

THE WORLD BANK
Enterprise Survey
Core Plus Service Module (2007)

A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]

A.0 Questionnaire a0	Module
Services	2

A.1 Country a1

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A.2 a2	Sampling Region
Zagreb and surroundings	1
Northern Croatia	2
Slavonia	3
Lika I Banovina	4
Istra I Hrvatsko Primorje	5
Dalmacija	6

A.3x City/town/village a3x

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A3a City/town/village local code a3a

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A.4 Industry		Sampling sector a4a	Screener sector a4b
Manufacturing	Food	15	15
	Textiles	17	17
	Garments	18	18
	Chemicals	24	24
	Plastics & rubber	25	25
	Non metallic mineral products	26	26
	Basic metals	27	27
	Fabricate metal products	28	28
	Machinery and equipment	29	29
	Electronics (31 & 32)	31	31
	Other manufacturing	2	2
Services	Wholesale	51	51
	Retail	52	52
	IT	72	72
	Hotels and restaurants	55	55
	Other services	50	50
Other	Construction	45	45
	Transport (60-64)	60	60

A.5 Sector match between screener information and sample frame a5

Yes, screener and sample frame info match	1
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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

HRA.6a Size	Sampling size HRa6a	A.6b Size	Screener Size a6b
Small >=4 and <=20	1	Small >=5 and <=19	1
Medium =21 and <=100	2	Medium =20 and <=99	2
Large >=101	3	Large >=100	3

A.7 Establishment is part of a larger firm a7

Yes	1
No, a firm on its own	2

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 Establishment financial statements prepared separately of HQ statements a9

Yes	1
No	2
Does not apply	-7

A.10 Establishment financial statements prepared separately of other establishments of same firm a10

Yes	1
No	2
Does not apply	-7

A.11 If HQ, financial statements independent of 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:

Date (mm/dd)	Hour	Minutes	AM/PM

a14

(READ OUT): The goal of this survey is to gather information and opinions about the investment climate in this Croatia. Ultimately, the information gathered here will help the World Bank to develop programs that enhance investment 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 IF ESTABLISHMENT IS PART OF A LARGER FIRM): We begin by asking four questions that apply to the firm, not the establishment.

B.1 What is this firm's current legal status? **(SHOW CARD 1)**

a. Publicly listed company	1
b. Private held, limited liability company	2
c. Sole proprietorship	3
d. Partnership	4
e. Limited partnership	5
f. Other (SPECIFY)	6
<hr/>	

b1

b1x

B.2 What percent of this firm is owned by each of the following: **(SHOW CARD 2 - CHECK TOTAL SUMS TO 100%)**

	Percent
a. Private domestic individuals, companies or organizations	b2a %
b. Private foreign individuals, companies or organizations	b2b %
c. Government/State	b2c %
d. Other (SPECIFY)	b2d %
<hr/>	
	100%

B.3 What percent of this firm does the largest owner or owners own?

	Percent
Percent held by largest owner(s)	b3 %
Don't know	-9

B.4 Are any of the owners female?

Yes	1
No	2
Don't know	-9

b4

(READ OUT IF ESTABLISHMENT IS PART OF A LARGER FIRM): I want to proceed by asking you about the establishment.

B.5 In what year did this establishment begin operations in this country? **(PLEASE CODE YEAR: YYYY)**

	Year
Year establishment began operations	b5
Don't know	-9

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	-9

B.6a Was this establishment formally registered when it began operations in this country?

Yes	1
No	2
Don't know	-9

b6a

B.6b In what year was this establishment formally registered? **(PLEASE CODE YEAR: YYYY)**

	Year
Year establishment formally registered	b6b
Never registered	-7
Don't know	-9

B.7 How many years of experience working in this service industry does the top manager have?

	Years
Manager's experience in sector	b7
Less than one year	1

C. INFRASTRUCTURE AND SERVICES

(READ OUT): Now, we turn to the establishment's operations in fiscal year 2006. The questions that follow assess how infrastructure and infrastructure services affect this establishment.

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

Yes	1	GO TO QUESTION C.6 GO TO QUESTION C.6
No	2	
Don't know	-9	

c3

C.4 In reference to the application for an electrical connection, approximately what was the wait, in days, experienced to obtain that connection from the day this establishment applied for it to the day it received the service?

	Days
Wait for electrical connection	c4
Less than one day	1
Still in process	-6
Application denied	-5
Don't know	-9

C.5 In reference to that application for an electrical connection, was an informal gift or payment expected or requested?

Yes	1	c5
No	2	
Don't know	-9	
REF	-8	

C.6 Over fiscal year 2006, did this establishment experience power outages?

Yes	1	GO TO QUESTION C.12 GO TO QUESTION C.12
No	2	
Don't know	-9	

c6

C.7 In a typical month, over fiscal year 2006, how many power outages did this establishment experience?

	Incidents per month	IF 0, GO TO QUESTION C.10
Average number of power outages	c7	
Don't know	-9	

C.8 How long did the average power outage last?

	Hours
Average duration of power outage in hours	c8
Less than one hour	1

Don't know	-9
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C.9 Please estimate the losses as percent of annual sales that resulted because of power outages or estimate total annual losses as a result of power outages? (**PROVIDE THE ANSWER IN % OR IN 'ALL', NOT BOTH**)

	Percent
Loss as percent of total annual sales due to power outages	c9a %

	LCUs
Total annual losses due to power outages	c9b

None/ No losses	0
Don't know	-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	-9	

c12

C.13 In reference to the application for a water connection, approximately what was the wait, in days, experienced to obtain that connection from the day this establishment applied for it to the day it received the service?

	Days
Wait for water connection	c13
Less than one day	1
Still in process	-6
Application denied	-5
Don't know	-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	-9
REF	-8

c14

C.19 Over the last two years, did this establishment submit an application to obtain a telephone connection?

Yes	1	GO TO QUESTION C.22 GO TO QUESTION C.22
No	2	
Don't know	-9	

c19

C.20 In reference to the application for a telephone connection, approximately what was the wait, in days, experienced to obtain that connection from the day this establishment applied for it to the day it received the service?

	Days
Wait for telephone connection	c20
Less than one day	1
Still in process	-6
Denied	-5
Don't know	-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	-9
REF	-8

c21

C.22 At the present time, does this establishment use the following to communicate with its clients or suppliers?

(READ OUT)		Yes	No	Don't know
a. E-mail	c22a	1	2	-9
b. Its own website	c22b	1	2	-9

C.23 Does this establishment have a high-speed, broadband Internet connection on its premises?

Yes	1	
No	2	GO TO QUESTION C.30
Don't know	-9	GO TO QUESTION C.30

c23

C.24 Is this establishment's Internet connection used to:

(READ OUT)		Yes	No	Don't know	NA
b. Make purchases for this establishment	c24b	1	2	-9	-7
c. Deliver services to this establishment's clients	c24c	1	2	-9	-7
d. Do research and develop ideas on new products and services	c24d	1	2	-9	-7

C.25 Over fiscal year **2006**, did this establishment experience unavailability of Internet connection?

Yes	1	
No	2	GO TO QUESTION C.28
Don't know	-9	GO TO QUESTION C.28

c25

C.26 In a typical month, over fiscal year **2006**, how many times has this establishment experienced unavailability of Internet connection?

Incidents per month

Number of times Internet connection unavailable	c26
Don't know	-9

IF 0, GO TO QUESTION C.28

C.27 In a typical month, over fiscal year **2006**, on average how long did the unavailability of an Internet connection last? (DO NOT READ OUT: due to provider)

	Minutes
Average duration of unavailable Internet connection	c27
Less than one minute	1
Don't know	-9

C.28 Do concerns about the security of Internet connections or authentication of parties in a transaction affect the volume or nature of purchases that this establishment makes over the Internet?

Yes	1
No	2
Does not apply	-7
Don't know	-9

c28

C.30 Is **electricity** No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment?
 Are **telecommunications** No Obstacle, a Minor Obstacle, a Moderate 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	Does Not Apply
a. Electricity	c30a	0	1	2	3	4	-9	-7
b. Telecommunications	c30b	0	1	2	3	4	-9	-7

D. SALES AND SUPPLIES

(READ OUT): The next topic is about sales and supplies.

D.1 In fiscal year **2006**, what was this establishment's main product or service represented by the largest proportion of annual sales? Please provide its description, ISIC code and percent of total annual sales. **(SHOW CARD 4 – TOTAL DOES NOT NECESSARILY ADD UP TO 100%)**

	Description	Code	% of total sales
a. First	d1a1x	d1a2	d1a3

D.2 In fiscal year **2006**, what were this establishment's total annual sales?

	LCUs
Last complete fiscal year's total annual sales	d2

D.3 In fiscal year **2006**, what percent of this establishment's sales were: **(SHOW CARD 5 – ASK FOLLOWING THE ORDER OF THE TABLE - CHECK TOTAL ADDS UP TO 100%)**

	Percent	
a. National sales	d3a %	IF 100, GO TO QUESTION D.17
b. Indirect exports [sold domestically to third party that exports products]	d3b %	IF 100, GO TO QUESTION D.8
c. Direct exports	d3c %	IF 0, GO TO QUESTION D.8
	100%	

D.4 In fiscal year **2006**, when this establishment exported goods directly, what was the average number of days that it took from the time this establishment's goods arrived to their main point of exit [e.g., port, airport] until the time these goods cleared customs?

D.5 And what was the longest number of days?

	Days
Average number of days to clear customs	d4
Longest number of days to clear customs	d5
Less than one day	1
Don't know	-9

D.6 In fiscal year **2006**, what percent of the consignment value of the products exported directly was lost, if any, while in transit because of theft?

	as % of consignment value
Losses due to theft of direct exports	d6 %
No losses	0
Don't know	-9

D.7 In fiscal year **2006**, what percent of the consignment value of the products exported directly was lost, if any, while in transit because of breakage or spoilage?

	as % of consignment value
Losses due to breakage or spoilage	d7 %
No losses	0
Don't know	-9

D.8 In what year did this establishment first export directly or indirectly? **(PLEASE CODE YEAR: YYYY)**

	Year
When began exporting directly or indirectly	d8
Don't know	-9

D.17 At the present time, when this establishment receives its main sales item, on average, how many days of inventory measured in days of sales, does this establishment keep? **(IF RESPONDENT REQUIRES CLARIFICATION, DEFINE AS STOCK ON HAND)**

	Days
Days of inventory of main sales item	d17
Don't know	-9

D.30 a. Is transport No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment?
 b. Please tell me if you think that **customs and trade regulations** are No Obstacle, a Minor Obstacle, a Moderate Obstacle,, or a Very Severe Obstacle to the current operations of this establishment. **(SHOW CARD 6)**

	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

(READ OUT): Now we turn to the topic of competition.

E.12 In fiscal year **2006**, has this establishment reduced prices of its main product in response to price reductions by its domestic competitors?

Yes	1
No	2
Don't know	-9
Does not apply	-7

e12

E.13 In fiscal year **2006**, has this establishment reduced prices of its main product in response to price reductions by its foreign competitors?

Yes	1
No	2
Don't know	-9
Does not apply	-7

e13

E.14 In fiscal year **2006**, has this establishment introduced new lines of products or modified existing lines of products in response to pressures from domestic competitors?

Yes	1
No	2
Don't know	-9
Does not apply	-7

e14

E.15 In fiscal year **2006**, has this establishment introduced new lines of products or modified existing lines of products in response to pressures from foreign competitors?

Yes	1
No	2
Don't know	-9
Does not apply	-7

e15

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

Yes	1
No	2
Don't know	-9

e11

HRE.11 Does this establishment compete against subsidized state –owned or partially state owned firms?

Yes	1
No	2
Don't know	-9

**HRe
11**

E.30 Please tell me if you think that the **practices of competitors in the informal sector** are No Obstacle, a Minor Obstacle, a **Moderate** Obstacle, or a Very Severe Obstacle to the current operations of this establishment. **(SHOW CARD 6)**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
Practices of competitors in the informal sector e30	0	1	2	3	4	-9	-7

O. INNOVATION

(READ OUT): Let's move to another topic.

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

Yes	1
No	2
Don't know	-9

e6

HRE.6b Has this establishment introduced new technology over the last three years that either substantially changed the way products are produced or services are provided, or allowed the production of new products or provision of new services?

Yes	1
No	2
Don't know	-9

GO TO QUESTION HRO.7
GO TO QUESTION HRO.7

HRe6b

HRE.6c Which of the following was the most important way this establishment introduced this new technology? And which is the second the second most important way? (**SHOW CARD 7**)

	Code
1. With the purchase of new machinery or equipment	1
2. By hiring personnel skilled in the operation of the new technology	2
3. Licensing from international sources	3
4. Developed or adapted internally	4
5. Transferred from parent company	5
6. Other (SPECIFY)	6

Rank	Code	Don't know
Most important	HRe6c1	-9
Second most important	HRe6c2	-9

HRO.7 What percent of the workforce regularly use computers in their jobs in this establishment?

Percent of workforce that uses computers	HRo7 %
Don't Know	-9
Not applicable	-7

B.8 Does this establishment have an internationally-recognized quality certification?

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

GO TO QUESTION HRB8b

GO TO QUESTION HRB8b

b8

HRB.8a Which internationally-recognized quality certifications does this establishment have or is in the process of obtaining?

1. Specify: _____	HRB.8a1	GO TO QUESTION HRE.13a
2. Specify: _____	HRB.8a2	GO TO QUESTION HRE.13a
3. Specify: _____	HRB.8a3	GO TO QUESTION HRE.13a
Don't know	-9	GO TO QUESTION HRE.13a

HRB.8b Do you know of any internationally-recognized quality certification this establishment would be eligible for?

Yes	1	GO TO QUESTION HRE.13a
No	2	
Don't know	-9	GO TO QUESTION HRE.13a

HRb8b

B.8c What is the main reason for not having an internationally-recognized quality certification? (SHOW CARD 8)

It is not necessary for this establishment	1
The cost of obtaining it is too high	2
Not willing to implement the necessary organizational changes to obtain it	3
Has applied but was not approved	4
Other reason not included above	5
Don't know	-9

HRb8c

E.13a Has this establishment undertaken any of the following initiatives in the last three years?

	Undertaken			
	Yes	No	Does not apply	
1-Developed a new product or service line	1	2	-7	HRE.13a1
2-Upgraded an existing product or service line	1	2	-7	HRE.13a2
3-Agreed to a new joint venture with foreign partner	1	2	-7	HRE.13a3
4-Outsourced a major production or service activity that was previously conducted in-house	1	2	-7	HRE.13a4
5-Conducted or contracted market research studies for the introduction of a new product or service line	1	2	-7	HRE.13a5
6-Introduced new or significantly improved services or methods to produce or deliver services	1	2	-7	HRE.13a6
7-Introduced a more efficient input for production	1	2	-7	HRE.13a7
8-Applied for one or more patents	1	2	=7	HRE.13a8
9-Registered one or more international trademarks	1	2	-7	HRE.13a9
10-Introduced or increased the use of computers	1	2	-7	HRE.13a10
11-Introduced new improved management or accounting practices	1	2	-7	HRE.13a11

G. LAND

(READ OUT): We change to questions about land issues.

G.1 Of the land occupied by this establishment, what percent is: **(SHOW CARD 9 - UNLESS RESPONDENT DOES NOT KNOW, CHECK TOTAL SUMS TO 100%)**

	Percent	Don't know
a. Owned by this establishment	g1a %	-9
HRg1b Leased by this establishment	HRg1b %	-9
HRg1c Other (SPECIFY)	HRg1c %	-9
It is a floor in a building	-7	-9
	100 %	

G.2 Over the last two years, did this establishment submit an application to obtain a construction-related permit?

Yes	1	GO TO QUESTION G.5 GO TO QUESTION G.5
No	2	
Don't know	-9	

g2

G.3 In reference to the application for a construction-related permit, approximately what was the wait, in days, experienced to obtain that permit from the day this establishment applied for it to the day it 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	-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	-9	
REF	-8	

G.5 What is the total selling area in this establishment?

Area	g5a
Don't know	-9

SPECIFY UNITS

Square Feet	1	g5b
Square Yards	2	
Square Meters	3	
Other (SPECIFY) _____g5bx_____	4	

G.6 Of the buildings occupied by this establishment, what percent is owned and what percent is rented or leased?
(UNLESS RESPONDENT DOES NOT KNOW, CHECK TOTAL SUMS TO 100%)

	Percent	Don't know
a. Owned by this establishment	g6a %	-9
b. Leased by this establishment	g6b %	-9
HRg6c. Other (SPECIFY)	g1c %	-9
	100%	

G.7 In the last three years, has this establishment acquired or attempted to acquire additional land or buildings to expand operations?

Yes	1	GO TO QUESTION G.30
No	2	
Don't know	-9	

g7

G.8a In the last three years, has this establishment been successful in acquiring land or new premises?

Yes	1
No	2
Don't know	-9

g8a

G.30 a. Please tell me if you think that access to land is No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment.
 b. Do you think that zoning restrictions are No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **(SHOW CARD 10)**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
a. Access to land	g30a	0	1	2	3	4	-9	-7
b. Zoning restrictions	g30b	0	1	2	3	4	-9	-7

I. CRIME

(READ OUT): Let's change the subject.

I.1 In fiscal year **2006**, did this establishment pay for security, for example equipment, personnel, or professional security services?

Yes	1
No	2
Don't know	-9

GO TO QUESTION I.3
GO TO QUESTION I.3

i1

I.2 In fiscal year **2006**, what percent of its total annual sales is paid for security, or what is the total annual cost of security? (**PROVIDE THE ANSWER IN % OR IN 'ALL', NOT BOTH**)

	Percent
Percent of total annual sales for security	i2a %

	LCUs
Total annual cost of security	i2b

Don't know	-9
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I.3 In fiscal year **2006**, has this establishment experienced losses as a result of theft, robbery, vandalism or arson?

Yes	1
No	2
Don't know	-9

GO TO QUESTION I.30
GO TO QUESTION I.30

i3

I.4 For fiscal year **2006**, what are the estimated losses as a result of theft, robbery, vandalism or arson that occurred on this establishment's premises calculated as a percent of annual sales or the total annual value of the losses? (**PROVIDE THE ANSWER IN % OR IN 'ALL', NOT BOTH**)

	Percent
Losses from theft as percent of total annual sales	i4a %

	LCUs
Total value of annual losses from theft	i4b

Don't know	-9
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I.30 Please tell me if you think that **crime, theft and disorder** is No Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment. (**SHOW CARD 10**)

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

J. BUSINESS-GOVERNMENT RELATIONS

(READ OUT): The following questions assess how establishments, such as this one, deal with government rules and regulations.

J.1 I am going to read some statements that describe the courts and the way government officials interpret laws and regulations that affect this establishment's business. For each statement, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree. **(SHOW CARD 11)**

[READ OUT]

		Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	Don't know
"The court system is fair, impartial and uncorrupted"	h7a	1	2	3	4	-9
"Government officials' interpretations of the laws and regulations affecting this establishment are consistent and predictable."	j1a	1	2	3	4	-9

J.2 In a typical week over the last 12 months, what percentage of total senior management's time was spent in dealing with requirements imposed by government regulations?
[(READ OUT IF NECESSARY): 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 in dealing with regulations	j2 %
No time was spent	0
Don't know	-9

J.3 Over the last 12 months, was this establishment visited and or inspected by tax officials?

Yes	1	GO TO QUESTION J.6a
No	2	
Don't know	-9	GO TO QUESTION J.6a

j3

J.4 Over the last 12 months, 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	-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	-9
REF	-8

j5

J.6a Over the last 12 months, has this establishment secured a government contract or attempted to secure a contract with the government?

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

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 %
No payments/gifts are typically paid or expected	0
Refusal	-8
Don't know	-9

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 percent 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? **(PROVIDE THE ANSWER IN % OR IN ‘ALL’, NOT BOTH)**

	Percent
Percent of total annual sales paid as informal payment	j7a %

	LCUs
Total annual informal payment	j7b

No payments/gifts are paid	0
Refusal	-8
Don't know	-9

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

Yes	1	GO TO QUESTION J.13 GO TO QUESTION J.13
No	2	
Don't know	-9	

j10

J.11 In reference to the application for an import license, approximately what was the wait, in days, experienced to obtain that license from the day this establishment applied for it 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	-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	-9
REF	-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	-9

GO TO QUESTION J.30
GO TO QUESTION J.30

j13

J.14 In reference to the application for an operating license, approximately what was the wait, in days, experienced to obtain that license from the day this establishment applied for it 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	-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	-9
REF	-8

j15

J.30 As I list 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, or a Very Severe Obstacle to the current operations of this establishment. **(SHOW CARD 12)**

**(ROTATE)
READ OUT**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
a. Tax rates	j30a	0	1	2	3	4	-9	-7
b. Tax administration	j30b	0	1	2	3	4	-9	-7
c. Business licensing and permits	j30c	0	1	2	3	4	-9	-7
e. Political instability	j30e	0	1	2	3	4	-9	-7
f. Corruption	j30f	0	1	2	3	4	-9	-7
g. Courts	h30	0	1	2	3	4	-9	-7

g. Regulation on hours of operation	j30g	0	1	2	3	4	-9	-7
h. Regulations on pricing & mark-ups	j30h	0	1	2	3	4	-9	-7

K. FINANCE

(READ OUT): Let's move to another topic

K.1 In fiscal year **2006**, what percent, as a proportion of the value of total annual purchases of material inputs or services, were: **(SHOW CARD 13 – UNLESS DK, CHECK THAT TOTAL SUMS TO 100%)**

	Percent	Don't know
a. Paid for before the delivery?	k1a %	-9
b. Paid for on delivery?	k1b %	-9
c. Paid for after delivery?	k1c %	-9
	100 %	

K.2 In fiscal year **2006**, what percent of this establishment's total annual sales of its goods or services were: **(SHOW CARD 13 – UNLESS 'DON'T KNOW' CHECK THAT TOTAL SUMS TO 100%)**

	Percent	Don't know
a. Paid for before the delivery?	k2a %	-9
b. Paid for on delivery?	k2b %	-9
c. Paid for after delivery?	k2c %	-9
	100%	

K.3 Over fiscal year **2006**, please estimate the proportion of this establishment's working capital that was financed from each of the following sources? **(SHOW CARD 14 – UNLESS 'DON'T KNOW' CHECK THAT TOTAL SUMS TO 100%)**

	Percent Sources of Working Capital	Don't know
a. Internal funds/Retained earnings	k3a %	-9
b. Borrowed from banks (private and state-owned)	k3bc %	-9
e. Borrowed from non-bank financial institutions	k3e %	-9
f. Purchases on credit from suppliers and advances from customers	k3f %	-9
HRk3hd1 State aid or Government subsidies	k3hd1 %	-9
HRk3hd. Other (moneylenders, friends, relatives, etc.)	k3hd %	-9
	100%	

K.4 In fiscal year **2006**, did this establishment purchase fixed assets, such as machinery, vehicles, equipment, land, buildings, improvements to leaseholds or owned properties?

Yes	1
No	2
Don't know	-9

GO TO QUESTION K.6
GO TO QUESTION K.6

k4

N.5 In fiscal year **2006**, how much did this establishment spend on purchases of:

	LCUs	Don't know
a. Machinery, vehicles and equipment (new and/or used)	n5a	-9
b. Land and buildings	n5b	-9

K.5 Over fiscal year **2006**, please estimate the proportion of this establishment's purchase of fixed assets that was financed from each of the following sources? (**SHOW CARD 15 - UNLESS DON'T KNOW CHECK THAT TOTAL SUMS TO 100%**)

	Percent Sources of Investment	Don't know
a. Internal funds/Retained earnings	k5a %	-9
i. Owners' contribution or issued new equity shares	k5i %	-9
j. Issued new debt (including commercial paper and debentures)	k5j %	-9
bc. Borrowed from banks (private and state-owned)	k5bc %	-9
e. Borrowed from non-bank financial institutions	k5e %	-9
f. Purchases on credit from suppliers and advances from customers	k5f %	-9
HRk5hd1 State aid or Government subsidies	HRk5hd1 %	-9
HRk5hd. Other (moneylenders, friends, relatives, etc.)	HRk5hd %	-9
	100%	

K.6 Now let's talk about the establishment's current position. At this time, does this establishment have a checking and/or saving account?

Yes	1
No	2
Don't know	-9

k6

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

Yes	1
No	2
Don't know	-9

k7

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

Yes	1	GO TO QUESTION K16 GO TO QUESTION K16
No	2	
Don't know	-9	

k8

K.9 Referring to the most recent line of credit or loan what type of financial institution granted this loan? (**SHOW CARD 16**)

Private commercial banks	1
State-owned banks or government agency	2
Non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	3
Other	4

k9

K.10 Referring only to this most recent line of credit or loan, on what year was the most recent line of credit or loan approved? (**PLEASE CODE YEAR: YYYY**)

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

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

	LCUs
Size of most recent loan/line of credit approved	k11
Refusal	-8
Don't know	-9

K.12 Referring only to this most recent line of credit or loan, how much time, in months, was this establishment granted to pay off the loan or line of credit when it was received?

	Months
Months to pay off most recent loan/line of credit	k12
No time to pay back specified	-5
Don't know	-9

K.13 Referring only to this most recent line of credit or loan, did the financing require collateral?

Yes	1
No	2
Don't know	-9

GO TO QUESTION K.16

GO TO QUESTION K.16

k13

K.14 Referring only to this most recent line of credit or loan, what type of collateral was required? (**SHOW CARD 17**)

(READ OUT)		Yes	No
a. Land, buildings	k14a	1	2
b. Machinery and equipment including movables	k14b	1	2
c. Accounts receivable and inventories	k14c	1	2
d. Personal assets of owner (house etc.)	k14d	1	2
e. Other collateral not included in categories above	k14e	1	2

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

	Percent
Value of collateral as percent of loan/line of credit value	k15 %
Don't know	-9

K.16 Going back to the past, in fiscal year **2006**, did this establishment apply for new loans or new lines of credit?

Yes	1	GO TO QUESTION K.18
No	2	
Don't know	-9	

k16

K.17 What was the main reason why this establishment did not apply for line of credit or loan in fiscal year **2006**?
(**SHOW CARD 17**)

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

k17

K.18 In fiscal year **2006**, how many times did this establishment apply for loans or lines of credit?

	Number
Loan applications submitted	k18
Don't know	-9

GO TO QUESTION K.21

K.19 How many of those loan or line of credit applications were rejected?

	Number
Loan applications rejected	k19
Don't know	-9

K.21 In fiscal year **2006**, did this establishment have its annual financial statement checked and certified by an external auditor?

Yes	1
No	2
Don't know	-9

k21

K.30 Is **access to financing**, which includes availability and cost [[interest rates, fees and collateral requirements](#)], No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment? (**SHOW CARD 18**)

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
Access to financing	k30	0	1	2	3	4	-9	-7

L. LABOR

(READ OUT): Let's change the subject.

L.1 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 respondent if applicable)

(READ OUT): Permanent 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.

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

L.2 At the end of **2004**, how many permanent, full-time employees did this establishment employ? Please include all employees and managers (INTERVIEWER: include respondent if applicable)

	Number
Permanent, full-time employees three fiscal years ago	12
Not in business at the end of 2004	-7
Don't know	-9

L.6 How many full-time seasonal or temporary employees did this establishment employ in fiscal year **2006**?

(READ OUT): Temporary/seasonal are defined as all paid short-term (i.e. for less than a fiscal year) employees with no guarantee of renewal of contract employment contract and that work 8 or more hours per day.

	Number	Don't know
Full-time seasonal/temporary workers last complete fiscal year	16	-9

IF 0, GO TO L.30

L.8 What was the average length of employment in months of all full-time temporary or seasonal employees in fiscal year **2006**?

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

L.30 Are **labor regulations** No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment?

Is an **inadequately educated workforce** No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **(SHOW CARD 18)**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
Labor regulations 130a	0	1	2	3	4	-9	-7

Inadequately educated workforce	130b	0	1	2	3	4	-9	-7
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M. INVESTMENT CLIMATE CONSTRAINTS TO THE ESTABLISHMENT

(READ OUT): The next set of questions is designed to get a general picture of your opinion about the investment climate that affects your operations.

M.1 You have indicated that several obstacles affect the operation and growth of this establishment. Here is a card with the obstacles I just listed **[SHOW CARD 19]**. Please tell me the three that you think are currently the biggest problem, beginning with the worst of all three.

OBSTACLES
1-Access to finance (availability and cost)
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

Rank	Obstacle number	Not applicable	Don't know
Most serious obstacle	m1a	-7	-9
Second most serious obstacle	m1b	-7	-9
Third most serious obstacle	m1c	-7	-9

Rotation order	m1d
Rotation A	1
Rotation B	2
Rotation C	3

N. PERFORMANCE

(READ OUT): The purpose of the following questions is to allow us to estimate the performance 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.

Please provide the following information from the financial statements of this establishment.

N.2 For fiscal year **2006**, please provide the following information about this establishment: **(SHOW CARD 20)**

	LCUs	Don't know
a. Total annual cost of labor (including wages, salaries, bonuses, social payments)	n2a	-9
b. Total annual costs of electricity	n2b	-9
c. Total annual costs of communications services	n2c	-9
d. Total annual cost of rental of land/buildings, equipment, furniture	n2d	-9
i. Total annual cost of finished goods purchased to resell	n2i	-9

N.3 At the end of the fiscal year **2004**., three fiscal year's ago, what were the total annual sales for this establishment?

	LCUs
Total annual sales three years ago	n3
Not in business at the end of the fiscal year 2004	-7
Don't know	-9

THE SURVEY ENDS HERE
THANK YOU VERY MUCH FOR YOUR COOPERATION.

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

Date (mm/dd)	Hour	Minutes	AM/PM

a15

INTERVIEWERS PLEASE ANSWER AT END OF THE INTERVIEW:

A.15a1 Main respondent position in the firm:

Respondent's position in the firm	
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A.15a2 Main respondent years working in the firm:

Number of years working in the firm	
Less than one year	1
Refusal	-8
Don't know	-9

A.15a3 Main respondent gender:

Male	1
Female	2

A.15a4 Main respondent educational attainment: How old were you when you stopped full-time education?

How old when stopped full time education?	
Still studying	00
No education	01
Refusal	-8
Don't know	-9

A.15b1 **Second** respondent position in the firm:

Respondent's position in the firm	
Not applicable	-7

A.15b2 Second respondent years working in the firm: (INTERVIEWER: IF ONLY ONE PERSON ANSWERED THE QUESTIONNAIRE, CODE -7)

Number of years working in the firm	
Less than one year	1
Refusal	-8
Don't know	-9
Not applicable	-7

A.15b3 Second respondent gender: (INTERVIEWER: IF ONLY ONE PERSON ANSWERED THE QUESTIONNAIRE, CODE -7)

Male	1
Female	2
Not applicable	-7

A.15b4 Second respondent educational attainment: How old were you when you stopped full-time education? (INT.: IF "STILL STUDYING", CODE '00' - IF "NO EDUCATION" CODE '01' - IF "REFUSAL" CODE '-8' - IF "DK" CODE '-9' - IF ONLY ONE RESPONDENT, '-7')

How old when stopped full time education?	
Still studying	00
No education	01
Refusal	-8
Don't know	-9
Not applicable	-7

A.15c1 Third respondent position in the firm: (INTERVIEWER: IF ONLY ONE PERSON ANSWERED THE QUESTIONNAIRE, CODE -7)

Respondent's position in the firm	
Not applicable	-7

A.15c2 Third respondent years working in the firm: (INTERVIEWER: IF ONLY ONE PERSON ANSWERED THE QUESTIONNAIRE, CODE -7)

Number of years working in the firm	
Less than one year	1
Refusal	-8
Don't know	-9
Not applicable	-7

A.15c3 Third respondent gender: (INTERVIEWER: IF ONLY ONE PERSON ANSWERED THE QUESTIONNAIRE, CODE -7)

Male	1
Female	2
Not applicable	-7

A.15c4 Third respondent educational attainment: How old were you when you stopped full-time education? (INT.: IF "STILL STUDYING", CODE '00' - IF "NO EDUCATION" CODE '01' - IF "REFUSAL" CODE '-8' - IF "DK" CODE '-9' - IF ONLY ONE RESPONDENT, '-7')

How old when stopped full time education?	
Still studying	00
No education	01
Refusal	-8
Don't know	-9
Not applicable	-7

A.16 It is my perception that answers given to the questions regarding opinions and perceptions:

Truthful	1
Somewhat truthful	2
Not truthful	3

a16

A.17	The answers given to the questions regarding figures (productivity and employment numbers):
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Are taken directly from establishment records	1
Are estimates computed with some precision	2
Are arbitrary and unreliable numbers	3

a17

INTERVIEWER'S COMMENTS

(Problems occurred/extraordinary circumstances which could influence results)

SUPERVISORS PLEASE ANSWER:

A.18	This questionnaire was completed in:
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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 the questionnaire was completed in more than one visit or by different persons, estimate duration of the whole interview
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Hour	Minutes

a19
