

QUESTIONNAIRE NUMBER **id**

RECORD NUMBER **recnumber**

PREFERENCE NUMBER **preference**


☐ ROTATION

**rotation**

**THE WORLD BANK**  
Enterprise Survey  
*Manufacturing Module A (Zambia 2012)*

GPS Coordinates				SPLIT BALLOT		
<b>poslat</b>	N	S	Degrees (Latitude)	<b>lat</b>	A (with cards)	1
<b>poslon</b>	E	W	Degrees (Longitude)	<b>lon</b>	B (without cards)	<b>cards</b>

**A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]**

<b>A.0 Questionnaire a0</b>	<b>Module</b>
Manufacturing	1

**A.1 Country**

<b>a1</b>
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**A.1a Language**

<b>a1a</b>
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**A.2**

	<b>Sampling Region a2</b>
Region A	1
Region B	2
Region C	3
Region D	4

**A.3a**

	<b>Screener Region (coded ex post) a3a</b>
Region A	1
Region B	2
Region C	3
Region D	4

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

<b>a3x</b>
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**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**

		<b>Sampling sector a4a</b>	<b>Screener sector a4b</b>
<b>Manufacturing :Section D</b>	Food	15	15
	Tobacco	16	16
	Textiles	17	17
	Garments	18	18
	Leather	19	19
	Wood	20	20
	Paper	21	21
	Publishing, printing, and Recorded media	22	22
	Refined petroleum product	23	23
	Chemicals	24	24
	Plastics & rubber	25	25
	Non metallic mineral products	26	26
	Basic metals	27	27
	Fabricated metal products	28	28
	Machinery and equipment	29	29
	Electronics (31 & 32)	31	31
	Precision instruments	33	33
	Transport machines (34&35)	34	34
	Furniture	36	36
	Recycling	37	37
<b>Retail</b>	Retail	52	52
<b>Other Services</b>	Wholesale	51	51
	IT	72	72
	Hotel and restaurants: section H	55	55
	Services of motor vehicles	50	50
	Construction Section F:	45	45
	Transport Section I: (60-64)	60	60

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**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 <b>a6a</b>	Screener Size <b>a6b</b>
Micro <5	0	0
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	<b>a7a</b>
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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
<b>DOES NOT APPLY</b>	<b>-7</b>

**A.9** Are establishment's financial statements prepared separately from HQ's statements? **a9**

Yes	1
No	2
<b>DOES NOT APPLY</b>	<b>-7</b>

**A.10** Are establishment's financial statements prepared separately from other establishments of the same firm? **a10**

Yes	1
No	2
<b>DOES NOT APPLY</b>	<b>-7</b>

**A.11** If HQ, are financial statements independent from the rest of establishments? **a11**

Yes	1
No	2
<b>DOES NOT APPLY</b>	<b>-7</b>

**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 **Zambia**. 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
<b>OTHER (SPONTANEOUS-SPECIFY) ___ b1x ___</b>	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**SKIP TO B.2**

**b1**

**INTERVIEWER: PLEASE NOTE WHEN b1 IS 3 (SOLE PROPRIETORSHIP), WRITE 100% FOR QUESTION b3.**

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

	Percent
Percentage held by largest owner or owners	<b>b3</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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**B.2** What percentage of this firm is owned by each of the following: **SHOW CARD 2**

	Percent	DON'T KNOW (SPONT.)
Private domestic individuals, companies or organizations	<b>b2a</b> %	<b>-9</b>
Private foreign individuals, companies or organizations	<b>b2b</b> %	<b>-9</b>
Government or State	<b>b2c</b> %	<b>-9</b>
Other	<b>b2d</b> %	<b>-9</b>
	<b>100%</b>	

**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
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**SKIP TO B.5**

**b4**

**B.4a** What percentage of the firm is owned by females?

	Percentage
Percentage of female ownership	<b>b4a</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**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	<b>b5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**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	<b>b6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**b6a**

**B.6b** In what year was this establishment formally registered?

	Year
Year establishment formally registered	<b>b6b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>NEVER REGISTERED (SPONTANEOUS)</b>	<b>-7</b>

**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	<b>b7</b>
<b>LESS THAN ONE YEAR</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**B.7a** Is the Top Manager female?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**b7a**

**B.8** Does this establishment have an internationally-recognized quality certification?  
**(INTERVIEWER: SOME EXAMPLES ARE ISO 9000 or 14000, or HAPC)**

Yes	1
No	2
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**b8**

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### C. INFRASTRUCTURE AND SERVICES

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.**

Now, we turn to the establishment's operations

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**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	<b>c4</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSE (SPONTANEOUS)</b>	<b>-8</b>

**c5**

**C.6** Over fiscal year **2011**, did this establishment experience power outages?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION C10**

**GO TO QUESTION C10**

**c6**

**C.7** In a typical month, over fiscal year **2011**, how many power outages did this establishment experience?

	Number
Number of power outages in a typical month	<b>c7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**IF 0, GO TO QUESTION C.9**

**GO TO QUESTION C.9**

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**C.8** How long did these power outages last on average?

	Hours
Average duration of power outages	<b>c8</b>
<b>LESS THAN ONE HOUR</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**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	<b>c9a</b> %
<b>NONE</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	ZMK
Annual losses due to power outages	<b>c9b</b>
<b>NONE</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**C.10** Over the course of fiscal year **2011**, did this establishment own or share a generator?

Yes	1	<b>GO TO QUESTION C.12</b> <b>GO TO QUESTION C.12</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>c10</b>

**C.11** In fiscal year **2011**, what percentage of this establishment's electricity came from a generator or generators that the establishment owned or shared?

	Percent
Percentage electricity from generators	<b>c11</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**C.12** Over the last two years, did this establishment submit an application to obtain a water connection?

Yes	1	<b>GO TO QUESTION C.15</b> <b>GO TO QUESTION C.15</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>c12</b>

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<b>C.13</b>	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?
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	Days
Wait for water connection	<b>c13</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>C.14</b>	In reference to that application for a water connection, was an informal gift or payment expected or requested?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSE (SPONTANENOUS)</b>	<b>-8</b>

**c14**

<b>C.15</b>	Over fiscal year <b>2011</b> , did this establishment experience insufficient water supply for production?
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Yes	1	
No	2	<b>GO TO QUESTION C.22a</b>
<b>THE ESTABLISHMENT DOES NOT USE WATER FOR PRODUCTION</b>	<b>-7</b>	<b>GO TO QUESTION C.22a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION C.22a</b>

**c15**

<b>C.16</b>	In a typical month, over fiscal year <b>2011</b> , how many incidents of insufficient water supply did this establishment experience?
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	Number	
Number of incidents of water insufficiency in a typical month	<b>c16</b>	<b>IF 0, GO TO QUESTION C.22a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION C.22a</b>

<b>C.17</b>	How long did these incidents of insufficient water supply last on average?
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	Hours
Average duration of insufficient water supply	<b>c17</b>
<b>LESS THAN ONE HOUR</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>



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**C.22a** At the present time, does this establishment use e-mail to communicate with clients or suppliers?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**c22a**

**C.22b** At the present time, does this establishment have its own website?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**c22b**

**C.28** Does this establishment currently use cell phones for the operations of the establishment?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**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 3**

Using the response options on the card; To what degree is **Telecommunications** an obstacle to the current operations of this establishment? **SHOW CARD 3**

						<b>(SPONTANEOUS)</b>	
						<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle		
Electricity <b>c30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Telecommunications <b>c30b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

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**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.

<b>D.1a1</b>	In fiscal year <b>2011</b> , what was this establishment's main activity and product, that is, the activity and product that represented the largest proportion of annual sales? <b>ENUMERATOR: PLEASE SPECIFY THE ACTIVITY AND PRODUCT IN DETAIL. FOR EX., "LEATHER SHOE MANUFACTURING" NOT JUST SHOE'S MANUFACTURING</b>
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**Description**

	<b>d1a1x</b>
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**INTERVIEWER: THE FOLLOWING QUESTION IS NOT PART OF THE INTERVIEW. IT WILL BE FILLED OUT IN THE OFFICE**

<b>D.1a2</b>	<b>PLEASE CHOOSE THE 4 DIGIT CODES THAT BEST APPLIES TO THE ESTABLISHMENT'S MAIN ACTIVITY AND PRODUCT.</b>
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	<b>Code</b>
<b>CODE OF THE MAIN ACTIVITY AND PRODUCT</b>	<b>d1a2</b>

<b>D.1a3</b>	What percentage of total sales does the main activity and product represent?
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	<b>Percent</b>
Percentage of sales represented by main activity and product	<b>d1a3%</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: PLEASE NOTE THAT THE NEXT QUESTION REFERS TO THE TOTAL SALES OF ALL PRODUCTS AND SERVICES**

<b>D.2</b>	In fiscal year <b>2011</b> , what were this establishment's total annual sales for <b>ALL</b> products and services?
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	<b>ZMK</b>
Last complete fiscal year's total sales	<b>d2</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>PLEASE ALSO WRITE OUT THE NUMBER (i.e. 50,000 as Fifty Thousand)</b>	
	<b>d2x</b>

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**N.3** In fiscal year **2009**, three fiscal years ago, what were total annual sales for this establishment?

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

**D.3** In fiscal year **2011**, what percentage of this establishment's sales were: **SHOW CARD 4 (INTERVIEWER: SKIP PATTERNS MUST BE FOLLOWED IN THE ORDER THEY APPEAR IN THE TABLE)**

	Percent	DON'T KNOW (SPONT.)	
National sales	<b>d3a</b> %	<b>-9</b>	<b>IF 100, GO TO QUESTION D.10</b>
Indirect exports (sold domestically to third party that exports products)	<b>d3b</b> %	<b>-9</b>	<b>IF 100, GO TO QUESTION D.8</b>
Direct exports	<b>d3c</b> %	<b>-9</b>	<b>IF 0, GO TO QUESTION D.8</b>
	<b>100%</b>		

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

**D.4** In fiscal year **2011**, 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	<b>d4</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>DOES NOT APPLY</b>	<b>-7</b>

**D.6** In fiscal year **2011**, 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	<b>d6</b> %
<b>NO LOSSES</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>DOES NOT APPLY</b>	<b>-7</b>

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**D.7** In fiscal year **2011**, 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	<b>d7</b> %
<b>NO LOSSES</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>DOES NOT APPLY</b>	<b>-7</b>

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

	Year
Began exporting directly or indirectly	<b>d8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: WRITE YEAR USING 4 DIGITS**

**D.10** In fiscal year **2011**, what percentage of the value of products this establishment shipped to supply domestic markets was lost while in transit because of theft?

	Percent
Losses due to theft as percentage of the value of the products	<b>d10</b> %
<b>NO LOSSES</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>NO INTERNAL SHIPMENTS MADE</b>	<b>-7</b>

**D.11** In fiscal year **2011**, what percentage of value of products this establishment shipped to supply domestic markets 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	<b>d11</b> %
<b>NO LOSSES</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>NO INTERNAL SHIPMENTS MADE</b>	<b>-7</b>

**D.12** In fiscal year **2011**, 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 5**

	Percent	<b>DON'T KNOW (SPONT.)</b>
Material inputs or supplies of domestic origin	<b>d12a</b> %	<b>-9</b>
Material inputs or supplies of foreign origin	<b>d12b</b> %	<b>-9</b>
	<b>100%</b>	

**IF 0, GO TO QUESTION D.16**

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

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**D.13** Were any of the material inputs or supplies purchased in fiscal year **2011**, imported directly?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION D.16**

**GO TO QUESTION D.16**

**d13**

**D.14** In fiscal year **2011**, 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	<b>d14</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**D.16** At the present time, when this establishment receives delivery of its most important input, on average, how many days of inventory, measured in days of production, does this establishment keep?

**(INTERVIEWER: IF RESPONDENT REQUIRES CLARIFICATION, DEFINE AS STOCK ON HAND)**

	Days
Days of inventory of most important input	<b>d16</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**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 6**

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 6**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>(SPONTANEOUS)</b>	
							<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Transport	<b>d30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Customs and trade regulations	<b>d30b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

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**E. DEGREE OF COMPETITION**


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<b>E.1</b>	In fiscal year <b>2011</b> , which of the following was the main market in which this establishment sold its main product? <b>SHOW CARD 7</b>
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Local – main product sold mostly in same municipality where establishment is located	1
National – main product sold mostly across the country where establishment is located	2
International	3
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION KENE.10**  
**GO TO QUESTION KENE.10**

**e1**

<b>E.2</b>	In fiscal year <b>2011</b> , for the main market in which this establishment sold its main product, how many competitors did this establishment's main product face?
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Number of competitors	<b>e2b</b>
<b>TOO MANY TO COUNT (SPONTANEOUS)</b>	<b>-4</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>KENE.1</b>	In fiscal year <b>2011</b> , did the domestic demand for this establishment's main product increase, decrease or remain the same compared to fiscal year <b>2011</b> ?
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Increase	1
Decrease	2
Remain the same	3
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>HAS NO DOMESTIC DEMAND (SPONT.)</b>	<b>-7</b>

**KENe1**

<b>KENE.10</b>	In fiscal year <b>2011</b> , did this establishment's total input costs increase, decrease or remain the same compared to fiscal year <b>2011</b> ?
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Increase	1
Decrease	2
Remain the same	3
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>DOES NOT APPLY (SPONTANEOUS)</b>	<b>-7</b>

**KENe10**

QUESTIONNAIRE NUMBER

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**e6**

<b>E.11</b>	Does this establishment compete against unregistered or informal firms?
-------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**e11**

<b>E.30</b>	Using the response options on the card; To what degree are <b>Practices of Competitors in the Informal Sector</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 8</b>
-------------	--

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS) <b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Practices of competitors in the informal sector <b>e30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

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**H. INNOVATION**


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**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING**

And now we switch to a different topic. In this section, “new” means new to the establishment but not necessarily new to the market.

<b>H.1</b>	During the last three years, has this establishment introduced <b>new</b> or <b>significantly improved</b> products or services? <b>SHOW CARD 9</b>
------------	--

**INTERVIEWER: SHOW CARDS IN THIS SECTION CONTAIN EXAMPLES OF INNOVATIONS. THEY ARE MEANT AS EXAMPLES ONLY - THEY DO NOT CONTAIN ALL POSSIBLE INNOVATIONS.**

Yes	1	
No	2	<i>GO TO QUESTION H.3</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO QUESTION H.3</i>
		<b>h1</b>

<b>H.2</b>	Were any of the <b>new</b> or <b>significantly improved</b> products or services also new for the establishment's main market?
------------	--

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>h2</b>

<b>H.3</b>	During the last three years, has this establishment introduced any <b>new</b> or <b>significantly improved</b> methods of manufacturing products or offering services ? <b>SHOW CARD 10</b>
------------	--

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>h3</b>

<b>H.4a</b>	During the last three years, has this establishment introduced any <b>new</b> or <b>significantly improved</b> logistics, delivery, or distribution methods for inputs, products, or services?? <b>SHOW CARD 11</b>
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Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>h4a</b>



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<b>H.4b</b>	During the last three years, has this establishment introduced any <b>new</b> or <b>significantly improved</b> supporting activities for your processes, such as maintenance systems or operations for purchasing, accounting, or computing? <b>SHOW CARD 12</b>
-------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**h4b**

<b>H.5</b>	During the last three years, has this establishment introduced any <b>new</b> or <b>significantly improved</b> organizational structures or management practices? <b>SHOW CARD 13</b>
------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**h5**

<b>H.6</b>	During the last three years, has this establishment introduced <b>new</b> or <b>significantly improved</b> marketing methods? <b>SHOW CARD 14</b>
------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**h6**

<b>H.7</b>	During the last three years, did this establishment spend on formal research and development activities, either in-house or contracted with other companies? <b>SHOW CARD 15</b>
------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**h7**

<b>H.8</b>	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
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**h8**

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**F. CAPACITY**


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<b>F.1</b>	In fiscal year <b>2011</b> , what was this establishment's output produced as a proportion of the maximum output possible if using all the resources available (capacity utilization)?
------------	--

	Percent
Capacity utilization	<b>f1</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>F.2</b>	In fiscal year <b>2011</b> , how many hours per week did this establishment normally operate? <b>(INTERVIEWER: RESPONSE CANNOT BE GREATER THAN 168 HOURS)</b>
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	Hours
Typical hours of operation in a week	<b>f2</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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**G. LAND AND PERMITS**

**G.1** Of the land occupied by this establishment, what percent is: **SHOW CARD 16**

	Percent	DON'T KNOW (SPONTANEOUS)	FLOOR IN A BUILDING (SPONTANEOUS)
Owned by this establishment	<b>g1a</b> %	<b>-9</b>	<b>-7</b>
Rented or leased by this establishment	<b>g1b</b> %	<b>-9</b>	<b>-7</b>
Other	<b>g1c</b> %	<b>-9</b>	<b>-7</b>
	<b>100%</b>		

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%  
UNLESS RESPONDENT DOES NOT KNOW OR ESTABLISHMENT IS A FLOOR IN A  
BUILDING**

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

Yes	1	
No	2	<b>GO TO QUESTION G.30</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION G.30</b>
		<b>g2</b>

**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	<b>g3</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**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	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
<b>REFUSE (SPONTANEOUS)</b>	<b>-8</b>	
		<b>g4</b>

QUESTIONNAIRE NUMBER

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**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 17](#)

							(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

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

- I.1** In fiscal year **2011**, did this establishment pay for security, for example equipment, personnel, or professional security services?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION I.3****GO TO QUESTION I.3****i1**

- I.2** In fiscal year **2011**, 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	<b>i2a</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	ZMK
Total annual cost of security	<b>i2b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

- I.3** In fiscal year **2011**, did this establishment experience losses as a result of theft, robbery, vandalism or arson on this establishment's premises?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION I.30****GO TO QUESTION I.30****i3**

- I.4** In fiscal year **2011**, 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	<b>i4a</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	ZMK
Total annual value of losses	<b>i4b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

[illegible]

<b>I.30</b>	Using the response options on the card; To what degree is <b>Crime, Theft and Disorder</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 18</b>
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						(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				

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**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 **2011**, what percentage, as a proportion of the value of total annual purchases of material inputs or services were purchased on credit?

	Percent	DON'T KNOW (SPONTANEOUS)
Purchased on credit	<b>k1c</b> %	<b>-9</b>

**K.2** In fiscal year **2011**, what percentage of this establishment's total annual sales of its goods or services were sold on credit?

	Percent	DON'T KNOW (SPONTANEOUS)
Sold on credit	<b>k2c</b> %	<b>-9</b>

**K.3** Over fiscal year **2011**, please estimate the proportion of this establishment's working capital, that is its day-to-day operations, that was financed from each of the following sources? **SHOW CARD 19**

	Percent	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	<b>k3a</b> %	<b>-9</b>
Borrowed from banks: private and state-owned	<b>k3bc</b> %	<b>-9</b>
Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	<b>k3e</b> %	<b>-9</b>
Purchases on credit from suppliers and advances from customers	<b>k3f</b> %	<b>-9</b>
Other, moneylenders, friends, relatives, etc.	<b>k3hd</b> %	<b>-9</b>
	<b>100%</b>	

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

**K.4** In fiscal year **2011**, did this establishment purchase any fixed assets, such as machinery, vehicles, equipment, land or buildings (new or used)?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

**k4**

QUESTIONNAIRE NUMBER

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**N.5** In fiscal year **2011**, how much did this establishment spend on purchases of:  
**INTERVIEWER: READ OUT**

	ZMK	DON'T KNOW (SPONTANEOUS)
Machinery, vehicles, and equipment (new or used)	<b>n5a</b>	<b>-9</b>
Land and buildings	<b>n5b</b>	<b>-9</b>

**K.5** Over fiscal year **2011**, please estimate the proportion of this establishment's total purchase of fixed assets that was financed from each of the following sources:  
**SHOW CARD 20**

	Percent	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	<b>k5a</b> %	<b>-9</b>
Owners' contribution or issued new equity shares	<b>k5i</b> %	<b>-9</b>
Borrowed from banks: private and state-owned	<b>k5bc</b> %	<b>-9</b>
Borrowed from non-bank financial institutions	<b>k5e</b> %	<b>-9</b>
Purchases on credit from suppliers and advances from customers	<b>k5f</b> %	<b>-9</b>
Other, moneylenders, friends, relatives, bonds, etc	<b>k5hdj</b> %	<b>-9</b>
	<b>100%</b>	

**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 or savings account?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k6**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO K.8**  
**GO TO K.8**  
**k7**

**A2F.1** Referring to the most recent overdraft facility approved for this establishment, what was the average nominal annual interest rate?  
**[INTERVIEWER PLEASE ALWAYS RECORD THREE DECIMALS, FOR EXAMPLE X.XXX]**

	Percent
Average annual interest rate of the most recently approved overdraft facility	<b>A2f1</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>



QUESTIONNAIRE NUMBER

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<b>A2F.2</b>	Referring to the most recent overdraft facility approved for this establishment, what was the overdraft limit?
--------------	--

Overdraft limit of the most recently approved overdraft facility	<b>ZMK</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>A2f2</b>
	<b>-9</b>

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

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

<b>A2F.3</b>	Referring to the most recent line of credit or loan, was it a line of credit or a loan?
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Line of credit	1	
Loan	2	
Both loan and line of credit	3	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>A2f3</b>

<b>K.9</b>	Referring to the most recent line of credit or loan, what type of financial institution granted this loan? <b>SHOW CARD 21</b>
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Private commercial banks	1	
State-owned banks or government agency	2	
Non-bank financial institutions	3	
Other	4	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>k9</b>

QUESTIONNAIRE NUMBER

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<b>A2F.4</b>	What was the name of the financial institution that granted the most recent line of credit or loan in fiscal year <b>2011</b> ? <b>SHOW CARD 22</b>
--------------	--

Access Bank Zambia Limited	1
BancABC Zambia Limited	2
Bank of China (Zambia) Limited	3
Barclays Bank Zambia Plc.	4
Cavmont Bank	5
Citibank Zambia Limited	6
Ecobank Zambia Limited	7
Finance Bank Zambia Limited	8
First Alliance Bank Zambia Limited	9
First National Bank of Zambia Limited	10
Indo-Zambia Bank Limited	11
Intermarket Bank	12
International Commercial Bank	13
Investrust Bank Plc.	14
Standard Chartered Bank Zambia Plc	15
Standard Bank (STANBIC)	16
United Bank for Africa Zambia Limited	17
Zambia National Commercial Bank Plc. (Zanaco)	18
Other specify	19

<b>INTERVIEWER:ENTER THE NUMBER FROM THE SHOW CARD</b>	<b>A2f4</b>
Other _____ <b>SPECIFY</b> _____ <b>A2f4x</b>	

QUESTIONNAIRE NUMBER

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<b>A2F.5</b>	When applying for the most recent line of credit or loan what was the <b>main reason</b> why did this establishment chose this financial instiution? <b>SHOW CARD 23</b>
--------------	--

Personal relationship with the institution	1
Interest rate offered	2
Collateral requirements	3
Maturity offered (total duration)	4
Have other products with this institution (e.g. savings or transaction accounts)	5
Proximity of institution	6
Reputation of institution	7
Only option available	8
Other	9
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**A2f5**

<b>K.10</b>	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	<b>k10</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

<b>A2F6</b>	What was the average nominal annual interest rate on this most recent line of credit or loan? <b>[INTERVIEWER PLEASE ALWAYS RECORD THREE DECIMALS, FOR EXAMPLE X.XXX]</b>
-------------	--

	Percent
Average annual interest rate	<b>A2f6%</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>A2F7</b>	What was the maturity (total duration) in months of this most recent line of credit or loan at the time of disbursement?
-------------	--

	Months
Total duration	<b>A2f7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

	ZMK
Size of most recent loan or line of credit approved	<b>k11</b>
<b>REFUSE (SPONTANEOUS)</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

QUESTIONNAIRE NUMBER

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

*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	<b>DON'T KNOW (SPONTANEOUS)</b>
Land, buildings under ownership of the establishment <b>k14a</b>	1	2	<b>-9</b>
Machinery and equipment including movables <b>k14b</b>	1	2	<b>-9</b>
Accounts receivable and inventories <b>k14c</b>	1	2	<b>-9</b>
Personal assets of owner (house, etc.) <b>k14d</b>	1	2	<b>-9</b>
Other forms of collateral not included in the categories above <b>k14e</b>	1	2	<b>-9</b>

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

	ZMK
Value of collateral	<b>k15a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**K.15b** What is the total number of outstanding loans or open lines of credit held by this establishment?

	Number
Total number of loans outstanding	<b>k15b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**K.15c** What is the total value of outstanding loans or lines of credit held by this establishment?

	ZMK
Total value of loans outstanding	<b>k15c</b>
<b>REFUSAL</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**K.15d** At this time, does the owner or owners of this establishment have any outstanding personal loans that are used to finance this establishment's business activities?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k15d**

QUESTIONNAIRE NUMBER

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**K.16** Referring again to the last fiscal year **2011**, did this establishment apply for any loans or lines of credit?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION K.20**

**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?  
**SHOW CARD 24**

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

**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**

**GO TO QUESTION K.21**

**k17**

**K.20** Referring only to the most recent application for a line of credit or loan, what was the outcome of that application?

Application was approved	1
Application was rejected	2
<b>APPLICATION STILL IN PROCESS</b>	<b>-6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k20a**

**INTERVIEWER READ THE FOLLOWING:**

Now I would like to ask you about **ALL APPLICATIONS** for loan or line of credit submitted in fiscal year **2011**.

**KENK.26** How many applications for loans or lines of credit were submitted in fiscal year **2011**?

	Number
Applications submitted	<b>KENk26</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**IF 0, GO TO QUESTION K.21**

**KENK.27** Of these applications for loans or lines of credit submitted in fiscal year **2011**, how many of those applications were rejected?

	Number
Applications rejected	<b>KENk27</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**IF 0, GO TO QUESTION K.21**

QUESTIONNAIRE NUMBER

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**KENK.28** What was the **most common reason** given by the lender for those rejections for applications for a loan or line of credit? **SHOW CARD 25**

Collateral or co-signers unacceptable	1
Insufficient profitability	2
Problems with credit history or credit report	3
Incompleteness of loan application	4
Concerns about level of debt already incurred	5
Other objections	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**KENk28**

**K.21** In fiscal year **2011**, did this establishment have its annual financial statements checked and certified by an external auditor?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k21**

**KENK.33** In fiscal year **2011**, did this establishment's level of debt increase, decrease or remain the same compared to fiscal year **2011**?

Increase	1
Decrease	2
Remain the same	3
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>DOES NOT APPLY (SPONTANEOUS)</b>	<b>-7</b>

**KENk33**

**KENK.34** In the fiscal year **2011**, did this establishment do the following ...?  
(**INTERVIEWER: READ EACH CATEGORY**)

	Yes	No	<b>DON'T KNOW (SPONTANEOUS)</b>	<b>DOESN'T APPLY</b>
Did not pay its debts in time? <b>KENk34a</b>	1	2	<b>-9</b>	<b>-7</b>
Restructured its outstanding liabilities? <b>KENk34b</b>	1	2	<b>-9</b>	<b>-7</b>
Filed for insolvency or bankruptcy? <b>KENk34c</b>	1	2	<b>-9</b>	<b>-7</b>
Applied for state aid? <b>KENk34d</b>	1	2	<b>-9</b>	<b>-7</b>

[illegible][illegible]

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 26**

Access to finance	<b>k30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
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**S. MOBILE MONEY**


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**INTERVIEWER READ THE FOLLOWING:**

Now I would like to ask you about this establishment use of mobile phone to make payments for business related transactions

**MMS.1** In its current operations, does this establishment use mobile money for any of its **financial** transactions?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION MMS.11****GO TO QUESTION MMS.11****MMs1**

**MMS.2** Please indicate the main reason this establishment started using mobile money for any of its financial transactions. **SHOW CARD 27**

Reduce costs of financial transactions	1
Reduce the time spent in financial transactions	2
Reduce the risks in financial transactions	3
Satisfy suppliers' request	4
Satisfy costumers' request	5
Align with competitors' use	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**MMs2**

**MMS.3** In fiscal year **2011**, did this establishment use mobile money to **pay its employees**?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION MMS.5****GO TO QUESTION MMS.5****MMs3**

**MMS.4** In fiscal year **2011**, what percentage of total labor cost (salaries and wages of its employees) was paid by this establishment using mobile money?

	<b>Percent</b>
Percentage of total labor cost paid using mobile money	<b>MMs4%</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>



QUESTIONNAIRE NUMBER

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**MMS.5** In fiscal year **2011**, did this establishment use mobile money to **pay its suppliers**?

Yes	1	
No	2	<i>GO TO QUESTION MMS.7</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO QUESTION MMS.7</i>
		<b>MMs5</b>

**MMS.6** In fiscal year **2011**, what percentage of the total annual cost of raw materials and intermediate goods (suppliers' bills) was paid by this establishment using mobile money?

	Percent
Percentage of annual cost of raw materials paid using mobile money	<b>MMs6%</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**MMS.7** In fiscal year **2011**, did this establishment use mobile money to **pay the utility bills of the enterprise**?

Yes	1	
No	2	<i>GO TO QUESTION MMS.9</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO QUESTION MMS.9</i>
		<b>MMs7</b>

**MMS.8** In fiscal year **2011**, what percentage of the total annual cost of utilities (utilities companies' bills) was paid by this establishment using mobile money?

	Percent
Percentage of annual cost of utilities paid using mobile money	<b>MMs8%</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**MMS.9** In fiscal year **2011**, did this establishment use mobile money to **receive payments from customers**?

Yes	1	
No	2	<i>GO TO QUESTION MMS.12</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO QUESTION MMS.12</i>
		<b>MMs9</b>

**MMS.10** In fiscal year **2011**, what percentage of total annual sales did this establishment **receive from customers** using mobile money?

	Percent	
Percentage of annual sales to receive payments from customers	<b>MMs10%</b>	<i>GO TO QUESTION MMS.12</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO QUESTION MMS.12</i>

QUESTIONNAIRE NUMBER

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<b>MMS.11</b>	Why does this establishment <b>not use</b> mobile money for financial transactions? <b>INTERVIEWER: READ OUT</b>
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		Yes	No	DON'T KNOW (SPONT.)
Don't know enough about mobile money	<b>MMs11a</b>	1	2	-9
Fees are too high	<b>MMs11b</b>	1	2	-9
Most of this establishment's payment are too large to use mobile money	<b>MMs11c</b>	1	2	-9
Not easy to use	<b>MMs11d</b>	1	2	-9
Customers don't use mobile money	<b>MMs11e</b>	1	2	-9
Suppliers don't use mobile money	<b>MMs11f</b>	1	2	-9

**INTERVIEWER READ THE FOLLOWING:**

Now I would like to ask about this establishment use of mobile phone for reasons other than receiving and making payments

<b>MMS.12</b>	Does this establishment use the mobile phone to: <b>INTERVIEWER: READ OUT</b>
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		Yes	No	DON'T KNOW (SPONT.)
Attract new customers	<b>MMs12a</b>	1	2	-9
Engage in marketing or advertising of this establishment's products	<b>MMs12b</b>	1	2	-9
Offer special deals or promotions	<b>MMs12c</b>	1	2	-9
Recruit new employees	<b>MMs12d</b>	1	2	-9

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## 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 describing 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 28**

					(SPONTANEOUS)					
					Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	DON'T KNOW	DOES NOT APPLY
“The court system is fair, impartial and uncorrupted.” <b>h7a</b>					1	2	3	4	-9	-7

**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	<b>j2</b> %
<b>NO TIME WAS SPENT</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1	<b>GO TO QUESTION J.6a</b> <b>GO TO QUESTION J.6a</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>j3</b>

**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	<b>j4</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

QUESTIONNAIRE NUMBER

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**J.5** In any of these inspections or meetings was a gift or informal payment expected or requested?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSE (SPONTANEOUS)</b>	<b>-8</b>

**j5**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**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	<b>j6</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>NO PAYMENTS</b>	<b>0</b>

**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	<b>j7a</b> %
<b>NO PAYMENTS OR GIFTS ARE PAID</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	ZMK
Total annual informal payment	<b>j7b</b>
<b>NO PAYMENTS OR GIFTS ARE PAID</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

QUESTIONNAIRE NUMBER

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

Yes	1	<i>GO TO QUESTION J.13</i> <i>GO TO QUESTION J.13</i>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**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	<b>j11</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSE (SPONTANEOUS)</b>	<b>-8</b>

**j12**

**J.13** Over the last two years, did this establishment submit an application to obtain an operating license?

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

**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	<b>j14</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

QUESTIONNAIRE NUMBER

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**J.15** In reference to that application for an operating license, was an informal gift or payment expected or requested?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSE (SPONTANEOUS)</b>	<b>-8</b>

**j15**

**J.30** Using the response options on the card **29**; To what degree is/are **[INSERT OPTION]** an obstacle to the current operations of this establishment?  
**SHOW CARD 29**

							(SPONTANEOUS)	
ROTATE OPTIONS		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

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**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 **2011**, how many permanent, full-time individuals worked in this establishment? Please include all employees and managers  
(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 a full shift)  
**(INTERVIEWER: INCLUDE INTERVIEWEE IF APPLICABLE).**

	Number
Permanent, full-time workers end of last fiscal year	<b>11</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

- L.2** Three fiscal years ago, at the end of fiscal year **2009**, 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	<b>12</b>
<b>IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

- L.3** At the end of fiscal year **2011**, how many permanent, full-time individuals in this establishment were: **(INTERVIEWER: READ EACH CATEGORY)**

	Number	<b>DON'T KNOW (SPONTANEOUS)</b>
Production workers	<b>13a</b>	<b>-9</b>
Non-production workers [e.g., managers, administration, sales]	<b>13b</b>	<b>-9</b>

- L.4** At the end of fiscal year **2011**, how many permanent, full-time individuals working in this establishment were: **(INTERVIEWER: READ EACH CATEGORY)**

	Number	<b>DON'T KNOW (SPONTANEOUS)</b>
Skilled production workers	<b>14a</b>	<b>-9</b>
Unskilled production workers	<b>14b</b>	<b>-9</b>

QUESTIONNAIRE NUMBER

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<b>L.5</b>	At the end of fiscal year <b>2011</b> , how many permanent full-time individuals working in this establishment in the following categories were female?
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	Number	DON'T KNOW (SPONTANEOUS)
Female permanent full-time production workers	<b>15a</b>	<b>-9</b>
Female permanent full-time non-production workers	<b>15b</b>	<b>-9</b>

<b>L.6</b>	How many full-time temporary employees did this establishment employ throughout <b>2011</b> ? (Full-time, temporary workers are all paid short-term (i.e. for less than a 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	<b>16</b>	
<b>NO FULL-TIME SEASONAL OR TEMPORARY WORKERS</b>		<b>GO TO QUESTION L.9a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION L.9a</b>

<b>L.6a</b>	How many full-time temporary employees employed throughout <b>2011</b> were female?
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	Number
Full-time female seasonal or temporary workers employed last fiscal year	<b>16a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>L.8</b>	What was the average length of employment of all full-time temporary employees in fiscal year <b>2011</b> ?
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	Months
Average length full-time seasonal or temporary employment last fiscal year	<b>18</b>
<b>LESS THAN ONE MONTH</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>L.9a</b>	What is the average number of years of education of a typical permanent full-time production worker employed in this establishment?
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	Number
Average number of years of education of typical production worker	<b>19a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>



QUESTIONNAIRE NUMBER

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<b>L.9a2</b>	What is the average number of years of education of a typical female permanent full-time production worker employed in this establishment?
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	Number
Average number of years of education of typical female production worker	<b>19a2</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>NO FEMALE PRODUCTION WORKERS</b>	<b>-7</b>

<b>L.9b</b>	What is the percentage of full-time permanent workers who completed secondary school?
-------------	---

	Percent
Percentage of full time permanent workers who completed secondary school	<b>19b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>L.10</b>	Over fiscal year <b>2011</b> , did this establishment have formal training programs for its permanent, full-time employees?
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Yes	1	<b>GO TO QUESTION L.30</b> <b>GO TO QUESTION L.30</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>110</b>

<b>L.11</b>	Referring to the training programs run over fiscal year <b>2011</b> , what percentage of permanent, full-time employees of the following categories received formal training?
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	Percent	IF NO EMPLOYEES IN A CATEGORY WERE TRAINED	DON'T KNOW (SPONTANEOUS)
Production full-time permanent employees trained	<b>111a</b> %	<b>0</b>	<b>-9</b>
Non-production full-time permanent employees trained	<b>111b</b> %	<b>0</b>	<b>-9</b>

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<b>L.30</b>	Using the response options on the card; To what degree are <b>Labor Regulations</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 30</b>
	Using the response options on the card; To what degree is <b>an Inadequately Educated Workforce</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 30</b>

						(SPONTANEOUS)	
						<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle		
Labor regulations <b>I30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Inadequately educated workforce <b>I30b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

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**M. BUSINESS ENVIRONMENT**


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<b>M.1</b>	By looking at card <b>31</b> 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 <b>SHOW CARD 31</b> <b>INTERVIEWER: DO NOT READ OUT</b>
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<b>1-Access to finance</b>
<b>2-Access to land</b>
<b>3-Business licensing and permits</b>
<b>4-Corruption</b>
<b>5-Courts</b>
<b>6-Crime, theft and disorder</b>
<b>7-Customs and trade regulations</b>
<b>8-Electricity</b>
<b>9-Inadequately educated workforce</b>
<b>10-Labor regulations</b>
<b>11-Political instability</b>
<b>12-Practices of competitors in the informal sector</b>
<b>13-Tax administration</b>
<b>14-Tax rates</b>
<b>15-Transport</b>

Biggest obstacle	<b>m1a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>DOES NOT APPLY (SPONTANEOUS)</b>	<b>-7</b>

Rotation (option 1, 2 or 3)	<b>m1d</b>
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**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 this establishment's Income Statement for fiscal year **2011**, please provide the following information: **SHOW CARD 32**

	ZMK	DON'T KNOW (SPONTANEOUS)
Total annual cost of labor including wages, salaries, bonuses, social security payments	<b>n2a</b>	<b>-9</b>
Total annual cost of raw materials and intermediate goods used in production	<b>n2e</b>	<b>-9</b>
Total annual costs of fuel	<b>n2f</b>	<b>-9</b>
Total annual costs of electricity	<b>n2b</b>	<b>-9</b>
Total rental cost of machinery, vehicles and equipment	<b>n2ra</b>	<b>-9</b>
Total rental cost of land and buildings	<b>n2rb</b>	<b>-9</b>
Other cost of production not included above	<b>n2j</b>	<b>-9</b>

**N.6** From this establishment's Balance Sheet for fiscal year **2011**, what was the net book value, that is the value of assets after depreciation, of the following:

	ZMK	DON'T KNOW (SPONTANEOUS)
Machinery, vehicles, and equipment	<b>n6a</b>	<b>-9</b>
Land and buildings	<b>n6b</b>	<b>-9</b>

**N.7** Hypothetically, if this establishment were to purchase the assets it **uses now**, in their current condition and regardless of whether the establishment owns them or not, how much would they cost, independently of whether they are owned, rented or leased?

	ZMK	DON'T KNOW (SPONTANEOUS)
Machinery, vehicles, and equipment	<b>n7a</b>	<b>-9</b>
Land and buildings	<b>n7b</b>	<b>-9</b>

QUESTIONNAIRE NUMBER

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

	Position in the firm	Years with the firm ENTER 1 WHEN YEARS WITH THE FIRM IS LESS THAN ONE	Gender  1: MALE 2: FEMALE
Main respondent	a15a1x	a15a2	a15a3
Second respondent	a15b1x	a15b2	a15b3
Third respondent	a15c1x	a15c2	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

QUESTIONNAIRE NUMBER

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**INTERVIEWERS PLEASE ANSWER AT END OF THE INTERVIEW:**

<b>A.16</b>	It is my perception that the responses to the questions regarding opinions and perceptions:
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Truthful	1
Somewhat truthful	2
Not truthful	3

**a16**

<b>A.17</b>	The responses 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
Are in some case taken from books in some case estimates	4

**a17**

**INTERVIEWER COMMENTS:**

	<b>a17x</b>
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(Problems occurred/extraordinary circumstances which could influence results)

**SUPERVISORS PLEASE ANSWER:**

<b>A.18</b>	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**

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

<b>Hour</b>	<b>Minutes</b>

**a19h**

**a19m**