

QUESTIONNAIRE NUMBER **id**

RECORD NUMBER **recnumber**

PREFERENCE NUMBER **preference**

☐ ROTATION

rotation

THE WORLD BANK

Enterprise Survey

Services Module A (Zambia 2012)

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

A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]

A.0 Questionnaire a0	Module
If firm is Retail firm	2
If firm is a Services (non-Retail) firm	3

A.1 Country

a1

A.1a Language

a1a

A.2	Sampling Region a2
Region A	1
Region B	2
Region C	3
Region D	4

A.3a	Screener Region (coded ex post) a3a
Region A	1
Region B	2
Region C	3
Region D	4

A.3x Name of city/town/village

a3x

A.3b Is this city the official capital city? a3b	
Yes	1
No	2

A.3c Is this city the main business city? a3c	
Yes	1
No	2

A.3 Size of locality **a3**

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

A.4 Industry

		Sampling sector a4a	Screener sector a4b
Manufacturing :Section D	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
Retail	Retail	52	52
Other Services	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 which match sample frame	2
No, does not match	3

A.12 Interviewer code

a12

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A.13 Supervisor code

a13

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A.6 Size

	Sampling size a6a	Screener Size a6b
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	a7a
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A.8 Type of establishment

a8

HQ without production and/or sales in this location	1
HQ with production and/or sales in this location	2
Establishment physically separated from HQ and other establishments of the same firm	3
Establishment physically separated from HQ but with other establishments of the same firm	4
DOES NOT APPLY	-7

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

a9

Yes	1
No	2
DOES NOT APPLY	-7

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

a10

Yes	1
No	2
DOES NOT APPLY	-7

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

a11

Yes	1
No	2
DOES NOT APPLY	-7

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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 to develop new policies and programs that enhance employment and economic growth.

The information obtained here will be held in the strictest confidentiality. Neither your name nor the name of your business will be used in any document based on this survey.

B. GENERAL INFORMATION**READ OUT THE FOLLOWING INTRODUCTORY SENTENCE ONLY IF A7 = 1 (yes):**

The first few questions apply to the firm which your establishment is part of.

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

Shareholding company with shares trade in the stock market	1
Shareholding company with non-traded shares or shares traded privately	2
Sole proprietorship	3
Partnership	4
Limited partnership	5
OTHER (SPONTANEOUS-SPECIFY) ___b1x___	6
DON'T KNOW (SPONTANEOUS)	-9

SKIP TO B.2**b1**

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	b3 %
DON'T KNOW (SPONTANEOUS)	-9

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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 (SPONTANEOUS)
Private domestic individuals, companies or organizations	b2a %	-9
Private foreign individuals, companies or organizations	b2b %	-9
Government or State	b2c %	-9
Other	b2d %	-9
	100%	

**IF 100% END
INTERVIEW**

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

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

Yes	1	
No	2	SKIP TO B.5
DON'T KNOW (SPONTANEOUS)	-9	SKIP TO B.5

b4

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

	Percentage
Percentage of female ownership	b4a
DON'T KNOW (SPONTANEOUS)	-9

READ ONLY IF A7=1 (yes)

I want to proceed by asking you about this establishment only.

B.5 In what year did this establishment begin operations?

	Year
Year establishment began operations	b5
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

B.6 How many full-time employees did this establishment employ when it started operations? Please include all employees and managers (**INTERVIEWER: INCLUDE RESPONDENT WHEN APPLICABLE**)

	Number
Full-time employees at start-up	b6
DON'T KNOW (SPONTANEOUS)	-9

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

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

b6a

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

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

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR.

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

	Years
Manager's experience in sector	b7
LESS THAN ONE YEAR	1
DON'T KNOW (SPONTANEOUS)	-9

B.7a Is the Top Manager female?

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

b7a

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

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

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	<i>GO TO QUESTION C.6</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO QUESTION C.6</i>
		c3

C.4 In reference to that application for an electrical connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	Days
Wait for electrical connection	c4
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

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

Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
REFUSE (SPONTANEOUS)	-8	
		c5

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

Yes	1	
No	2	<i>GO TO QUESTION C.10</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO QUESTION C.10</i>
		c6

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

	Number	
Number of power outages in a typical month	c7	<i>IF 0, GO TO QUESTION C.9</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO QUESTION C.9</i>

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

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

C.9 Please estimate the losses that resulted from power outages either as a percentage of total annual sales or as total annual losses.

	Percent
Loss as percentage of total annual sales due to power outages	c9a %
NONE	0
DON'T KNOW (SPONTANEOUS)	-9

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

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

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

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

C.11 In fiscal year **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	c11 %
DON'T KNOW (SPONTANEOUS)	-9

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

Yes	1	GO TO QUESTION C.22a GO TO QUESTION C.22a
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		c12

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C.13 In reference to that application for a water connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	Days
Wait for water connection	c13
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

C.14 In reference to that application for a water connection, was an informal gift or payment expected or requested?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANENOUS)	-8

c14

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

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

c22a

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

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

c22b

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

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

c28

[illegible][illegible]

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 are **Telecommunications** an obstacle to the current operations of this establishment? **SHOW CARD 3**

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

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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.

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

Description

	d1a1x
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INTERVIEWER: THE FOLLOWING QUESTION IS NOT PART OF THE INTERVIEW. IT WILL BE FILLED OUT IN THE OFFICE

D.1a2 **PLEASE CHOOSE THE 4 DIGIT CODE THAT BEST APPLIES TO THE ESTABLISHMENT'S MAIN ACTIVITY AND PRODUCT.**

	Code
CODE OF THE MAIN PRODUCT AND ACTIVITY	d1a2

D.1a3 What percentage of total sales does the main activity and product represent?

	Percent
Percentage of sales represented by main activity and product	d1a3
DON'T KNOW (SPONTANEOUS)	-9

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

D.2 In fiscal year **2011**, what were this establishment's total annual sales for all products and services?

	ZMK
Last complete fiscal year's total sales	d2
DON'T KNOW (SPONTANEOUS)	-9
PLEASE ALSO WRITE OUT THE NUMBER (i.e. 50,000 as Fifty Thousand)	
	d2x

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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	n3
IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO	-7
DON'T KNOW (SPONTANEOUS)	-9

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	d3a %	-9
Indirect exports (sold domestically to third party that exports products)	d3b %	-9
Direct exports	d3c %	-9
	100%	

IF 100% GO TO QUESTION D.10

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

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

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

INTERVIEWER: WRITE YEAR USING 4 DIGITS

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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	d10 %
NO LOSSES	0
DON'T KNOW (SPONTANEOUS)	-9
NO INTERNAL SHIPMENTS MADE	-7

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	d11 %
NO LOSSES	0
DON'T KNOW (SPONTANEOUS)	-9
NO INTERNAL SHIPMENTS MADE	-7

**ENUMERATOR: ASK THE FOLLOWING QUESTION ONLY FROM RETAIL FIRMS. OTHERWISE
SKIP TO D.30**

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

	Days
Days of inventory of main sales item	d17
DON'T KNOW (SPONTANEOUS)	-9

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 5**

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 5**

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

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E. DEGREE OF COMPETITION

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

KENe1

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

KENe10

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

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

e11

E.30	Using the response options on the card; To what degree are Practices of Competitors in the Informal Sector an obstacle to the current operations of this establishment? SHOW CARD 6
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	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS)	
						DON'T KNOW	DOES NOT APPLY
Practices of competitors in the informal sector e30	0	1	2	3	4	-9	-7

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H. INNOVATION

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.

H.1	During the last three years, has this establishment introduced new or significantly improved products or services? SHOW CARD 7
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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	GO TO QUESTION H.3 GO TO QUESTION H.3
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

h1

H.2	Were any of the new or significantly improved products or services also new for the establishment's main market?
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Yes	1	h2
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

H.3	During the last three years, has this establishment introduced any new or significantly improved methods of manufacturing products or offering services? SHOW CARD 8
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Yes	1	h3
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

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

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H.4b	During the last three years, has this establishment introduced any new or significantly improved supporting activities for your processes, such as maintenance systems or operations for purchasing, accounting, or computing? SHOW CARD 10
-------------	--

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

h4b

H.5	During the last three years, has this establishment introduced any new or significantly improved organizational structures or management practices? SHOW CARD 11
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

h5

H.6	During the last three years, has this establishment introduced new or significantly improved marketing methods? SHOW CARD 12
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

h6

H.7	During the last three years, did this establishment spend on formal research and development activities, either in-house or contracted with other companies? SHOW CARD 13
------------	--

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

h7

H.8	During the last three years, did this establishment give employees some time to develop or try out a new approach or new idea about products or services, business process, firm management, or marketing?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

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h8

G. LAND AND PERMITS

G.1 Of the land occupied by this establishment, what percent is: **SHOW CARD 14**

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

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	GO TO QUESTION G.5
DON'T KNOW (SPONTANEOUS)	-9	GO TO QUESTION G.5
		g2

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

	Days
Wait for a construction-related permit	g3
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

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

Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
REFUSE (SPONTANEOUS)	-8	
		g4

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**ENUMERATOR: ASK THE FOLLOWING QUESTION ONLY FROM RETAIL FIRMS (code 2in A.0).
OTHERWISE SKIP TO G.30**

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

Area	
DON'T KNOW (SPONTANEOUS)	-9

g5a

SPECIFY UNITS

Square Feet	1
Square Yards	2
Square Meters	3
OTHER (SPECIFY) <u>g5bx</u>	4

g5b

G.6 Of the buildings occupied by this establishment, what percentage is owned and what percentage is rented or leased? **SHOW CARD 15**

	Percent	DON'T KNOW (SPONTANEOUS)
Owned by this establishment	g6a %	-9
Rented or leased by this establishment	g6b %	-9
Other	g6c %	-9
	100%	

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

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 16**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS) 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
DON'T KNOW (SPONTANEOUS)	-9

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	i2a %
DON'T KNOW (SPONTANEOUS)	-9

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

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

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
DON'T KNOW (SPONTANEOUS)	-9

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

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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?
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	Percent
Losses as percentage of total annual sales	i4a %
DON'T KNOW (SPONTANEOUS)	-9

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

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

I.30	Using the response options on the card; To what degree is Crime, Theft and Disorder an obstacle to the current operations of this establishment? SHOW CARD 17
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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?	k1c %	-9

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?	k2c %	-9

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 18

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

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

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

Yes	1	GO TO QUESTION K.6 GO TO QUESTION K.6
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
	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)	n5a	-9
Land and buildings	n5b	-9

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 19**

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

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

K.6 Now let's talk about the establishment's current situation. At this time, does this establishment have a current or savings account?

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

k6

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

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

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	A2f1 %
DON'T KNOW (SPONTANEOUS)	-9

QUESTIONNAIRE NUMBER

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

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

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

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

A2F.3	Referring to the most recent line of credit or loan, was it a line of credit or a loan?
--------------	---

Line of credit	1	
Loan	2	
Both loan and line of credit	3	
DON'T KNOW (SPONTANEOUS)	-9	
		A2f3

K.9	Referring to the most recent line of credit or loan, what type of financial institution granted this loan? SHOW CARD 20
------------	--

Private commercial banks	1	
State-owned banks or government agency	2	
Non-bank financial institutions	3	
Other	4	
DON'T KNOW (SPONTANEOUS)	-9	
		k9

QUESTIONNAIRE NUMBER

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A2F.4	What was the name of the financial institution that granted the most recent line of credit or loan in fiscal year 2011 ? SHOW CARD 21
--------------	--

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

INTERVIEWER:ENTER THE NUMBER FROM THE SHOW CARD	A2f4
Other ____SPECIFY____ A2f4x	

QUESTIONNAIRE NUMBER

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A2F.5	When applying for the most recent line of credit or loan what was the main reason why this establishment did chose this financial institution? SHOW CARD 22
--------------	---

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
DON'T KNOW (SPONTANEOUS)	-9

A2f5

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

	Year
Year most recent loan/line of credit approved	k10
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

A2F.6	What was the average nominal annual interest rate on this most recent line of credit or loan? [INTERVIEWER PLEASE ALWAYS RECORD THREE DECIMALS, FOR EXAMPLE X.XXX]
--------------	--

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

A2F.7	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	A2f7
DON'T KNOW (SPONTANEOUS)	-9

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

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

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
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION K.15b

GO TO QUESTION K.15b

k13

K.14 Referring only to this most recent loan or line of credit, what type of collateral was required?
INTERVIEWER: READ OUT

Collateral	Yes	No	DON'T KNOW (SPONTANEOUS)
Land, buildings under ownership of the establishment k14a	1	2	-9
Machinery and equipment including movables k14b	1	2	-9
Accounts receivable and inventories k14c	1	2	-9
Personal assets of owner (house, etc.) k14d	1	2	-9
Other forms of collateral not included in the categories above k14e	1	2	-9

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

	ZMK
Value of collateral	k15 a
DON'T KNOW (SPONTANEOUS)	-9

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	k15b
DON'T KNOW (SPONTANEOUS)	-9

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

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

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
DON'T KNOW (SPONTANEOUS)	-9

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	GO TO QUESTION K.20
No	2	
DON'T KNOW (SPONTANEOUS)	-9	GO TO QUESTION K.21
		k16

K.17	What was the main reason why this establishment did not apply for any line of credit or loan? SHOW CARD 23
-------------	---

No need for a loan - establishment had sufficient capital	1	GO TO QUESTION K.21
Application procedures were complex	2	GO TO QUESTION K.21
Interest rates were not favorable	3	GO TO QUESTION K.21
Collateral requirements were too high	4	GO TO QUESTION K.21
Size of loan and maturity were 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 (SPONTANEOUS)	-9	GO TO QUESTION K.21
		k17

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

Application was approved	1	
Application was rejected	2	
APPLICATION STILL IN PROCESS	-6	
DON'T KNOW (SPONTANEOUS)	-9	
		k20a

INTERVIEWER READ THE FOLLOWING:

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

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

	Number	
Applications submitted		KENk26 IF 0, GO TO QUESTION K.21
DON'T KNOW (SPONTANEOUS)	-9	

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

	Number	
Applications rejected		KENk27 IF 0, GO TO QUESTION K.21
DON'T KNOW (SPONTANEOUS)	-9	

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 24
----------------	---

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
DON'T KNOW (SPONTANEOUS)	-9

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
DON'T KNOW (SPONTANEOUS)	-9

k21

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

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

KENk33

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

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

[illegible]

K.30	Using the response options on the card; To what degree is Access to Finance an obstacle to the current operations of this establishment? SHOW CARD 25
-------------	---

							(SPONTANEOUS)	
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	DON'T KNOW	DOES NOT APPLY
Access to finance	k30	0	1	2	3	4	-9	-7

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S. MOBILE MONEY

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
DON'T KNOW (SPONTANEOUS)	-9

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 26**

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
DON'T KNOW (SPONTANEOUS)	-9

MMs2

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

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

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?

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

QUESTIONNAIRE NUMBER

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

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

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	MMs6 %
DON'T KNOW (SPONTANEOUS)	-9

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

Yes	1	GO TO QUESTION MMS.9 GO TO QUESTION MMS.9
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		MMs7

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	MMs8 %
DON'T KNOW (SPONTANEOUS)	-9

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

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

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	MMs10 %	GO TO QUESTION MMS.12
DON'T KNOW (SPONTANEOUS)	-9	GO TO QUESTION MMS.12

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MMS.11	Why does this establishment not use mobile money for financial transactions? INTERVIEWER: READ OUT
---------------	---

		Yes	No	DON'T KNOW (SPONT.)
Don't know enough about mobile money	MMs11a	1	2	-9
Fee is too high	MMs11b	1	2	-9
Most of this establishment's payment are too large to use mobile money	MMs11c	1	2	-9
No easy to use	MMs11d	1	2	-9
Customers don't use mobile money	MMs11e	1	2	-9
Suppliers don't use mobile money	MMs11f	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

MMS.12	Does this establishment use the mobile phone to: INTERVIEWER: READ OUT
---------------	--

		Yes	No	DON'T KNOW (SPONT.)
Attract new customers	MMs12a	1	2	-9
Engage in marketing or advertising of this establishment's products	MMs12b	1	2	-9
Offer special deals or promotions	MMs12c	1	2	-9
Recruit new employees	MMs12d	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 27**

(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." h7a	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/sales workers. Some examples of government regulations are taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms)

	Percent
Senior management's time spent on dealing with regulations	j2 %
NO TIME WAS SPENT	0
DON'T KNOW (SPONTANEOUS)	-9

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

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

J.4 Over the last year, how many times was this establishment either inspected by tax officials or required to meet with them?

	Number
Times inspected or met with tax officials	j4
DON'T KNOW (SPONTANEOUS)	-9

--	--	--	--	--	--	--	--	--	--

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANEOUS)	-8

j5

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

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

GO TO QUESTION J.7

GO TO QUESTION J.7

j6a

J.6 When establishments like this one do business with the government, what percent of the contract value would be typically paid in informal payments or gifts to secure the contract?

	Percent
Percent of the contract value paid as informal payments or gifts	j6 %
DON'T KNOW (SPONTANEOUS)	-9
REFUSAL (SPONTANEOUS)	-8
NO PAYMENTS	0

J.7 It is said that establishments are sometimes required to make gifts or informal payments to public officials to "get things done" with regard to customs, taxes, licenses, regulations, services etc. On average, what percentage of total annual sales, or estimated total annual value, do establishments like this one pay in informal payments or gifts to public officials for this purpose?

	Percent
Percentage of total annual sales paid as informal payment	j7a %
NO PAYMENTS OR GIFTS ARE PAID	0
DON'T KNOW (SPONTANEOUS)	-9
REFUSAL (SPONTANEOUS)	-8

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

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

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
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION J.13

GO TO QUESTION J.13

j10

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

	Days
Wait for import license	j11
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANEOUS)	-8

j12

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

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

GO TO QUESTION J.30

GO TO QUESTION J.30

j13

J.14 Approximately how many days did it take to obtain this operating license from the day of the application to the day it was granted?

	Days
Wait for operating license	j14
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

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
DON'T KNOW (SPONTANEOUS)	-9
REFUSE (SPONTANEOUS)	-8

j15

J.30 Using the response options on the card; To what degree is/are **[INSERT OPTION]** an obstacle to the current operations of this establishment?
SHOW CARD 28

ROTATE OPTIONS							(SPONTANEOUS)	
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	DON'T KNOW	DOES NOT APPLY
Tax rates	j30a	0	1	2	3	4	-9	-7
Tax administration	j30b	0	1	2	3	4	-9	-7
Business licensing and permits	j30c	0	1	2	3	4	-9	-7
Political instability	j30e	0	1	2	3	4	-9	-7
Corruption	j30f	0	1	2	3	4	-9	-7
Courts	h30	0	1	2	3	4	-9	-7

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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 individual 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	11
DON'T KNOW (SPONTANEOUS)	-9

- 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	12
IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO	-7
DON'T KNOW (SPONTANEOUS)	-9

- L.5** At the end of fiscal year **2011**, how many permanent full-time individuals that worked in this establishment were female?

	Number	DON'T KNOW (SPONTANEOUS)
Female permanent full-time workers	15	-9

- L.6** How many full-time temporary employees did this establishment employ throughout **2011**? (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	16
NO FULL-TIME SEASONAL OR TEMPORARY WORKERS	0
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION L.9b

GO TO QUESTION L.9b

QUESTIONNAIRE NUMBER

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L.6a How many full-time temporary employees employed throughout **2011** were female?

	Number
Full-time female seasonal or temporary workers employed last fiscal year	16a
DON'T KNOW (SPONTANEOUS)	-9

L.8 What was the average length of employment of all full-time temporary employees in fiscal year **2011**?

	Months
Average length full-time seasonal or temporary employment last fiscal year	18
LESS THAN ONE MONTH	1
DON'T KNOW (SPONTANEOUS)	-9

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

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

L.10 Over fiscal year **2011**, did this establishment have formal training programs for its permanent, full-time employees?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
110	

L.30 Using the response options on the card; To what degree are **Labor Regulations** an obstacle to the current operations of this establishment? **SHOW CARD 29**

Using the response options on the card; To what degree is an **Inadequately Educated Workforce** an obstacle to the current operations of this establishment? **SHOW CARD 29**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS) DON'T 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. BUSINESS ENVIRONMENT

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

M.1	By looking at card 30 can you tell me which of elements of the business environment included in the list, if any, currently represents the biggest obstacle faced by this establishment SHOW CARD 30 INTERVIEWER: DO NOT READ OUT
------------	--

1-Access to finance
2-Access to land
3-Business licensing and permits
4-Corruption
5-Courts
6-Crime, theft and disorder
7-Customs and trade regulations
8-Electricity
9-Inadequately educated workforce
10-Labor regulations
11-Political instability
12-Practices of competitors in the informal sector
13-Tax administration
14-Tax rates
15-Transport

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

Rotation (option 1, 2 or 3)	m1d
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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 31
------------	---

READ OUT

	ZMK	DON'T KNOW (SPONTANEOUS)
Total annual cost of labor including wages, salaries, bonuses, social payments	n2a	-9
Total annual costs of electricity	n2b	-9
ENUMERATOR: ASK THE FOLLOWING QUESTION ONLY FROM RETAIL FIRMS (code2 in A.0).		
Total annual cost of finished goods and materials purchased to resell	n2i	-9

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	Gender
		ENTER 1 WHEN YEARS WITH THE FIRM IS LESS THAN ONE	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:

A.16	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

A.17	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:

a17x

(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 option 2 or 3 in A.18 , estimate duration of the whole interview
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Hour	Minutes

a19h

a19m