

**THE WORLD BANK**  
**Yemen Enterprise Survey**  
*Retail Module (2010)*

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

<b>A.0 Questionnaire a0</b>	<b>Module</b>
Services	2

**A.1 Country**

**a1**

**A.1a Language**

**a1a**

**A.2**

**Sampling Region**  
**a2**

Sana'a	1
Aden	2
Taiz	3
Al Hudaida	4
Mukala	5
Ibb	7

**A.3a**

**Screener Region**  
(coded ex post)  
**a3a**

Region A	1
Region B	2
Region C	3
Region D	4
Region E	5
Region F	6
Region G	7

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

**a3x**

**A.3 Size of locality a3**

Capital city	1
City with population over 1 million – other than capital	2
Over 250.000 to 1 million	3
50.000 to 250.000	4
Less than 50.000	5

**A.4 Industry**

		<b>Sampling sector</b> <b>a4a</b>	<b>Screener sector</b> <b>a4b</b>
<b>Manufacturing :Section D</b>	Food	15	15
	Textiles	17	17
	Garments	18	18
	Chemicals	24	24
	Plastics & rubber	25	25
	Non metallic mineral products	26	26
	Basic metals	27	27
	Fabricated metal products	28	28
	Machinery and equipment	29	29
	Electronics (31 & 32)	31	31
Other manufacturing	2	2	
<b>Service</b>	<b>Retail</b>	52	52
	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

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

Yes, screener and sample frame info match	<b>a5</b>	1
No, screener and sample frame do not match but establishment does activities which match both screener and sample frame		2
No, does not match		3

**A.6 Size**

	<b>Sampling size</b> <b>a6a</b>	<b>Screener Size</b> <b>a6b</b>
Small $\geq 5$ and $\leq 19$	1	1
Medium $\geq 20$ and $\leq 99$	2	2
Large $\geq 100$	3	3

**A.7 Establishment is part of a larger firm**

Yes	<b>a7</b>	1
No, a firm on its own		2

**A.7a**

Number of establishments that form the firm	<b>a7a</b>
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**YEA.7b** Does the firm have holdings, factories, stores or service outlet in other countries?

	<b>YEA7b</b>
Yes	<b>1</b>
No	<b>2</b>
<b>Does not know</b>	<b>-9</b>

**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 Yemen. 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
<b>Other (spontaneous - specify) ___ b1x ___</b>	6
<b>Don't know (spontaneous)</b>	<b>-9</b>

**SKIP TO B.2**

**b1**

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

	Percent
Percentage held by largest owner or owners	<b>b3 %</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**YEB.3** Which of the following best describe the largest shareholder or owner in the firm? **SHOW CARD 2**

Individual	1
Family	2
Domestic company	3
Foreign company	4
Bank	5
Investment fund	6
Managers of the firm	7
Employees of the firm	8
Government or government agency	9
<b>Other (spontaneous)</b>	10
<b>Don't know (spontaneous)</b>	<b>-9</b>

**YEb3**

**B.2** What percentage of this firm is owned by each of the following: **SHOW CARD 3**

	Percent	Don't know (spontaneous)
Private domestic individuals, companies or organizations	<b>b2a</b> %	-9
Private foreign individuals, companies or organizations	<b>b2b</b> %	-9
Government/State	<b>b2c</b> %	-9
Other	<b>b2d</b> %	-9
	<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>

**b4**

**READ ONLY IF A7=1 (yes)**  
**I want to proceed by asking you about this establishment only.**

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

	Year
Year establishment began operations	<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>

**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	<b>b7a</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**YEB.7a** What is the educational qualification of the Top Manager?

Did not complete secondary education	1
Completed secondary education	2
Completed vocational training	3
University degree	4
High education degree (after university)	5
<b>Don't know (spontaneous)</b>	<b>-9</b>

**YEB7a**

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

Yes	1	<b>b8</b>
No	2	
<b>Still in process</b>	<b>-6</b>	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**C. INFRASTRUCTURE AND SERVICES**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.**  
 Now, we turn to the establishment's operations in fiscal year [insert last complete fiscal year].

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

Yes	1	<b>GO TO QUESTION C.6</b> <b>GO TO QUESTION C.6</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**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	<b>GO TO QUESTION C.10</b> <b>GO TO QUESTION C.10</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	
<b>REF (spontaneous)</b>	<b>-8</b>	

**c5**

**C.6** Over fiscal year **2009**, did this establishment experience power outages?

Yes	1	<b>GO TO QUESTION C.10</b> <b>GO TO QUESTION C.10</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**c6**

**C.7** In a typical month, over fiscal year 2009, how many power outages did this establishment experience?

	Number	
Average number of power outages per month	<b>c7</b>	<b>IF 0, GO TO QUESTION C.10</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**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.

	<b>Percent</b>
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**

	<b>LCUs</b>
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 **2009**, 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>	

**c10**

**YEC.10** What was the generator's original cost to your establishment in YR? (including cost of related equipments such as transformers, lines, etc.)

	<b>LCUs</b>
Generator's original cost to your establishment	<b>YEc10</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**C.11** In fiscal year **2009**, what percentage of this establishment's electricity came from a generator or generators that the establishment owned or shared?

	<b>Percent</b>
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.19</b> <b>GO TO QUESTION C.19</b>
No	2	
<b>Don't know</b>	<b>-9</b>	

**c12**

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

	<b>Days</b>
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>

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

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

**c14**

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

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

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

**c19**

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

	Days
Wait for telephone connection	<b>c20</b>
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

**C.21** In reference to that application for a telephone connection, was an informal gift or payment expected or requested?

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

**c21**

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

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

**C22a**

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

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

**C22b**

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

Yes	1	<b>GO TO QUESTION C.28</b> <b>GO TO QUESTION C.28</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**c23**

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

**INTERVIEWER: READ EACH OPTION ALOUD**

		Yes	No	Don't Know (spontaneous)	NA (spontaneous)
Make purchases for this establishment	<b>c24b</b>	1	2	-9	-7
Deliver services to this establishment's clients	<b>c24c</b>	1	2	-9	-7
Do research and develop ideas on new products and services	<b>c24d</b>	1	2	-9	-7

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

Yes	1	<b>GO TO QUESTION YEC.31</b> <b>GO TO QUESTION YEC.31</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**c28**

**C.29** The majority of cell phones used for the operations of the establishment are? **SHOW CARD 4**

Purchased and air time paid by the establishment	1
Purchased by the establishment but air time is paid by the staff	2
Purchased by the staff but air time is paid by the establishment	3
Purchased and air time paid by the staff	4
<b>Don't know (spontaneous)</b>	<b>-9</b>

**c29**

**YEC.31** Is your establishment a member of a business association or chamber of commerce?

Yes	1	<b>YEC31</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**YEC.32** Which of the following is the most influential on new government laws or regulations? **SHOW CARD 5**

Business associations	1
Powerful businesspeople	2
Labor Unions	3
Public firms and corporations	4
Persons of social or tribal distinction and affiliation	5
Donors and international organizations	6
Other	7
<b>Don't know (spontaneous)</b>	<b>-9</b>

**YEC32**

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

Is **Telecommunications** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?

[SHOW CARD 6](#)

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know (spontaneous)	Does Not Apply (spontaneous)
Electricity <b>c30a</b>	0	1	2	3	4	-9	-7
Telecommunications <b>c30b</b>	0	1	2	3	4	-9	-7

**D. SALES AND SUPPLIES**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**The next topic to be covered is how and where this establishment makes its sales.**

**D.1a1** In fiscal year **2009**, what was this establishment’s main product or service, that is, the product that represented the largest proportion of annual sales

**Description**  
**d1a1x**

**D.1a2** Using this card, please choose the 4-digit code that best applies to the main product or service of this establishment.  
SHOW CARD 7

	Code
Code of main product	<b>d1a2</b>
<b>Don’t know (spontaneous)</b>	<b>-9</b>

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

	%
Percentage of sales represented by main product	<b>d1a3</b>
<b>Don’t know (spontaneous)</b>	<b>-9</b>

**D.2** In fiscal year **2009**, what were this establishment’s total annual sales?

	LCUs
Last complete fiscal year’s total sales	<b>d2</b>
<b>Don’t know (spontaneous)</b>	<b>-9</b>

**D.3** In fiscal year **2009**, what percentage of this establishment’s sales were:  
(INTERVIEWER: these must be asked in the order they appear on the table)  
SHOW CARD 8

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

**IF 100, GO TO QUESTION YED.2b**  
**IF 100, GO TO QUESTION D.8**  
**IF 0, GO TO QUESTION D.8**

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

**D.4** In fiscal year **2009**, 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>

**D.6** In fiscal year **2009**, 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 consignment value	<b>d6</b> %
<b>No losses</b>	<b>0</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.7** In fiscal year **2009**, 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 consignment value	<b>d7</b> %
<b>No losses</b>	<b>0</b>
<b>Don't know (spontaneous)</b>	<b>-9</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>

**YED.2b** In fiscal year **2009**, what percentage of this establishment's domestic annual sales was to the following?  
**SHOW CARD 9**

	Percent	Don't know (spontaneous)
Government and public sector establishments	<b>YEd2b1</b> %	<b>-9</b>
Large domestic private firms	<b>YEd2b2</b> %	<b>-9</b>
Other	<b>YEd2b3</b> %	<b>-9</b>
	<b>100%</b>	

**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 days of inventory as stock on hand)**

	Days
Days of inventory of <b>main sales item</b>	<b>d17</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>D.30</b>	<p>a-Is <b>transport</b> No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? <b>SHOW CARD 10</b></p> <p>b-Are <b>customs and trade regulations</b> No Obstacle, a Minor Obstacle, a Moderate obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? <b>SHOW CARD 10</b></p>
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	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Don't Know (spontaneous)</b>	<b>Does Not Apply (spontaneous)</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**

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

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**e11**

**YEE.14a** Regarding capacity, what are your establishment's intentions over the next two years?

	Percent
Expand capacity	1
Maintain capacity	2
Reduce capacity	3
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION YEE.15**

**YEE14a**

**YEE.14b** By how much does this establishment expect to change capacity?

	Percentage
Change in capacity	<b>YEE14b</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**YEE.15** Has your establishment undertake any of the following initiatives in the last two years?

	Yes	No	Do Not Know (spontaneous)
Developed a new product line	1	2	<b>-9</b>
Upgraded an existing product line	1	2	<b>-9</b>
Obtained a new licensing agreement	1	2	<b>-9</b>

**YEE15a**

**YEE15b**

**YEE15c**

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

**SHOW CARD 10**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know (spontaneous)	Does Not Apply (spontaneous)
Practices of competitors in the informal sector <b>e30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**YEE.16** How important are each of the following influences on your establishment to reduce the price of existing products on a scale of 0 to 4, 0 being “Not at all important” and 4 being “Very important”?  
**SHOW CARD 11**

	Not at all importance	Of minor importance	Moderately importance	Of major importance	Of critical importance	<b>Do Not Know (spontaneous)</b>	<b>Does Not Apply (spontaneous)</b>
Pressures from domestic competitors <b>YEe16a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Pressures from foreign competitors <b>YEe16b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**G. LAND AND PERMITS**

**YEG.1** Who is the majority owner of the land in which this firm operates? **SHOW CARD 12**

Owned by this firm	1
Rented from a private owner (private sector)	2
Rented from Endowments Authority	3
Rented from the State's Land and Real Estates Authority (GALSUP)	4
Other	5

**YEg1**

**G.1** Of the land occupied by this establishment, what percent is: **SHOW CARD 13**

	Percent	Don't know (spontaneous)	Does not apply
Owned by this establishment	<b>g1a</b> %	-9	-7
Rented or leased by this establishment	<b>g1b</b> %	-9	-7
Other	<b>g1c</b> %	-9	-7
	<b>100%</b>		

**IF 0, -9 or -7 GO TO QUESTION G.6**

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%  
(UNLESS RESPONDENT DOES NOT KNOW)  
IF IT IS A FLOOR IN A BUILDING, WRITE -7**

**YEG.2** Regarding the land that is owned, how was it acquired?

Purchased from the market	1
Acquired from the state	2
Family inheritance	3
Other	4

**YEg2**

**YEG.3** Is there an ownership title?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	-9

**YEg3**

**YEG.4** Did a land dispute take place recently?

No	1
Yes, once	2
Yes, twice	3
Yes, more than twice	4

**GO TO QUESTION G.5**

**YEg4**

**YEG.5** Regarding the latest land dispute, how long did it take to be resolved?

Less than three months	1
Between 3-12 months	2
More than a year	3
It's still pending of resolution	4

**YEg5**

**YEG.6** How was the dispute ended?

By judiciary	1
By arbitration	2
Handing over a sum of money	3
By force	4
Other	5

**YEg6**

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

Area	
<b>Don't know (spontaneous)</b>	<b>-9</b>

**g5a**

**SPECIFY UNITS**

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

**g5b**

**G.6** Of the buildings occupied by this establishment, what percentage is owned and what percentage is rented or leased? **SHOW CARD 13**

	<b>Percent</b>	<b>Don't know (spontaneous)</b>
Owned by this establishment	<b>g6a</b> %	<b>-9</b>
Rented or leased by this establishment	<b>g6b</b> %	<b>-9</b>
Other	<b>g6c</b> %	<b>-9</b>
	<b>100%</b>	

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

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

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION G.2  
GO TO QUESTION G.2**

**g7**

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

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**g8a**

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

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION G.30**  
**GO TO QUESTION G.30**

**g2**

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

	Days
Wait for a construction-related permit	<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>REF (spontaneous)</b>	<b>-8</b>

**g4**

**G.30** Is **access to land** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?  
**SHOW CARD 14**

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

**I. CRIME**

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

**I.1** In fiscal year **2009**, did this establishment pay for security, for example equipment, personnel, or professional security services?

Yes	1	<b>GO TO QUESTION I.3</b> <b>GO TO QUESTION I.3</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

<b>i1</b>
-----------

**I.2** In fiscal year **2009**, 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**

	LCUs
Total annual cost of security	<b>i2b</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**I.3** In fiscal year **2009**, did this establishment experience losses as a result of theft, robbery, vandalism or arson?

Yes	1	<b>GO TO QUESTION I.30</b> <b>GO TO QUESTION I.30</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

<b>i3</b>
-----------

**I.4** In fiscal year **2009**, 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**

	LCUs
Total annual value of losses	<b>i4b</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**I.30** Are **crime, theft and disorder** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD 14**

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

**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 **2009**, what percentage, as a proportion of the value of total annual purchases of material inputs or services, were: **SHOW CARD 15**

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

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

**K.2** In fiscal year **2009**, what percentage of this establishment's total annual sales of its goods or services were: **SHOW CARD 15**

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

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

**YEK.1** On average over the last year, what percent of these sales were not paid within the agreed time?

	Percent
Percentage of sales were not paid within the agreed time	<b>YEK1</b> %

**YEK.3** Over the last two years, what percent of your establishment's disputes over overdue payments with private customers were resolved by court action?

	Percent	
Percent of your establishment's disputes over overdue payments with private customers were resolved by court action	<b>YEK3</b> %	<b>IF 0, GO TO QUESTION K.3</b>

**YEK.4** Over the last two years, on average, how many months did those court cases take to resolve from the moment the case was brought to court until the moment the court decided the case?

	Months
Months for court cases take to resolve	<b>YEK4</b>
<b>Less than one month</b>	<b>1</b>

**YEK.5** Were the majority of the decisions of the court, whether in your favor or not, enforced?

Yes	1
No	2

**YEK5**

**K.3** Over fiscal year **2009**, please estimate the proportion of this establishment's working capital that was financed from each of the following sources?  
**INTERVIEWER: SHOW CARD 16**

	Percent	Don't know (spontaneous)
Internal funds/Retained earnings	<b>k3a</b> %	-9
Borrowed from banks (private and state-owned)	<b>k3bc</b> %	-9
Borrowed from non-bank financial institutions	<b>k3e</b> %	-9
Purchases on credit from suppliers and advances from customers	<b>k3f</b> %	-9
Other (moneylenders, friends, relatives, etc.)	<b>k3hd</b> %	-9
	<b>100%</b>	

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

**K.4** In fiscal year **2009**, did this establishment purchase any fixed assets, such as machinery, vehicles, equipment, land or buildings?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

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

**k4**

**N.5** In fiscal year **2009**, how much did this establishment spend on purchases of:

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

**K.5** Over fiscal year **2009**, please estimate the proportion of this establishment's total purchase of fixed assets that was financed from each of the following sources:  
**SHOW CARD 17**

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

**k7**

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

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION K.16**  
**GO TO QUESTION K.16**  
**k8**

**K.9** Referring to the most recent line of credit or loan, what type of financial institution granted this loan? **SHOW CARD 18**

Private commercial banks	1
State-owned banks or government agency	2
Non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	3
Other	4
<b>Don't know (spontaneous)</b>	<b>-9</b>

**k9**

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

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

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

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

	<b>LCUs</b>
Size of most recent loan/line of credit approved	<b>k11</b>
<b>REF (spontaneous)</b>	<b>-8</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**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.16**  
**GO TO QUESTION K.16**

**k13**

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

Collateral		Yes	No	Don't know (spontaneous)
Land, buildings under ownership of the establishment	<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?

	LCU
Value of collateral	<b>k15 a</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**YEK.15a** Over the last year, what was the loan's approximate annual rate of interest or the fee as a percentage of loan value?

	Percent
Loan's approximate annual rate of interest	<b>YEK15a %</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**YEK.15b** What is the total duration (term), in months, of the loan from the moment you receive the money until the moment it must be fully repaid?

	Months
the total duration (term), in months, of the loan	<b>YEK15b</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**K.16** Referring again to the last fiscal year **2009**, 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.21**

**GO TO QUESTION K.21**

**k16**

**K.17** What was the **main** reason why this establishment did not apply for any line of credit or loan in fiscal year **2009**? **SHOW CARD 19**

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

**k17**

**K.21** In fiscal year **2009**, 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**

**K.30** Is **access to finance**, which includes availability and cost, interest rates, fees and collateral requirements, No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD 20**

Is **cost of financing**, No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?  
**SHOW CARD 20**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Do Not Know (spontaneous)</b>	<b>Does Not Apply (spontaneous)</b>
Access to finance <b>k30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Cost of financing <b>YEk30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**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 some statements that describe the courts system and how it could affect business. For each statement, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree. **SHOW CARD 21**

		Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	Don't know (spontaneous)
“The court system is fair, impartial and uncorrupted.”	<b>h7a</b>	1	2	3	4	<b>-9</b>
“I’m confident that the judicial system will enforce my establishment’s contractual and property rights in business disputes.”	<b>YEj1a</b>	1	2	3	4	<b>-9</b>
“In general, government officials’ interpretations of regulations affecting my establishment are predictable.”	<b>YEj1b</b>	1	2	3	4	<b>-9</b>

**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	<b>j2</b> %
<b>No time was spent</b>	<b>0</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**YEJ.2a** Recognizing the difficulties many enterprises face in fully complying with taxes regulations, what percentage of total sales would you estimate the typical establishment in your sector reports for tax purposes?

	Percent
Percentage of total sales would you estimate the typical establishment in your sector reports for tax purposes	<b>YEj2a</b> %
<b>Don't know (spontaneous)</b>	<b>-9</b>

**YEJ.2b** Recognizing the difficulties many enterprises face in fully complying with labor regulations, what do you think is the percentage of total workforce that is reported for purposes of payroll taxes and labor regulation in a typical establishment in your sector?

	Percent
Percentage of total workforce that is reported for purposes of payroll taxes and labor regulation	<b>YEj2b</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
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION J.6a**  
**GO TO QUESTION J.6a**

**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	<b>j4</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**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>REF (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?

	<b>Percent</b>
Percentage of total annual sales paid as informal payment	<b>j7a</b> %
<b>No payments/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**

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

**YEJ.8** How many times in total last year was your establishment inspected or were you (or your staff) required to have inspections or mandatory meetings with officials of each of the following agencies in context of regulation of your business? **(If no visits, enter “0”)**

If you were inspected, was an unofficial payment expected or requested in association with the inspection? **1= Yes, 2= No**

	# times	Unofficial Payments Yes/No
<b>IF Don't know (spontaneous), write -9</b>		
<b>IF Refusal (spontaneous), write -8</b>		
Labor and social security	<b>YEj8a1</b>	<b>YEj8b1</b>
Fire and building safety	<b>YEj8a2</b>	<b>YEj8b2</b>
Sanitation/epidemiology/environmental	<b>YEj8a3</b>	<b>YEj8b3</b>
Municipal police	<b>YEj8a4</b>	<b>YEj8b4</b>
Total, all agencies	<b>YEj8a5</b>	

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

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**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?

	<b>Days</b>
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
Don't know (spontaneous)	-9
REF (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	<b>j14</b>
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

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

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

**j15**

**J.30** As I list some factors that can affect the current operations of a business, please look at this card and tell me if you think that each factor is No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment.  
**SHOW CARD 22**

**ROTATE OPTIONS**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Tax rates	<b>j30a</b>	0	1	2	3	4	-9	-7
Tax administration	<b>j30b</b>	0	1	2	3	4	-9	-7
Business licensing and permits	<b>j30c</b>	0	1	2	3	4	-9	-7
Political instability	<b>j30e</b>	0	1	2	3	4	-9	-7
Corruption	<b>j30f</b>	0	1	2	3	4	-9	-7
Courts	<b>h30</b>	0	1	2	3	4	-9	-7
Regulatory policy uncertainty	<b>YEj30g</b>	0	1	2	3	4	-9	-7

**L. LABOR**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**Now I would like to ask you a few questions about this establishment's labor force.**

**L.1** At the end of fiscal year **2009**, how many permanent, full-time individual worked in this establishment? Please include all employees and managers (**INTERVIEWER: Permanent, full-time employees are defined as all paid employees that are contracted for a term of one or more fiscal years and/or have a guaranteed renewal of their employment contract and that work 8 or more hours per day**) (**INTERVIEWER: include interviewee if applicable**).

	Number
Permanent, full-time 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 **2006**, 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.5** At the end of fiscal year 2009, how many permanent full-time individuals that worked in this establishment were female?

	Number	Don't know (spontaneous)
Female permanent full-time workers	<b>15</b>	<b>-9</b>

**YEL.5** Within the next 2 years do you expect your establishment to:

Expand employment	1
Maintain existing employment	2
Reduce employment	3
<b>Don't know (spontaneous)</b>	<b>-9</b>
<b>YE15</b>	

**L.6** How many full-time temporary employees did this establishment employ in fiscal year **2009**? (**INTERVIEWER: Full-time, temporary workers are all paid short-term (i.e. for less than a fiscal year) employees with no guarantee of renewal of contract employment and work 8 or more hours per day**)

	Number
Full-time seasonal/temporary workers employed last fiscal year	<b>16</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**IF 0, GO TO QUESTION L.10**

**L.8** What was the average length of employment of all full-time temporary employees in fiscal year **2009**?

	<b>Months</b>
Average length full-time seasonal/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>

**YEL.8** At the end of fiscal year **2009**, how many full-time temporary employees in this establishment were female?

	<b>Number</b>	<b>Don't know (spontaneous)</b>
Female full-time temporary employees	<b>YEL8</b>	<b>-9</b>

**L.10** Over fiscal year **2009**, did this establishment have formal training programs for its permanent, full-time employees?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**110**

**YEL.13** How many of your permanent skilled, professional, or managerial workers are foreign nationals?

	<b>Number</b>
Number of foreign workers	<b>YEL13</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**L.30** Are **labor regulations** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **INTERVIEWER: SHOW CARD 22**

Is an **inadequately educated workforce** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?  
**INTERVIEWER: SHOW CARD 22**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Do Not Know (spontaneous)</b>	<b>Does Not Apply (spontaneous)</b>
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>

**M. BUSINESS ENVIRONMENT**

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

**M.1** By looking at card 23 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 23**

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

**N.2** For fiscal year **2009**, please provide the following information about this establishment: **SHOW CARD 24**

**READ OUT**

	LCUs	Don't know (spontaneous)	REF (spontaneous)
Total annual cost of labor including wages, salaries, bonuses, social payments	n2a	-9	-8
Total annual cost of finished goods and materials purchased to resell	n2i	-9	-8
Total annual costs of electricity	n2b	-9	-8

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

	LCUs
Total annual sales three years ago	n3
<b>If establishment was not in business three years ago</b>	-7
<b>Don't know (spontaneous)</b>	-9

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

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

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

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

<b>Day (dd)</b>	<b>Month (mm)</b>	<b>Year (yyyy)</b>	<b>Hour (00 to 23)</b>	<b>Minutes (00 to 59)</b>
a15d	a15m	a15y	a15h	a15min

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

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

Truthful	1
Somewhat truthful	2
Not truthful	3

**a16**

**A.17** The responses to the questions regarding figures (productivity and employment numbers):

Are taken directly from establishment records	1
Are estimates computed with some precision	2
Are arbitrary and unreliable numbers	3

**a17**

**INTERVIEWER COMMENTS:**

a17x

(Problems occurred/extraordinary circumstances which could influence results)

**SUPERVISORS PLEASE ANSWER:**

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

One visit in face-to-face interview with one person	1
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

<b>Hour</b>	<b>Minutes</b>
a19h	a19m

<b>a19</b>
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