERENCE NUMBER

THE WORLD BANK
 Africa Enterprise Survey 2011 - Rwanda
 IS Service Module (2011)
 Module B (without show cards for innovation)

GPS Coordinates				SPLIT BALLOT		
Latitude	poslat	N	S	lat	A (with cards)	
Longitude	poslon	E	W	lon	B (without cards)	2 cards

A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]

A.0 Questionnaire a0	Module
Indicator	6

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.3a

	Screening Region (coded ex post) a3a
Region A	1
Region B	2
Region C	3
Region D	4
Region E	5

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.3 Size of locality a3

City with population over 1 million	2
Over 250.000 to 1 million	3
50.000 to 250.000	4
Less than 50.000	5

A.4 Industry

	Sampling sector a4a	Screening sector a4b
Manufacturing	1	1
Service	2	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 that match sample frame	2
No, does not match	3

A.6 Size

	Sampling size a6a	Screening Size a6b
Micro <5	0	0

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.12 Interviewer code **a12**

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A.13 Supervisor code **a13**

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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 Rwanda. 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)

AFB.3a | Are the owners of the firm: **SHOW CARD 3**

All men	1
Majority are men	2
Majority are women	3
All women	4
Equally divided between men and women	5
Does not apply	-7
Don't know	-9

GO TO QUESTION AFB4a

GO TO QUESTION AFB4a

GO TO QUESTION AFB4a

GO TO QUESTION AFB4a

AFb3a

AFB.3b | Is the largest owner female?
(INTERVIEWER: if there are multiple large owners with the same ownership share, please answer with respect to the person most active in the operation of the firm)

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

AFb3b

AFB.4a. | What is the nationality of origin of the current largest owner?

African (specify AFb4a1 [table 1])	1
Indian	2
Lebanese/Middle Eastern	3
Other Asian (specify AFb4a4 [table 4])	4
European/	5
Other	6
Don't know (spontaneous)	-9

AFb4a

AFb4a1. Main African nationality	
XXXX	1
XXXX	2
XXXX	3
XXXX	4
XXXX	5

AFb4a4. Main "Other Asian" nationality	
XXXX	1
XXXX	2
XXXX	3
XXXX	4
XXXX	5

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

AFB.7a What is the highest level of education of the current Top Manager? **SHOW CARD 4**

No Education	1
Primary School (complete or not)	2
Secondary School (complete or not)	3
Vocational Training	4
Some university training	5
Graduate degree	6
Don't Know (spontaneous)	-9
AFb7a	

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

	RWF
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	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		c19

GO TO QUESTION C.22a
GO TO QUESTION C.22a

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

							(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

INTERVIEWER: PLEASE NOTE THAT THE FOLLOWING QUESTION REFER TO TOTAL SALES OF ALL PRODUCTS AND SERVICES

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

	RWF
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

N.3 In fiscal year **2008**, three fiscal years ago, what were total annual sales for this establishment?

	RWF
Total annual sales three years ago	n3
IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO	-7
DON'T KNOW (SPONTANEOUS)	-9

D.3 In fiscal year **2010**, what percentage of this establishment's sales were: **SHOW CARD 6 (INTERVIEWER: SKIP PATTERNS MUST BE FOLLOWED IN THE ORDER THEY APPEAR ON THE TABLE)**

	Percent	DON'T KNOW (SPONT.)	
National sales	d3a %	-9	<i>IF 100, GO TO QUESTION D.30</i>
Indirect exports (sold domestically to third party that exports products)	d3b %	-9	<i>IF 100, GO TO QUESTION D.30</i>
Direct exports	d3c %	-9	<i>IF 0, GO TO QUESTION D.30</i>
	100%		

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

AFD.3f-h In fiscal year **2010**, what percentage of this establishment's annual export revenue were to: **SHOW CARD 7**

Region	% of total export revenue
Neighboring Countries within Africa	AFd3f%
Developed Countries	AFd3g%
Other	AFd3h%
	100%

INTERVIEWER: CHECK THAT THE TOTAL IS 100%

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 (for example 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

AFD.5b In fiscal year **2010**, what percentage of this establishment's export consignments were handled by an outside clearing agent to facilitate customs clearance?

	Percent
Percent of consignments used clearing agent	AFd5b%
Don't know (spontaneous)	-9

AFD.5c In fiscal year **2010**, what percentage of this establishment's export containers were physically inspected by custom officials?

	Percent
Percent physically inspected	AFd5c%
Don't know (spontaneous)	-9

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

AFD.7a In fiscal year 2010, did this establishment benefit from any of the following export or investment incentive schemes: **(INTERVIEWER: READ EACH OPTION ALOUD)**

		Yes	No	DK	
Suspension or exemptions from duties on imported inputs	AFd7a1	1	2	-9	IF YES TO ANY GO TO QUESTION AFD.11a
Profit tax exemption	AFd7a2	1	2	-9	
VAT reimbursement	AFd7a3	1	2	-9	
Export financing scheme, such as an export credit guarantee scheme	AFd7a4	1	2	-9	
Other	AFd7a5	1	2	-9	

AFD.7b In fiscal year **2010**, what was the MAIN reason why this establishment did NOT take advantage of any of the schemes listed above? **SHOW CARD 8**

Did not need financial support	1	
Did not know about these schemes	2	
Administrative process was too cumbersome	3	
No real benefits from schemes	4	
Lack contacts needed to qualify	5	
It takes too long to receive benefits	6	
Applied but not eligible	7	
Other	8	
Don't know (spontaneous)	-9	AFd7b

AFD.11a In fiscal year **2010**, for how many years have you done business with the supplier of your main sales item (primary supplier)??

	Years
Years of relations with primary supplier	AFd11a
Less than one year	1
Don't know (spontaneous)	-9

AFD.11d In fiscal year **2010**, did this establishment subcontract any part of its production to other firms?

Yes	1	
No	2	
Don't know (spontaneous)	-9	AFd11d

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 9**

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 9**

						(SPONTANEOUS)	
	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	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

AFE.2a In fiscal year **2010**, how many **NEW** competitors entered the main market of this establishment's main product or service/product line?

None	1
One	2
2-5	3
More than 5	4
Don't know (spontaneous)	-9

AFe2a

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 9**

							(SPONTANEOUS)	
	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	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.2 Over the last two years, did this establishment submit an application to obtain a construction-related permit?

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

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	g4
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
REFUSE (SPONTANEOUS)	-8	

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 9**

						(SPONTANEOUS)		
	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	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 or significantly improved products or services, including goods and services with new or significantly improved functions, technical specifications, materials or components but excluding seasonal or aesthetic changes?

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

GO TO QUESTION H.3

GO TO QUESTION H.3

h1

H.2 Was the main new product or service introduced by this establishment new for the establishment's main market as well?

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, including new or significantly improved technology, equipment and software for production, finishing, packaging, or quality control?

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, including changes in the transport and delivery of inputs and outputs, and in methods of accounting, purchasing, or maintenance?

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, including changes in the number of management levels, systems of communication, and monitoring, hiring, firing, remuneration and performance reward practices?

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, including new design, branding or packaging, new channels or promotional schemes to sell products, or new pricing systems to attract customers?

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 firms. Research and development includes research and investigation to create new products or to find more efficient methods of production?

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 your enterprise engage in internal or external training of your personnel to familiarize them with a new or significantly improved technologies, products or processes including changing management or marketing practices?
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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	
No	2	<i>GO TO QUESTION I.3</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO QUESTION I.3</i>

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

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

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

	RWF
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 16**

						(SPONTANEOUS)		
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	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 and services were paid for after delivery (sold on credit)?

	Percent	DON'T KNOW (SPONTANEOUS)
Paid 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 17**

	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

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 18

	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	GO TO QUESTION K.8
DON'T KNOW (SPONTANEOUS)	-9	GO TO QUESTION K.8
		k7

AFK.7a For this establishment's overdraft facility, what is the average interest rate?

	Percent
Average rate of interest for overdraft	AFk7a %
Don't know (spontaneous)	-9

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

Yes	1	
No	2	GO TO QUESTION K.15d
DON'T KNOW (SPONTANEOUS)	-9	GO TO QUESTION K.15d
		k8

AFK.8a Was the most recent credit in the form of?

Line of credit	1
Loan	2
Don't know (spontaneous)	-9

AFk8a

K.9 Referring to the most recent line of credit or loan, what type of financial institution granted this loan? **SHOW CARD 19**

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 or line of credit approved	k10
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

AFK.10a What is the rate of interest of this most recent line of credit or loan?

	Percent
Average rate of interest for most recent loan/line of credit approved	AFk10a %
Don't know (spontaneous)	-9

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

	RWF
Size of most recent loan or 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?

	RWF
Value of collateral	k15a
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?

	RWF
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	<i>GO TO QUESTION K.20</i>
No	2	
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO QUESTION K.21</i>

k16

K.17 What was the **main** reason why this establishment did not apply for any line of credit or loan?
SHOW CARD 20

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

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	k20a
Application was rejected	2	
APPLICATION STILL IN PROCESS	-6	
DON'T KNOW (SPONTANEOUS)	-9	

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

Yes	1	k21
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

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 21**

						(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 one statement that describes the court system and how it could affect business. Please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree.
SHOW CARD 22

	Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	Don't know (spontaneous)
“The court system is fair, impartial and uncorrupted.” h7a	1	2	3	4	-9
“The court system is able to enforce its decisions” AFh1	1	2	3	4	-9
“I am confident that the legal system will uphold my contract and property rights in business disputes.” AFh2	1	2	3	4	-9

AFH.3a 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?

Yes	1	GO TO QUESTION J.2 GO TO QUESTION J.2
No	2	
Don't know (spontaneous)	-9	

AFh3a

AFH.3b Was the court system used to resolve this payment dispute?

Yes	1	GO TO QUESTION J.2 GO TO QUESTION J.2
No	2	
Don't know (spontaneous)	-9	

AFh3b

AFH.3c Was a court judgment made for this payment dispute?

Yes	1	GO TO QUESTION J.2 GO TO QUESTION J.2 GO TO QUESTION J.2
No	2	
Still in process	-6	
Don't know (spontaneous)	-9	

AFh3c

AFH.3d How many weeks did it take the courts to come to judgment on this payment dispute, from the day the establishment first took court action until the moment a judgment was made?

	Weeks
Number of weeks to come to judgment	AFh3d
Less than one week	1
Don't know (spontaneous)	-9

AFH.3e Was this decision of the court enforced?

Yes	1	GO TO QUESTION J.2 GO TO QUESTION J.2 GO TO QUESTION J.2
No	2	
Still in process	-6	
Don't know (spontaneous)	-9	
		AFh3e

AFH.3f How many weeks did it take to enforce this court judgment?

	Weeks
Number of weeks to enforcement	AFh3f
Less than one week	1
Don't know (spontaneous)	-9

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 or 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	<i>GO TO QUESTION J.7 GO TO QUESTION J.7</i>
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

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
Percent 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

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

AFJ.8 Recognizing the difficulties many establishments face in fully complying with taxes and regulations, at the present time what percentage of total annual sales would you estimate the typical establishment in your line of business declares for tax purposes?

	Percent
Percent of total annual sales reported for tax purposes	AFj8 %
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	GO TO QUESTION J.13
DON'T KNOW (SPONTANEOUS)	-9	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 each of the following is an obstacle to the current operations of this establishment? **SHOW CARD 23**

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 individuals 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 working in this establishment in the following categories 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 AFL.8a

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

AFL.8a At the end of fiscal year 2010, how many part-time workers—workers that work less than 8-hour shift per day—were employed by this establishment?

	Number
Part-time Workers	AF18a
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

AFL.12 What percentage of this establishment's workforce is currently unionized?

	Percent Unionized
Percent workforce unionized	AF112 %
Don't know (spontaneous)	-9

AFL.14 Over fiscal year 2010, how did this establishment usually find new employees? **SHOW CARD 24**

Through family/friends	1
Public placement office	2
Private placement office	3
Public announcement/advertisement	4
School-related network	5
Other	6

AF114

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 25**

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 25**

						(SPONTANEOUS)		
						DON'T KNOW	DOES NOT APPLY	
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle		
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?

	RWF
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 the elements of the business environment included in the list, if any, currently represents the biggest obstacle faced by this establishment SHOW CARD 26
------------	---

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:

Now, we would like to ask you a few questions about the financial results of this establishment. It is important that this information be as accurate as possible. The individual data are treated as confidential – the identity of your establishment will not be revealed at any point.

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	RWF	DON'T KNOW (SPONTANEOUS)
Total annual cost of labor including wages, salaries, bonuses, social payments	n2a	-9

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

	Position in the firm	Years with the firm	Gender
Main respondent	a15a1ax	a15a2a	a15a3
Second respondent	a15a1bx	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	STOP HERE
One visit in face-to-face interview with different managers/staff	2	
Several visits	3	

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

All men
Majority are men
Majority are women
All women
Equally divided between men and women

CARD 4

No Education
Primary School (complete or not)
Secondary School (complete or not)
Vocational Training
Some university training
Graduate degree

CARD 5

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

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

CARD 7

Neighboring Countries within Africa	%
Developed Countries	%
Other	%
	100%

CARD 8

Did not need financial support
Did not know about these schemes
Administrative process was too cumbersome
No real benefits from schemes
Lack contacts needed to qualify
It takes too long to receive benefits
Applied but not eligible
Other

CARD 9

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 16

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 17

	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 18

	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 19

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

CARD 20

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 21

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

CARD 22

Strongly disagree	Tend to disagree	Tend to agree	Strongly agree
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CARD 23

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 24

Through family/friends
Public placement office
Private placement office
Public announcement/advertisement
School-related network
Other

CARD 25

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

CARD 26 - ROTATION 1

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

CARD 26 - ROTATION 2

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

CARD 26 - ROTATION 3

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