



ETUDE ECONOMIQUE CONSEIL

PRODUCTIVITY & INVESTMENT CLIMATE SURVEY NIGERIA

Residual

Country:	countryname			
Questionnaire ID:	Idquest			
Establishment ID Code:	estid			
Supervisor Call Back	Yes		No	
	callback			

PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

A - CONTROL INFORMATION

Establishment	est			
Address	addr	Phone		tel
City	city	Region (see table below)		reg
Respondent	resp	Interviewer		Code: intcode
		Sample Frame		Reality
Industry code (see table below)				industry
Size (see table below)		sampsize		screensize
Stratum (see table below)		sampstrat		screenstrat
		Yes	No	No, but some shared activities
Is the actual stratum the same as the sample stratum?		stratmatch		
				Yes No
Is the establishment part of a larger firm?				multiest
If yes , does your establishment maintain financial information specific to this establishment?				fins
Supervisor				Code: super

Region	
Region A	1
Region B	2
Region C	3
Region D	4
Region E	5
Region F	6
Region G	7
Region H	8
Region I	9
Region J	10
Region K	11

Industry code		
Manufacturing	Food	1
	Garments	2
	Textiles	3
	Machinery & Equipment	4
	Chemicals	5
	Electronics	6
	Non-metallic minerals	7
	Wood, wood products and furniture	8
	Metal and Metal products	9
	Other Manufacturing	10
Retail	Retail	11
Rest of the Universe	Information Technology	12
	Construction & Transport	13
	Hotels and restaurants	14
	Other	15

Stratum		
Manufacturing	Food	1
	Garment	2
	Other Mfg	3
	Retail	4
	Rest of the universe	5

Size	
Small (5-19 employees)	1
Medium (20-99 employees)	2
Large (100 employees and more)	3



Month(MM)	Day(DD)	Hour	Minutes	AM/PM
startmonth	startday	starthour	startmin	startampm

Note: Questions 1 through 3 apply to your entire firm, including all its establishments

B1)

What is the current legal status of your firm? (see table below)	b1
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Legal status	
Publicly listed company	1
Private held, limited company	2
Sole proprietorship	3
Partnership	4
Other (specify):	5
b1x	

B2) What percentage of your firm is owned by:

Private domestic individuals, companies or organizations	b2a	%
Private foreign individuals, companies or organizations	b2b	%
Government/State	b2c	%
Other	b2d	%
Total	100%	



B3)

What percentage of this firm does the largest shareholder(s) own?	b3a %		
– If 50% or less is owned by the largest shareholder , how many shareholders own the same highest percentage?	ng_b3b		
– If more than 50% is owned by the largest shareholder , how many years has the sole owner or majority shareholder owned this business?	ng_b3c years		
– How did the sole owner or majority shareholder acquire ownership of this business? (see table below)	ng_b3d		
– What was the main reason why the sole owner or majority shareholder decided to start or take over the business? (see table below)	ng_b3e		
	Male	Female	
– What is the sex of the sole owner or majority shareholder?	ng_b3f		
– What is the ethnic origin of the sole owner or majority shareholder? (see table below)	ng_b3g		
– What is the age bracket of the sole owner or majority shareholder? (see table below)	ng_b3h		
– What is the highest level of education of the sole owner or majority shareholder? (see table below)	ng_b3i		
	Yes	No	
– Does the sole owner or majority shareholder have children younger than 10 years old?	ng_b3j		
– Is the sole owner or majority shareholder also the top manager of this firm?	ng_b3k		If yes, skip to b4
	Male	Female	
– If no , what is the sex of the top manager?	ng_b3k1		
– What is the age bracket of the top manager? (see table below)	ng_b3k2		
– What is the highest level of education of the top manager? (see table below)	ng_b3k3		
	Yes	No	
– Does the top manager have children younger than 10 years old?	ng_b3k4		
– To what extent is the owner or majority shareholder involved in the management of this firm? (see table below)	ng_b3k5		



PRODUCTIVITY & INVESTMENT CLIMATE SURVEY

B – GENERAL INFORMATION

Acquiring ownership	
Start the business themselves on their own	1
Start the business themselves with partners	2
Purchase (part of) an existing business	3
Inherit their business	4
Join a family business (parents, siblings, etc)	5
Acquire the business through marriage	6
Other	7

Main reason	
I could not find a job in the labor market	1
The earnings in my previous job were too low	2
I did not like my previous job (colleagues, tasks)	3
I wanted to work flexible hours	4
I wanted to work near home	5
I wanted to improve/maintain the family income	6
I wanted to exploit attractive market opportunities	7
Personal satisfaction	8
Other	9

Ethnic origin	
African	1
Indian	2
Lebanese or Middle Eastern	3
Other Asian	4
European / Caucasian	5
Other	6

Age bracket	
30 years or less	1
31-45	2
46-55	3
55 and more	4

Extent	
Make most decisions	1
Make decisions in consultation with other partners	2
Delegate most decisions to other partners	3
Have appointed manager	4
A board of directors manages the enterprise	5

Highest level of education	
No education	1
Primary school completed	2
Started but did not complete secondary school	3
Secondary School completed	4
Vocational Training completed	5
Some university training	6
Graduate degree (BA, BSc etc.) completed	7
Masters of Business Administration (MBA) from university in this country completed	8
Masters of Business Administration (MBA) from university in another country completed	9
Other post graduate degree (Ph.D, Masters) from university in this country completed	10
Other post graduate degree (Ph.D, Masters) from university in another country completed	11



Note: The following questions only apply to this establishment.

B4)

How many years of managerial experience working in this sector does the top manager have?	b4b years
In what year did this establishment begin operations in this country?	b4c



C2)

In 2006 : what percentage of your establishment's sales were:	
- Paid for before delivery	c2a1 %
- Paid for on delivery	c2a2 %
- Paid for after delivery	c2a3 %
Total	100%
In 2006 , what percent of your customers' purchase orders were	
- Written	ng_c2a %
- Oral, without witness	ng_c2b %
- Oral, with witness	ng_c2c %
Total	100%
Who was the principal buyer for this establishment's output? (see table below)	c2e

Principal buyer	
Your parent company or affiliated establishments	1
Large private firms (more than 100 workers)	2
Medium private firms (20-100 workers)	3
Small private firms (less than 20 workers)	4
Individuals	5
Government or government agencies (including state-owned enterprises)	6
Others	7

C4)

In its communications with clients and suppliers, does your establishment currently use:	Yes	No
- E-mail?	c4a	
- Its own website?	c4b	



C5)

For 2006 , considering this establishment's main sales item , what was its local market share?	c5b %
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C6) In **2006**, what percentage of your establishment's sales were:

National sales	c6a	%			If Direct exports = 0%, go to D1
Direct exports	c6b	%	In what year did you begin exporting directly?	c6b1	
Indirect exports (see definition)	c6c	%	In what year did you begin exporting indirectly?	c6c1	
Total	100%				

Indirect exports
Goods sold domestically to another firm who then exports them.



C7) If you **exported directly** in **2006**,

What percentage of the consignment value of the products shipped was lost while in transit because of breakage or spoilage?	c7c	%
What percentage of the consignment value of the products shipped was lost while in transit because of theft?	c7d	%
For the main point of exit in 2006:		
- What was the average number of days it took you to clear customs? (see definition below)	c7g1	Days
- What was the longest number of days it took you to clear customs?	c7g2	Days

Days to clear customs
From the time your goods arrived at their point of exit (e.g. port, airport) until the time they cleared customs.



D3)

In 2006 , what percentage of total annual purchases of material inputs or services, were:	
- Paid for before delivery?	d3a %
- Paid for on delivery?	d3b %
- Paid for after delivery?	d3c %
Total	100%

D4)

Just prior to receiving a delivery of your main sales item, how many days of inventory (days of sales) does your establishment typically have on hand?	d4a Days
For how many years have you known the primary supplier of the main sales item used in 2006 ?	d4b Years



E1)

In 2006,		
If the total sales of your establishment increased by 25% over the coming year, how would you change (see table below):		If 1 or 3, by how much?
- Your fixed asset base?	ng_e1c1	ng_e1c2 %
- Your labor force?	ng_e1d1	ng_e1d2 %

Capacity utilization
The amount of output actually produced relative to the maximum amount that could have been produced using your facilities at the time (existing machinery, equipment and regular shifts)

Change	
1	Increase it
2	Leave it as is
3	Decrease it

E2)

	Yes	No	Still in process
Does this establishment have an internationally-recognized quality certification (ISO 9000, 9002, 14000 and/or SEI CMM certificate for IT firms, etc.)?	e2b		

E4)

	Yes	No
Does this establishment compete against unregistered or informal trading firms?	e4	



F1) a) Do you think that the following present any **obstacle** to the current operations of your establishment? (See table below and show card):

1	Telecommunications	f1a1	
2	Electricity	f1a2	
3	Transportation	f1a3	
4	Access to land for expansion / relocation	f1a4	
	If either 3 or 4, why is access to land for expansion / relocation an obstacle? (see table below) (Multiple answers possible)	Yes	No
	– The procurement process	ng_f1a4a	
	– Cost of land	ng_f1a4b	
	– Availability of infrastructure	ng_f1a4c	
	– Disputed ownership	ng_f1a4d	
	– Small size of land ownership	ng_f1a4e	
	– Government ownership of land	ng_f1a4f	
	– Other (specify) ng_f1a4gx	ng_f1a4g	
5	Tax rates	f1a5	
6	Tax administration	f1a6	
7	Customs and Trade Regulations	f1a7	
9	Labor Regulations	f1a9	
10	Inadequately educated workforce	f1a10	
11	Business licensing and Permits	f1a11	
121	Access to finance (e.g. collateral)	ng_f1a121	
122	Cost of finance (e.g. interest rates)	ng_f1a122	
13	Political environment	f1a13	
14	Macroeconomic environment (inflation, exchange rate, interest rate)	f1a14	

Obstacle	
No Obstacle	0
Minor Obstacle	1
Moderate Obstacle	2
Major Obstacle	3
Very Severe Obstacle	4



15	Corruption	f1a15	
16	Crime, theft and disorder	f1a16	
17	Practices of competitors in the informal sector	f1a17	
	If either 3 or 4, why are practices of competitors in the informal sector an obstacle? (see table below) (Multiple answers possible)	Yes	No
	– They circumvent rules and regulations	ng_f1a17a	
	– They face no rules of entry	ng_f1a17b	
	– They have larger or more flexible working hours	ng_f1a17c	
	– There is limited recourse against them in the face of adversity	ng_f1a17d	
	– Other	ng_f1a17e	

b) Please indicate which of the following issues constitutes (show card below):

The most serious obstacle	f1b1
The second most serious obstacle	f1b2
The third most serious obstacle	f1b3



Obstacles	
2	Electricity
3	Transportation
4	Access to land
5	Tax rates
6	Tax administration
7	Customs and Trade regulations
8	Courts
9	Labor regulations
10	Inadequately educated workforce
11	Business licensing and Permits
121	Access to finance (e.g. collateral)
122	Cost of finance (e.g. interest rates)
13	Political environment
15	Corruption
16	Crime, theft and disorder
17	Practices of competitors in the informal sector
21	Other (Specify) ng_f1b4x



F2)

	First State (Name)	Second State (Name)
Which states have the first best and second best business environment:	ng_f2a	ng_f2b
For the state with the first best business environment, what are the reasons why it is the first best? (See table below)		
First reason:	ng_f2c1	
Second reason:	ng_f2c2	
Third reason:	ng_f2c3	
If the first best state is not the one you are currently established in, by what percent would your cost of production be cut if your establishment were based in that state?	ng_f2d %	

F3)

	State (Name)
Which state has the worst business environment:	ng_f3a
For the state with the worst business environment, what are the reasons why it is the worst? (See table below)	
First reason:	ng_f3c1
Second reason:	ng_f3c2
Third reason:	ng_f3c3
If the worst state is not the one you are currently established in, by what percent would your cost of production rise if your establishment were based in that state?	ng_f3d %



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List of states			
Abia	1	Katsina	20
Adamawa	2	Kebbi	21
Akwa Ibom	3	Kogi	22
Anambra	4	Kwara	23
Bauchi	5	Lagos	24
Bayelsa	6	Nasarawa	25
Benue	7	Niger	26
Borno	8	Ogun	27
Cross River	9	Ondo	28
Delta	10	Osun	29
Ebonyi	11	Oyo	30
Edo	12	Plateau	31
Ekiti	13	Rivers	32
Enugu	14	Sokoto	33
Gombe	15	Taraba	34
Imo	16	Yobe	35
Jigawa	17	Zamfara	36
Kaduna	18	FCT	37
Kano	19		

F –INVESTMENT CLIMATE CONSTRAINTS

Reasons	
2	Electricity
3	Transportation
4	Access to land
5	Tax rates
6	Tax administration
8	Courts
9	Labor regulations
10	Inadequately educated workforce
11	Business licensing and Permits
121	Access to finance (e.g. collateral)
122	Cost of finance (e.g. interest rates)
13	Political environment
15	Corruption
16	Crime, theft and disorder

F4)

Why did your establishment choose to be located in the particular state? (Multiple answers possible)	Yes	No
The owner(s) or major shareholder(s) are from that state	ng_f4a	
The state has certain key natural resources which the firm uses as raw materials	ng_f4b	
The state government gave concessions and benefits which made it more attractive to locate there	ng_f4c	
The state was chosen based on a location feasibility report (and after comparison across other states)	ng_f4d	
Other	ng_f4e	



G1)

In 2006 , did your establishment experience:	Yes	No	If yes,			
			How many times in a typical month?	How long did each occurrence last on average?	What were your total losses for the year as a result,	
					as a % of annual sales	or as a total amount
Power outages?	g1a1		g1a2	g1a3 hrs	g1a4 %	g1a5 NGN

G3)

Over the last three years:	Yes	No
Has this establishment attempted to acquire new land or buildings to expand operations?	g3c	
If yes , has any of these attempts been unsuccessful?	g3d	

The whole Process
From requesting the land to being ready to build the factory

G8)

	Yes	No
In 2006 , did this establishment pay for security (equipment, personnel, or professional security services)?	g8a	
– If yes , how much was spent? (calculated as total annual cost or as a percentage of annual sales)	g8b1 NGN	g8b2 %

G9)

	Yes	No
In 2006 , did this establishment experience losses as a result of theft, robbery, vandalism or arson?	g9a	
– If yes , what were the estimated losses? (calculated as the total annual value or as a percentage of annual sales)	g9b1 NGN	g9b2 %



H1)

To what extent do you agree or disagree with the following characteristics of the court system when resolving business disputes (see definition below)? (See table below)	Rating
- Fair, impartial and uncorrupted	h1a
- Quick	h1b
- Affordable	h1c
- Able to enforce its decision	h1d

Business disputes
Matters of payment for goods or services, liability and property right enforcement. Labor disputes are not included.

Agree or disagree	
Strongly disagree	1
Tend to disagree	2
Tend to agree	3
Strongly agree	4

NGH1

Do you think that the following present any obstacle to the current operations of your establishment? (See table below)	
- Functioning of the state / local court?	ng_h1a
- Functioning of the federal court?	ng_h1b

Obstacle	
No Obstacle	0
Minor Obstacle	1
Moderate Obstacle	2
Major Obstacle	3
Very Severe Obstacle	4



H2)

	Yes	No		
In the last 2 years, did your establishment have a payment dispute over payments owed to it in which a third party (such as arbiters, collecting agency or judicial system) was involved?	h2a			If no , go to I1
If yes , was the court system used to resolve it?	h2b			If no , go to I1
	Yes	No	Still in process	
If yes , was a court judgment made?	h2c			If no or still in process , go to I1
- If yes , how many weeks did it take the courts to come to judgment on this dispute (from the day the establishment first took court action until the moment a judgment was made)?	h2d weeks			
	Yes	No	Still in process	
- Was the decision of the court enforced?	h2e			
If yes , how many weeks did the enforcement of the court judgment take?	h2f weeks			



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I - BUSINESS – GOVERNMENT RELATIONS

I1)

Over the last 12 months , in a typical week, what percentage of total senior management's time was spent in dealing with requirements imposed by state / local government regulations? (see definition below)	ng_i1a1 %	
Over the last 12 months , in a typical week, what percentage of total senior management's time was spent in dealing with requirements imposed by federal government regulations? (see definition below)	ng_i1a2 %	
Over the last 12 months , how much did you spend dealing with requirements imposed by state government regulations (as a percentage of total sales or an estimated annual value).	ng_i1a3 %	ng_i1a4 NGN
Over the last 12 months , how much did you spend dealing with requirements imposed by federal government regulations (as a percentage of total sales or an estimated annual value).	ng_i1a5 %	ng_i1a6 NGN
- Of which, how much was spent on external consultants (as a percentage of total sales or an estimated annual value).	ng_i1a7 %	ng_i1a8 NGN
To what extent do you agree or disagree with the following statements? (see table below and show card)		
- Government officials' interpretations of the laws and regulations affecting this establishment are consistent and predictable	i1b1	
- It is common for establishments in this line of business to have to pay informal payments/gifts to get things done with regard to customs, taxes, licenses, regulations, etc.	i1b2	
- Establishments in this line of business know in advance about how much this informal payment/gift is to get things done.	i1b3	
We've heard 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 annual value, do establishments like this one pay in informal payments/gifts to public officials for this purpose?	i1c1 %	i1c2 NGN
When establishments like this one do business with the government, what percentage of the contract value would typically be paid in informal payments/gifts to secure the contract?	i1d %	

Agree or disagree	
Strongly disagree	1
Tend to disagree	2
Tend to agree	3
Strongly Agree	4

Senior Management
Managers, directors, and officers above direct supervisors of production/sales workers.

Government regulations
For example : taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms



I2)

In the last 2 years, did you request:	Yes	No	If yes, how many days did it take to obtain? If still in process, write "SIP"	If yes, was a gift or informal payment ever expected/requested?	
				Yes	No
A mainline telephone connection	i2a1		i2a2 Days	i2a3	
An electrical connection	i2b1		i2b2 Days	i2b3	
A water connection	i2c1		i2c2 Days	i2c3	
A construction-related permit	i2d1		i2d2 Days	i2d3	
An import license	i2e1		i2e2 Days	i2e3	
An operating license	i2f1		i2f2 Days	i2f3	

I3)

	Yes	No
Over the last 12 months, was this establishment visited by, inspected by, or required to meet with tax officials?	i3a	
– If yes, how many times?	i3b	
	Yes	No
– Was this establishment fined in any of these visits, inspections or meetings?	ng_i3	
– In any of these visits, inspections or meetings, was a gift or informal payment expected/requested?	i3c	



NGI4)

How long does it take to fill in all forms and requirements to pay state / local taxes?	ng_i4a h
How long does it take to fill in all forms and requirements to pay federal taxes?	ng_i4b h

I4)

What percentage of total annual sales would you estimate a typical establishment in your sector of activity reports for tax purposes?	i4 %
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Please refer to the following definitions for this section

Definitions	
Skilled production workers :	Persons involved directly in the production process or at a supervisor level and whom management considers to be skilled
Unskilled production workers :	Persons involved in production processes but whom management considers to be unskilled.
Non production workers :	Management, professional, support, administrative, sale employees and others
Temporary/seasonal workforce	All paid short-term (i.e. for less than a fiscal year) employees that work 8 or more hours per day with no guarantee of renewal of employment contract)
Permanent workforce	All paid employees that work 8 or more hours per day and that are contracted for a term of one or more fiscal years and/or have a guaranteed renewal of their employment contract.
Part-time workers	All paid workers that work less than 8 hours per day

J1)

How many full-time employees did this establishment employ when it started operations?	j1
--	----

J2)

Please describe the full-time permanent workforce of your establishment:	Total
Total number of employees at the end of 2006	j2a
Total number of employees at the end of 2003	j2c



J3)

Please describe the full-time seasonal/temporary workforce of your establishment in 2006	
Total number of seasonal/temporary employees :	j3a
– Percentage of which are female:	j3b %
Average length of employment (months)	j3c Months

J4)

At the end of 2006 , how many part-time workers did you employ?	j4a
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J5)

What percentage of the total workforce would you estimate the typical establishment in your line of business declares for tax purposes?	j5 %
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J6)

How did this establishment find its most recent employee? (see table below and show card)	j6a				
What percentage of your workforce is currently unionized?	j6b %				
	Yes, to hire	Yes, to fire	Yes, to both	No	
In 2006, did labor regulations affect your decisions about hiring or firing permanent employees in a significant way?	j6c				If no go to J7
If yes , if you had not had to comply with labor regulations, would you have:	Yes	No			
– Hired workers?	j6d				
If yes , how many?	j6e				
– Fired workers?	j6f				
If yes , how many?	j6g				

New employees			
1	Through family/friends	4	Public announcement/advertisement
2	Public placement office	5	School-related network
3	Private placement office	6	Other (Specify)
j6ax			



J9)

In 2006 , did your establishment undertake any of the following activities to prevent HIV/AIDS among employees?	Yes	No
- HIV prevention messages	j9a	
- Free condom distribution	j9b	
- Anonymous HIV testing	j9c	



J10)

In the past 24 months, has your workforce been affected in any of the following ways:	Yes	No
- High absenteeism among workers due to malaria	ng_j10a	
- High absenteeism among workers due to HIV/AIDS	j10c	
- High absenteeism among workers due to other sicknesses	ng_j10b	
- High absenteeism among workers who need to care for family members or friends due to malaria	ng_j10c	
- High absenteeism among workers who need to care for family members or friends due to HIV/AIDS	j10d	
- High absenteeism among workers who need to care for family members or friends due to other sicknesses	ng_j10d	



Instructions to enumerator: Please explain the following exercise to the respondent and allow the respondent (him or herself) to fill in the appropriate answers.

Please toss the coin handed to you by the enumerator before each question is posed without letting him/her see the results. Always answer YES if the coin comes up HEADS. Answer the question TRUTHFULLY if the coin comes up TAILS (i.e. answer YES if you have done this behavior; Answer NO if you have never done this behavior).		
	Yes	No
Have you ever paid less in personal taxes than you should have under the law?	ng_m6a	
Have you ever paid less in business taxes than you should have under the law?	ng_m6b	
Have you ever made a misstatement on a job application?	ng_m6c	
Have you ever used the office telephone for personal businesses?	ng_m6d	
Have you ever inappropriately promoted an employee for personal reasons?	ng_m6e	
Have you ever deliberately not given your suppliers or clients what was due to them?	ng_m6f	
Have you ever lied in your self-interest?	ng_m6g	
Have you ever inappropriately hired a staff member for personal reasons?	ng_m6h	
Have you ever been purposely late for work?	ng_m6i	
Have you ever unfairly dismissed an employee for personal reasons	ng_m6j	



K1)

	Yes	No
In 2006 , did this establishment have financial statements?	ng_k1	
If yes , how did you use your financial statements (up to 3 answers)?		
- ng_k1a		
- ng_k1b		
- ng_k1c		
Did this establishment have its annual financial statements checked and certified by an external auditor?	k1a	
Of the land occupied by this establishment, what percentage does it :		
- Own	k1c1	%
- Lease	k1c2	%
- Other (specify): k1c3x	k1c3	%

K2)

	Yes	No
Does your establishment have an overdraft facility?	k2a	
- If yes , what is the average annual interest rate?	k2b	%



K3)

For 2006 , please estimate the proportion of financing from the sources below for :	Working capital (Current assets)	Did you purchase Fixed assets in 2006?		If No , go to K4
		Yes	No	
		k3a		
		Purchases of fixed assets		
Internal funds/Retained earnings	k3a1 %	k3a2 %		
Borrowed from private commercial banks	k3b1 %	k3b2 %		
Borrowed from state-owned banks and/or government agency	k3c1 %	k3c2 %		
Borrowed from non-bank financial institutions	k3d1 %	k3d2 %		
Purchases on credit from suppliers and advances from customers	k3e1 %	k3e2 %		
Borrowed from family/friends	k3f1 %	k3f2 %		
Borrowed from informal sources (e.g., moneylenders)	k3g1 %	k3g2 %		
Issued new equity (shares)		k3h2 %		
Issued new debt (including commercial paper and debentures)		k3i2 %		
Other (Specify): k3j1x k3j2x	k3j1 %	k3j2 %		
Total	100%	100%		

Current assets
Inventory, accounts receivable and cash accounts

Fixed assets
Machinery, vehicles, equipment, land, or buildings



K4)

	Yes	No	
Does your establishment currently have a line of credit or loan from a financial institution?	k4a		If No, go to K5
If yes , for the most recent line of credit or loan which is still current:	Line of credit	Loan	
– Is it a line of credit or a loan?	k4b		
– What year was it approved?	k4c		
– What was the amount at the time of approval?	k4d	NGN	
– What is the average annual interest rate?	k4e	%	
– What is the total duration (term) in months?	k4f	Months	
– What type of financial institution granted the line of credit or the loan? (see table below)	k4h		
	Yes	No	
Did your financial institution require collateral?	k4i		If No, go to K5
If yes , which of the following assets were required as collateral:	Yes	No	
– Land, buildings	K4j1		
– Machinery and equipment including movables	k4j2		
– Accounts receivable and inventories	k4j3		
– Personal assets of owner (house, etc.)	k4j4		
– Other (Specify): k4j5x	k4j5		
– If yes , what was the approximate value of the collateral required as a percentage of the amount of the loan or line of credit?	k4k %		Go to K5

Type of financial institution	
Private commercial banks	1
State-owned banks and/or government agency	2
Non-bank financial institutions (microfinance institution, credit cooperative, credit union, finance company)	3
Other	4



K5)

	Yes	No	
In 2006 , did this establishment apply for loans or lines of credit?	k5a		If No , go to K6
– If yes , how many applications were submitted?	k5b		
– How many of those applications were rejected?	k5c		If 0 , go to L1
– What was the most common reason given by the lender for those rejections? (see table and show card)	k5d		Go to L1

Reason cited by lender	
Collateral or cosigners unacceptable	1
Insufficient profitability	2
Problems with credit history/report	3
Incompleteness of loan application	4
Concerns about level of debt already incurred	5
Other objections	6

K6)

If your establishment did not apply for a line of credit or a loan, what was the main reason ? (see table below and show card)	k6
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Main reason	
No need for a loan - establishment has sufficient capital	1
Application procedures for loans or line of credit are complex	2
Interest rates are not favorable	3
Collateral requirements for loans or line of credit are unattainable	4
Size of loan and maturity are insufficient	5
Did not think it would be approved	6
Other	7



L1)

	2006 (NGN)	2003 (NGN)
What were the total sales of your establishment in:	I1b	I1c

L2)

Please provide the following information on your establishment's costs:	2006 (NGN)
- Total cost of labor, including wages, salaries and bonuses and social payments	I2b
- Total cost of rental of land/buildings, equipment, furniture	I2d

L3)

Please provide the following information on your establishment's costs:	2006 (NGN)
- Electricity	I3a
- Communications services	I3e

L4)

In 2006 , how much did your establishment spend on purchases of:	2006 (NGN)
- Machinery, vehicles and equipment (new and/or used)	I4a
- Land and buildings	I4b



Instructions to enumerator: Please describe the following scenario to the respondent and ask to what extent corruption represents an **obstacle** to the operation and growth for Musyoka's business? (Please see table below)

Musyoka needs to renew a small business license from a local government office each year. Bribes are welcomed. Musyoka usually includes an additional bribe with his applications. When Musyoka had not included bribes, his application was sometimes lost or there were long delays such that the firm had to re-file. Does corruption represent an **obstacle** to the operation and growth for Musyoka's business? (Please see table below)

ng_m5

Obstacle	
No Obstacle	0
Minor Obstacle	1
Moderate Obstacle	2
Major Obstacle	3
Very Severe Obstacle	4



COMPLETE THE FOLLOWING QUESTIONS AFTER THE INTERVIEW HAS BEEN COMPLETED

For the **main** interview:

Month(MM)	Day(DD)	Hour	Minutes	AM/PM
endmonth	endday	endhour	endmin	endampm

Duration of main interview net of waiting time	m3
This questionnaire was completed in (see table below):	m3a
– If 2 or 3 , estimate the duration of the whole interview	m3b1 h m3b2 min
I perceive the answers to questions regarding opinions and perceptions to be (see table below):	m1
The answers to questions regarding figures (productivity and employment numbers) (see table below):	m2
Was the respondent happy to participate (i.e. what was the respondent's state of mind)? (See table below):	ng_m4

Opinions and Perceptions	
Truthful (reflect real opinions)	1
Somewhat truthful	2
Not truthful	3

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

Questionnaire	
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

respondent's state of mind	
No	0
Little	1
Average (sometimes yes, sometimes no)	2
Yes	3



comments

In answering the question with the Coin :	Yes	No
1) did the respondent understand the technicality of the question and the reason why we asked this question	AV1	
2) did the respondent understand the technicality of the question BUT NOT the reason why we asked	AV2	
3) did the respondent not understand how the question was working	AV3	