

THE WORLD BANK
Enterprise Survey
Indicator Questionnaire (2009)

A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]
A.0 Questionnaire a0

Indicator	Module
	6

A.1 Country a1

A.2

	Sampling Region a2
Thimphu/Paro	1
Phuentsholing	2
Gelephu/Sarpang	3
Samdrup Jongkhar	4

A.3a

	Screener Region (coded ex post) a3a
Thimphu/Paro	1
Phuentsholing	2
Gelephu/Sarpang	3
Samdrup Jongkhar	4

A.3x Name of city/town/village a3x

A.3 Size of locality a3

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.4 Industry

	Sampling sector a4a	Screener 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 does activities which match both screener and sample frame	2
No, does not match	3

A.6 Size

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

A.7 Establishment is part of a larger firm a7

Yes	1
No, a firm on its own	2

A.7a

Number of establishments that form the firm	a7a
---	-----

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

--

A.13 Supervisor code

a13

--

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 Bhutan. Ultimately, the information gathered here will help 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 traded 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

SERIAL NUMBER

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/State b2c	%	-9
Other b2d	%	-9
	100%	

IF 100% end interview

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

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

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

b4

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 licensed when it began operations?

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

b6a

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

	Year
Year establishment formally registered b6b	
Don't know (spontaneous)	-9
Never licensed (spontaneous)	-7

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR.

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

	Years
Manager's experience in sector b7	
Less than one year	1
Don't know (spontaneous)	-9

B.8	Does this establishment have an internationally-recognized quality certification? (INTERVIEWER: if there is need for clarification, some examples are: ISO 9000, 9002 or 14000)
------------	--

Yes	1
No	2
Still in process	-6
Don't know (spontaneous)	-9

b8

BHB.1	Is this establishment located in an industrial estate?
--------------	--

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

Bhb1

C. INFRASTRUCTURE AND SERVICES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

Now, we turn to the establishment's operations in fiscal year 2008.

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

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

GO TO QUESTION C.6

GO TO QUESTION C.6

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
REF (spontaneous)	-8

c5

C.6 Over fiscal year 2008, did this establishment experience power outages?

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

GO TO QUESTION C.10

GO TO QUESTION C.10

c6

C.7 In a typical month, over fiscal year 2008, how many power outages did this establishment experience?

	Number
Average number of power outages per month c7	
Don't know (spontaneous)	-9

IF 0, GO TO QUESTION C.10

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

	BNU's
Annual losses due to power outages c9b	
None	0
Don't know (spontaneous)	-9

C.10	Over the course of fiscal year 2008, did this establishment own or share a generator?
-------------	---

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

GO TO QUESTION C.12
GO TO QUESTION C.12

c10

C.11	In fiscal year 2008, 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
No	2
Don't know	-9

GO TO QUESTION C.16
GO TO QUESTION C.16

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
REF (spontaneous)	-8

c14

C.16	In a typical month, over fiscal year 2008, how many incidents of insufficient water supply did this establishment experience?
-------------	---

	Number
Average number of incidents of water insufficiency per month c16	
Don't know (spontaneous)	-9

IF 0, GO TO QUESTION C.19

C.17	How long did these incidents of insufficient water supply last on average?
-------------	--

	Hours
Average duration of insufficient water supply c17	
Less than one hour	1
Don't know (spontaneous)	-9

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

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

c19

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

	Days
Wait for telephone connection c20	
Less than one day	1

SERIAL NUMBER

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
REF (spontaneous)	-8

c21

C.22	At the present time, does this establishment use any of the following?
-------------	--

	Yes	No	Don't know (spontaneous)
E-mail to communicate with clients or suppliers c22a	1	2	-9
Its own website c22b	1	2	-9
Office management software bhc2	1	2	-9

BHC.3	Over the last three years, has this establishment invested in hardware, software, or networking technology?
--------------	---

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

Bhc3

BHC.4	Over fiscal year 2008, did this establishment experience losses due to air transportation difficulties?
--------------	---

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

Bhc4

BHC.5	Over fiscal year 2008, did this establishment experience losses due to ground transportation difficulties?
--------------	--

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

Bhc5

C.30	Is electricity No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? SHOW CARD 3
	Is telecommunications No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? SHOW CARD 3

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know (spontaneous)	Does Not Apply (spontaneous)
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 2008, what was this establishment's main product or service, that is, the product that represented the largest proportion of annual sales (in BNU)?

Description **d1a1x**

D.1a2 Using this card, please choose the 4-digit code that best applies to the main product or service of this establishment. **SHOW CARD 4**

	Code
Code of main product d1a2	
Don't know (spontaneous)	-9

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

	Percent
Percentage of sales represented by main product d1a3	
Don't know (spontaneous)	-9

D.2 In fiscal year 2008, what were this establishment's total annual sales?

	BNUs
Last complete fiscal year's total sales d2	
Don't know (spontaneous)	-9

BHD.6 Over fiscal year 2008, have sales increased, decreased, or not changed compared to fiscal year 2007?

Increased	1
Decreased	2
Not changed	3
If establishment was not in business fiscal year 2007	-7
Don't know (spontaneous)	-9

Bhd6

BHD.7 In fiscal year 2010, do you anticipate that your sales will increase, decrease, or not change?

Increase	1
Decrease	2
Not change	3
Don't know (spontaneous)	-9

Bhd7

BHD.8 What has been the main effect of the financial crisis on your business? **SHOW CARD 5**

No effect	1
Reduction in sales	2
Reduction in availability of credit	3
Reduction of future investment plans	4
Other effect	5
Don't know (spontaneous)	-9

Bhd8

D.3 In fiscal year 2008, what percentage of this establishment's sales were:
(INTERVIEWER: these must be asked in the order they appear on the table)
SHOW CARD 6

	Percent	Don't know (spontaneous)
National sales d3a	%	-9
Indirect exports d3b (sold domestically to third party that exports products)	%	-9
Direct exports d3c	%	-9
	100%	

IF 100, GO TO QUESTION D.12

IF 100, GO TO QUESTION D.12

IF 0, GO TO QUESTION D.12

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

D.4 In fiscal year 2008, when this establishment exported goods directly, how many days did it take on average from the time this establishment's goods arrived at their main point of exit (e.g., port, airport) until the time these goods cleared customs?

	Days
Average number of days to clear customs d4	
Less than one day	1
Don't know (spontaneous)	-9

D.6 In fiscal year 2008, what percentage of the consignment value of the products exported directly was lost while in transit because of theft?

	Percent
Losses due to theft as percentage of consignment value d6	%
No losses	0
Don't know (spontaneous)	-9

D.7 In fiscal year 2008, what percentage of the consignment 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 consignment value d7	%
No losses	0
Don't know (spontaneous)	-9

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

	Year
Began exporting directly or indirectly d8	
Don't know (spontaneous)	-9

D.12 In fiscal year 2008, as a proportion of all material inputs or supplies purchased that year, what percentage of this establishment's material inputs or supplies were: **SHOW CARD 7**

	Percent	Don't know (spontaneous)
Material inputs or supplies of domestic origin d12a	%	-9
Material inputs or supplies of Indian origin Bhd12b	%	-9
Material inputs or supplies of foreign, non-Indian origin Bhd12c	%	-9
	100%	

IF 100, GO TO QUESTION D.30

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

D.13	Were any of the material inputs or supplies purchased in fiscal year 2008, imported directly?
-------------	---

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

GO TO QUESTION D.30

GO TO QUESTION D.30

d13

D.14	In fiscal year 2008, when this establishment imported material inputs or supplies, how many days did it take on average from the time these goods arrived to their point of entry (e.g. port, airport) until the time these goods could be claimed from customs?
-------------	--

	Days
Average number of days to clear customs d14	
Less than one day	1
Don't know (spontaneous)	-9

D.30	Is transport No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? SHOW CARD 8
	Are customs and trade regulations No Obstacle, a Minor Obstacle, a Moderate obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? SHOW CARD 8

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know (spontaneous)	Does Not Apply (spontaneous)
Transport d30a	0	1	2	3	4	-9	-7
Customs and trade regulations d30b	0	1	2	3	4	-9	-7

E. DEGREE OF COMPETITION

E.6 Does this establishment at present use technology licensed from a foreign-owned company, excluding office software?

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

e6

BHE.10 Has this establishment ever employed foreign expertise such as consultants or advisors?

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

Bhe10

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

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

e11

E.30 Are **practices of competitors in the informal sector** No Obstacle, a Minor Obstacle, a Moderate Obstacle, Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?
SHOW CARD 8

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
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
No	2
Don't know (spontaneous)	-9

GO TO QUESTION G.30

GO TO QUESTION G.30

g2

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

	Days
Wait for a construction-related permit g3	
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

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

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

g4

G.30	Is access to land No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? SHOW CARD 8
-------------	--

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Access to land g30a	0	1	2	3	4	-9	-7

--

I. CRIME

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

I.1	In fiscal year 2008, did this establishment pay for security, for example equipment, personnel, or professional security services?
------------	--

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

GO TO QUESTION I.3

GO TO QUESTION I.3

i1

I.2	In fiscal year 2008, 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

	BNU's
Total annual cost of security i2b	
Don't know (spontaneous)	-9

I.3	In fiscal year 2008, did this establishment experience losses as a result of theft, robbery, vandalism or arson?
------------	--

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

GO TO QUESTION I.30

GO TO QUESTION I.30

i3

I.4	In fiscal year 2008, 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

	BNUs
Total annual value of losses i4b	
Don't know (spontaneous)	-9

I.30	Are crime, theft and disorder No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? SHOW CARD 8
-------------	---

	No obstacle	Minor obstacle	Moderate obstacle	Major Obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Crime, theft and disorder i30	0	1	2	3	4	-9	-7

K. FINANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

K.1 In fiscal year 2008, what percentage, as a proportion of the value of total annual purchases of material inputs or services, were: **SHOW CARD 9**

	Percent	Don't know (spontaneous)
Paid for before the delivery? k1a	%	-9
Paid for on delivery? k1b	%	-9
Paid for after delivery? k1c	%	-9
	100 %	

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

K.2 In fiscal year 2008, what percentage of this establishment's total annual sales of its goods or services were: **SHOW CARD 9**

	Percent	Don't know (spontaneous)
Paid for before the delivery? k2a	%	-9
Paid for on delivery? k2b	%	-9
Paid for after delivery? k2c	%	-9
	100 %	

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

K.3 Over fiscal year 2008, please estimate the proportion of this establishment's working capital that was financed from each of the following sources? **SHOW CARD 10**

	Percent	Don't know (spontaneous)
Internal funds/Retained earnings k3a	%	-9
Borrowed from banks (private and state-owned) k3bc	%	-9
Borrowed from non-bank financial institutions 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 2008, did this establishment purchase any fixed assets, such as machinery, vehicles, equipment, land or buildings?
------------	---

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

GO TO QUESTION N.5

k4

BHK.11	What was the main reason for not purchasing any fixed assets? SHOW CARD 11
---------------	---

No need	1
Perceived lack of market demand	2
High costs and poor availability of finance	3
Insufficient internal capital	4
Other reason	5
Don't know (spontaneous)	-9

GO TO QUESTION K.6

GO TO QUESTION K.6

GO TO QUESTION K.6

GO TO QUESTION K.6

GO TO QUESTION K.6

GO TO QUESTION K.6

Bhk11

N.5	In fiscal year 2008, how much did this establishment spend on purchases of:
------------	---

	BNUs	Don't know (spontaneous)
Machinery, vehicles, and equipment (new or used) n5a		-9
Land and buildings n5b		-9

K.5	Over fiscal year 2008, please estimate the proportion of this establishment's total purchase of fixed assets that was financed from each of the following sources: SHOW CARD 12
------------	---

	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, commercial papers 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 current account?
------------	---

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

k6

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

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

GO TO QUESTION K.8

GO TO QUESTION K.8

k7

BHK.12	What is the maximum amount of your overdraft facility?
---------------	--

	BNU\$
Maximum amount of your overdraft facility Bhk12	
REF (spontaneous)	-8
Don't know (spontaneous)	-9

BHK.13	Over fiscal year 2008, how many times have you utilized the maximum amount of your overdraft facility?
---------------	--

	Number
Number of times utilized maximum amount of overdraft facility Bhk13	
REF (spontaneous)	-8
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
Don't know (spontaneous)	-9

GO TO QUESTION K.16

GO TO QUESTION K.16

k8

BHK.14 At this time, how many outstanding loans or lines of credit does this establishment have?

	Number
Number of outstanding loans Bhk14	
Don't know (spontaneous)	-9

BHK.9a Referring to the most recent line of credit or loan, what type of financial institution granted this loan? **SHOW CARD 13**

Domestic private commercial banks (e.g. BNB)	1
Foreign private commercial bank	2
Domestic state-owned banks or government agency (e.g. BOB)	3
Foreign state-owned banks or government agency	4
Non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies (e.g. BDFC, RICB, and NBPF)	5
Other	6
Don't know (spontaneous)	-9

Bhk9a

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

	Year
Year most recent loan/line of credit approved k10	
Don't know (spontaneous)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

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

	BNUs
Size of most recent loan/line of credit approved k11	
REF (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.16
GO TO QUESTION K.16

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

	BNUs
Value of collateral k15a	
Don't know (spontaneous)	-9

K.16	Referring only to the last fiscal year 2008, did this establishment apply for any loans or lines of credit?
-------------	---

Yes	1	GO TO QUESTION BHK.15
No	2	
Don't know (spontaneous)	-9	GO TO QUESTION K.21
		k16

K.17	What was the main reason why this establishment did not apply for any line of credit or loan in fiscal year 2008? SHOW CARD 14
-------------	--

No need for a loan - establishment has sufficient capital	1	GO TO QUESTION K.21 GO TO QUESTION K.21 GO TO QUESTION K.21 GO TO QUESTION K.21 GO TO QUESTION K.21 GO TO QUESTION K.21 GO TO QUESTION K.21
Application procedures for loans or lines of credit are complex	2	
Interest rates are not favorable	3	
Collateral requirements are too high	4	
Size of loan and maturity are insufficient	5	
Did not think it would be approved	6	
Other	7	
Don't know (spontaneous)	-9	
		k17

BHK.15	In fiscal year 2008, how many times did this establishment apply for loans or lines of credit?
---------------	--

	Number
Loan applications submitted Bhk15	
Don't know (spontaneous)	-9

BHK.16 How many of those loan or line of credit applications were rejected?

	Number	
Loan applications rejected Bhk16		IF 0, GO TO QUESTION K21
Don't know (spontaneous)	-9	

BHK.17 What was the **main** reason the lender provided for the rejections? **SHOW CARD 15**

Unacceptable collateral or cosigners	1
Insufficient profitability	2
Problems with credit history	3
Incomplete loan application	4
Too much debt already	5
Other reason not listed above	6
Don't know (spontaneous)	-9

Bhk17

K.21 In fiscal year 2008, did this establishment have its annual financial statements checked and certified by an external auditor?

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

k21

K.30 Is **access to finance**, which includes availability and cost, interest rates, fees and collateral requirements, No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD 16**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
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 a statement that describe the courts 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 17

		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

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

	Percent
Senior management's time spent on dealing with regulations j2	%
No time was spent	0
Don't know (spontaneous)	-9

BHJ.18 In particular, last year, what percentage of total senior management's time was spent on dealing with environmental regulations?

	Percent
Senior management's time spent on dealing with environmental regulations Bhj18	%
No time was spent	0
Don't know (spontaneous)	-9

BHJ.19 If you were to expand your business or start a new one, how long, in days, would it take for you to obtain the necessary licenses and permissions?

	Days
Days for licenses and permissions Bhj19	
Don't know (spontaneous)	-9

BHJ.20 Is this establishment currently benefitting from a tax holiday?

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

Bhj20

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

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

GO TO QUESTION BHJ.21
GO TO QUESTION BHJ.21

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 meet 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
REF (spontaneous)	-8

j5

BHJ.21 Over the last year, how many times was this establishment either inspected by Labor officials or required to meet with them?

	Number
Times inspected or meet with Labor officials Bhj21	
Don't know (spontaneous)	-9

BHJ.22 Over the last year, how many times was this establishment either inspected by Environment and Safety officials or required to meet with them?

	Number
Times inspected or meet with Environment and Safety officials Bhj22	
Don't know (spontaneous)	-9

BHJ.23 Over the last year, how many times was this establishment either inspected by Statutory Compliance officials or required to meet with them?

	Number
Times inspected or meet with Statutory Compliance officials Bhj23	
Don't know (spontaneous)	-9

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

Yes	1	
No	2	
Don't know (spontaneous)	-9	GO TO QUESTION J.7
		GO TO QUESTION J.7
		j6a

J.6 When establishments like this one do business with the government, what percent 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/gifts are paid	0
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	BNUs
Total annual informal payment j7b	
No payments/gifts are paid	0
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8

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

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

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

j10

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

	Days
Wait for import license j11	
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

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

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

j12

J.13 Over the last two years, did this establishment submit an application to obtain a business 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 business license from the day of the application to the day it was granted?

	Days
Wait for business 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 a business license, was an informal gift or payment expected or requested?
-------------	---

Yes	1
No	2
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8

j15

J.30	As I read some factors that can affect the current operations of a business, please look at this card and tell me if you think that each factor is No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment. SHOW CARD 18
-------------	--

**INTERVIEWER: ROTATE
BELOW FACTORS FROM
INTERVIEW TO INTERVIEW**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontane- ous)	Does Not Apply (sponta- neous)
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 labour force.

L.1	At the end of fiscal year 2008, how many permanent, full-time employees did this establishment employ? Please include all employees and managers (INTERVIEWER: 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 8 or more hours per day) (INTERVIEWER: include interviewee if applicable).
------------	--

	Number
Permanent, full-time employees end of last fiscal year 11	
Don't know (spontaneous)	-9

BHL.24	At the beginning of fiscal year 2008, how many permanent, full-time employees did this establishment employ?
---------------	--

	Number
Permanent, full-time employees beginning of last fiscal year BHL.24	
Don't know (spontaneous)	-9

BHL.25	How many permanent, full-time employees have left this establishment during fiscal year 2008?
---------------	---

	Number
Permanent, full-time employees have left during last fiscal year BHL.25	
Don't know (spontaneous)	-9

L.2	Three fiscal years ago, at the end of fiscal year 2006, how many permanent, full-time employees did this establishment employ? Please include all employees and managers (INTERVIEWER: include interviewee if applicable).
------------	---

	Number
Permanent, full-time employees 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 2008, how many permanent full-time employees of this establishment were female?
------------	---

	Number	Don't know (spontaneous)
Female permanent full-time employees 15		-9

BHL.26	At the end of fiscal year 2008, how many foreign employees did you have that were:
---------------	--

	Number	Don't know (spontaneous)
Low-skilled foreign employees BHL26		-9
High-skilled foreign employees BNL27		-9

L.6	How many full-time temporary employees, did this establishment employ in fiscal year 2008? Please provide numbers broken down by gender. (INTERVIEWER: 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 8 or more hours per day)
------------	---

	Number
Female full-time seasonal workers employed last fiscal year BHL6a	
Male full-time seasonal workers employed last fiscal year BHL6b	
Don't know (spontaneous)	-9

IF 0 for BOTH, GO TO QUESTION L.10

L.8	What was the average length of employment of all full-time temporary employees in fiscal year 2008?
------------	---

	Months
Average length full-time seasonal/temporary employment last fiscal year 18	
Less than one month	1
Don't know (spontaneous)	-9

L.10	Over fiscal year 2008, did this establishment have formal training programs for its permanent, full-time employees?
-------------	---

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

110

BHL.29	Over fiscal year 2008, did this establishment benefit from Government training programs for its permanent, full-time employees?
---------------	---

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

BHL29

L.30	<p>Are labor regulations No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? SHOW CARD 18</p> <p>Is an inadequately educated workforce No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? SHOW CARD 18</p> <p>Is hiring foreign workers No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? SHOW CARD 18</p>
-------------	--

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Labor regulations l30a	0	1	2	3	4	-9	-7
Inadequately educated workforce l30b	0	1	2	3	4	-9	-7
Hiring foreign workers bhl30	0	1	2	3	4	-9	-7

M. BUSINESS ENVIRONMENT

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The next question is designed to get a general picture of your opinion about the business environment that affects the operations of this establishment

M.1	Which of the following elements of the business environment, if any, currently represents the biggest obstacle faced by this establishment. SHOW CARD 19
------------	---

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

Rotation card used m1d	
-------------------------------	--

(For rotation card, either 19A, 19B or 19C should be used)

N. PERFORMANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The purpose of the following questions is to allow us to estimate the productivity of establishments like this one. Estimates are made at the aggregate level so the information you provide below will be compiled with the information from other establishments. 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 For fiscal year 2008, please provide the following information about this establishment: **SHOW CARD 20**

READ OUT

	BNU's	Don't know (spontaneous)	REF (spontaneous)
Total annual cost of labor including wages, salaries, bonuses, social security payments (cost of employees) n2a		-9	-8
Total annual cost of electricity n2b		-9	-8
Total annual cost of raw materials and intermediate goods used in production n2e		-9	-8

N.3 In fiscal year 2006, three fiscal years ago, what were total annual sales for this establishment?

	BNU's
Total annual sales three years ago n3	
If establishment was not in business three years ago	-7
Don't know (spontaneous)	-9

B.20 The World Bank might be interested in getting in touch with you to follow up on some aspects of this interview. Would you have any objection if we provide them with your contact information?

Yes	1
No	2

b20

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

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

THE SURVEY ENDS HERE

THANK YOU VERY MUCH FOR YOUR COOPERATION.

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

Date (mm/dd)	Hour	Minutes

a15m/ a15d a15h a15min

(For 'Hour' use the convention 0-24. Example: 10AM should be 10 and 4PM should be 16)

INTERVIEWERS! PLEASE ANSWER AT END OF THE INTERVIEW:

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

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
Estimates computed with some precision	2
Arbitrary and unreliable numbers	3

a17

INTERVIEWER COMMENTS: a17x

(Problems occurred/extraordinary circumstances which could influence results)

SUPERVISORS PLEASE ANSWER:

A.18	This questionnaire was completed in:
-------------	--------------------------------------

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

STOP HERE

a18

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

Hour	Minutes

a19h a19m