

SERIAL NUMBER



**PAKISTAN:
INVESTMENT CLIMATE SURVEY II
QUESTIONNAIRE FOR SERVICES SECTOR ESTABLISHMENTS**

July, 2006

A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]

PA.0. ESTABLISHMENT ID code

PA.1. Was this establishment surveyed during the previous ICS (2002)? *For IT establishments only* __ (Yes=1 NO=2)

A.2. Region/City

	Sampling Region
Karachi	1
Lahore	2
Sheikhupura	3
Sialkot	4
Faisalabad	5
Gujranwala	6
Wazirabad	7
Islamabad/Rawalpindi	8
Sukkur	9
Hyderabad	10
Quetta	11
Peshawar	12
Other, Specify	13

A.4 Industry

		Sample Industry a4a	Screener Industry a4b
Services	Wholesale and Retail Trade	45	45
	Information Technology	62	62
	Legal and Accounting Activities	69	69
	Construction & transport	100	100
	Other services, Specify__	112	112

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 does activities which match both screener and sample frame	2
No, does not match	3

ESTABLISHMENT Name:

A.6 Size	Sampling size a6a	Screener Size a6b
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.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
A firm on its own	5

A.9 Establishment financial statements prepared separately of HQ statements a9

Yes	1
No	2
Does not apply	-7

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

Yes	1
No	2
Does not apply	-7

A.11 If HQ, financial statements independent of the rest of establishments a11

Yes	1
No	2
Does not apply	-7

A.12 Interviewer code a12

A.13 Supervisor code a13

RESPONDENT'S Title:

A.14 Time face-to-face interview begins:

Date (mm/dd)	Hour	Minutes	AM/PM

a14

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

The goal of this survey is to gather information and opinions about the investment climate in this country. Ultimately, the information gathered here will help the World Bank advise governments in developing 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

INTERVIEWER: READ FOLLOWING TWO SENTENCES IF ESTABLISHMENT IS PART OF LARGER FIRM.

We begin by asking four questions that apply to the firm, not the establishment. After these four questions, the rest of the questionnaire is directed solely to establishment-level issues.

B.1	What is this firm's current legal status? INTERVIEWER: SHOW CARD
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a. Publicly listed company	1	b1
b. Private held, limited company	2	
c. Sole proprietorship	3	b1x
d. Partnership	4	
e. Other (SPECIFY) _____	5	

B.2	What percent of this firm is owned by each of the following: INTERVIEWER: SHOW CARD
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	Percent
a. Private domestic individuals, companies or organizations	b2a %
b. Private foreign individuals, companies or organizations	b2b %
c. Government/State	b2c %
d. Other	b2d %
	100%

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%

B.3	What percent of this firm does the largest shareholder(s) own?
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	Percent
Percent held by largest shareholder	b3 %

B.3B	Is the principal owner (or one of the principal owners) also the general manager/director?
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Yes	1	Pb3
No	2	

B.4 Are any of the principal owners female?

Yes	1
No	2
Don't know	-9

b4

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
 I want to proceed by asking you about the establishment; when it started operations, management's experience in this sector, and quality certifications it may have obtained.

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

	Year
Year establishment began operations	b5

B.6 How many full-time employees did this establishment employ when it started operations?

	Number
Full-time employees at start-up	b6

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

	Years
Manager's experience in sector	b7

INTERVIEWER: IF RESPONDENT SAID LESS THAN ONE YEAR, WRITE 1

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, and/or SEI CMM certificate for IT firms, etc.

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

b8

B.8b What is the highest level of education completed by the top manager?

Highest education level of top manager	pb8B
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Less than secondary school	1
Secondary School	2
Higher Secondary School	3
Graduate degree (BA, BSC etc.)	4
Masters of Business Administration (MBA) from university in this country	5
Masters of Business Administration (MBA) from university in another country	6
Other post graduate degree (PhD, Masters) from university in this country	7
Other post graduate degree (PhD, Masters) from university in another country	8

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].

The questions that follow assess how infrastructure and infrastructure services affect this establishment

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

Yes	1
No	2
Don't know	-9

GO TO QUESTION C.6
GO TO QUESTION C.6

c3

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

	Days
Wait for electrical connection	c4

**INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE DAY, WRITE 1
IF STILL IN PROCESS, WRITE -6**

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	-9
REF	-8

c5

C.6 Over fiscal year [insert last complete fiscal year], did this establishment experience power outages?

Yes	1
No	2
Don't know	-9

GO TO QUESTION C.19
GO TO QUESTION C.19

c6

C.7 In a typical month, over fiscal year [insert last complete fiscal year], how many power outages did this establishment experience?

	Incidents per month
Average number of power outages	c7

IF 0, GO TO QUESTION C.10

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

	Hours
Average duration of power outage	c8

INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE HOUR, WRITE 1

C.9 Please estimate the losses as percent of annual sales that resulted because of power outages or estimate total annual losses as a result of power outages?

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

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	LCUs
Total annual losses due to power outages	c9b

INTERVIEWER: IF THE RESPONDENT SAID NONE, WRITE 0

C.10m Over the course of fiscal year [insert last complete fiscal year], did this establishment own or share a generator?

Yes	1
No	2
Don't know	-9

c10

C.11m In fiscal year [insert last complete fiscal year], what percent of this establishment's electricity came from a generator or generators that the establishment owned or shared?

	Percent
Percent electricity from generators	c11

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	-9

GO TO QUESTION C.22
GO TO QUESTION C.22

c19

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

	Days
Wait for telephone connection	c20

INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE DAY, WRITE 1
IF STILL IN PROCESS WRITE -6

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

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

c21

C.22 Now turning to the current situation. Thinking about at the present time, does this establishment use any of the following in its communications with clients and suppliers?

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

C.22C If this establishment uses NEITHER e-mail nor a website to communicate with clients and suppliers, what is the **primary** reason?

Cost of software /hardware and maintenance	1	
Cost of internet connection	2	
Unavailability of internet connection	3	
Lack of skilled/experienced staff	4	
All my clients/suppliers do not use internet	5	
Other (SPECIFY) _____	6	C22C

C22D What percent of your workforce regularly uses a computer in their jobs?

	% workforce
Workforce using computer	

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

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

c23

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

	Yes	No	NA
Communicate with clients and suppliers	1	2	-7
Make purchases for this establishment	1	2	-7
Deliver services to this establishment's clients	1	2	-7
Do research and develop ideas on new products and services	1	2	-7
Advertisement/Publicity	1	2	-7
Other (Specify) _____	1	2	-7

C.25 Over fiscal year [insert last complete fiscal year], did this establishment experience unavailability of Internet connection (disconnection or inability to connect)?

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

c25

C.26 In a typical month, over fiscal year [insert last complete fiscal year], how many times has this establishment experienced unavailability of Internet connection?

	Incidents per month	
Number of times Internet connection unavailable	c26	IF 0, GO TO QUESTION C.28

C.27	In a typical month, over fiscal year [insert last complete fiscal year] , on average how long did the unavailability of an Internet connection last?
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	Hours
Average duration of unavailable Internet connection	c27

INTERVIEWER: IF THE RESPONDENT SAID LESS THAN 1 HOUR, WRITE 1

C.28	Do concerns about the security of Internet connections or authentication of parties in a transaction affect the volume and/or nature of purchases that this establishment makes over the Internet?
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Yes	1
No	2
NA	-7
Don't know	-9

c28

C.30	<p>Is electricity No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?</p> <p>Are telecommunications No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?</p> <p style="text-align: center;">INTERVIEWER: SHOW CARD</p>
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		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know	Does Not Apply
a. Electricity	c30a	0	1	2	3	4	-9	-7
b. Telecommunications	c30b	0	1	2	3	4	-9	-7

D. SALES AND SUPPLIES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The next topic to be covered is how and where this establishment makes its sales and how and from where this establishment obtains its supplies.

D.2 In fiscal year [insert last complete fiscal year], what were this establishment's total annual sales?

	PKRs
Last complete fiscal year's total annual sales	d2

D.2B In the fiscal year right before the last completed [insert fiscal year], what were this establishment's total annual sales?

	PKR
Sales during the FY before the Last complete fiscal year	d2b

D.3 In fiscal year [insert last complete fiscal year], what percent of this establishment's sales were:

INTERVIEWER: THESE MUST BE ASKED IN THE ORDER THEY APPEAR ON THE TABLE

	Percent	
a. National sales	d3a %	IF 100, GO TO QUESTION D.9
b. Indirect exports [sold domestically to third party that exports products]	d3b %	IF 100, GO TO QUESTION D.8
c. Direct exports	d3c %	IF 0, GO TO QUESTION D.8
	100%	

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%

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

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

	Days
Average number of days to clear customs	d4
Longest number of days to clear customs	d5

INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE DAY, WRITE 1

D.6 In fiscal year [insert last complete fiscal year], what percent of the consignment value of the products shipped for direct export was lost while in transit because of theft?

	as % of consignment value
Direct export losses due to theft	d6 %

INTERVIEWER: IF THE RESPONDENT SAID NO LOSSES, WRITE 0

D.7 In fiscal year [insert last complete fiscal year], what percent of the consignment value of the products shipped for direct export was lost while in transit because of breakage or spoilage?

	as % of consignment value
Direct export losses due to breakage or spoilage	d7 %

INTERVIEWER: IF THE RESPONDENT SAID NO LOSSES, WRITE 0

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

	Year
When began exporting directly or indirectly	d8

D.8C If you are exporting directly, what major advantage do you see in export markets over domestic markets? _____

- | |
|--|
| 1) Contracts are less likely to be dishonored in export markets. |
| 2) Payment delays are unlikely or never happen in export markets |
| 3) Margins are larger in export markets |
| 4) The business gets more technical advice from foreign buyers. |
| 5) Short term financing is easier to obtain. |
| 6) Incentives to exporters by the government are promising |
| 7) Other, specify _____ |

pd8c

D.9 In fiscal year [insert last complete fiscal year], who was the principal buyer for this establishment's output?

INTERVIEWER: SHOW CARD

This establishment's parent company or affiliated establishments	1
Large private firms (with more than 100 workers)	2
Medium private firms (with 20 to 100 workers)	3
Small private firms (with less than 20 workers)	4
Individuals	5
Government or government agencies (including state-owned enterprises)	6
Others	7
Don't know	-9

d9

D.17 Now thinking about your current experience, at the time this establishment receives delivery of its main sales item, on average how many days of inventory [days of sales] does this establishment have on hand?

	Days
Days of inventory of main sales item	d17

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

D.30 a. Do you think that the **transportation** of goods, supplies and inputs is No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?

b. Please tell me if you think that **customs and trade regulations** are No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment.

INTERVIEWER: SHOW CARD

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know	Does Not Apply
Transportation d30a	0	1	2	3	4	-9	-7
Customs and trade regulations d30b	0	1	2	3	4	-9	-7

E. DEGREE OF COMPETITION AND INNOVATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
 Now we turn to the topic of competition and innovation.

E.9 For this establishment, how important are each of the following influences over prices of existing products?
INTERVIEWER: SHOW CARD

	Not at all important	Slightly important	Fairly important	Important	Don't know	NA
a. Pressure from domestic competitors e9a	1	2	3	4	-9	-7
b. Pressure from foreign competitors e9b	1	2	3	4	-9	-7

E.10 How important or unimportant are each of the following influences on this establishment in presenting new lines of products?
INTERVIEWER: SHOW CARD

	Not at all important	Slightly important	Fairly important	Important	Don't know	NA
a. Pressure from domestic competitors 10a	1	2	3	4	-9	-7
b. Pressure from foreign competitors 10b	1	2	3	4	-9	-7

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

Yes	1
No	2
Don't know	-9

e11

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

e30

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
Practices of competitors in the informal sector	0	1	2	3	4	-9	-7
Pe30b: Anti-competitive practices of formal firms	0	1	2	3	4	-9	-7

E.8a During the last three years, did this establishment introduce onto the market any new or significantly improved services)?

Yes	1
No	2
Don't know	-9

E8a

E.8b During the last three fiscal years, has this establishment introduced any new or significantly improved methods of providing services?

Yes	1
No	2
Don't know	-9

e8b

E.8C If 'YES' to E7 or E8 above, and if there was a new technology acquired to achieve the introduction/improvements of products/service delivery, what are **the two most important** ways your establishment acquired this new technology?

Enter the appropriate code next to the selected option from the table below separately for domestic and foreign

1) the **first** most important _____ e8c1 _____ 2) the **second** most important ___ e8c2 _____

Ways of acquiring new technology	code
Embodied in new machinery or equipment - foreign	1
Embodied in new machinery or equipment - domestic	2
By hiring key personnel – foreign	3
By hiring key personnel – domestic	4
Licensing or turnkey operations from foreign sources	5
Licensing or turnkey operations from domestic sources	6
Transferred from parent company - foreign	7
Transferred from parent company - domestic	8
Developed with equipment or machinery supplier - foreign	9
Developed with equipment or machinery supplier – domestic	10
Developed or adapted within the establishment locally	11
Other - foreign (<i>specify</i>) _____	12
Other - domestic (<i>specify</i>) : _____	13

E.8D Referring to the latest technology acquired by this establishment, was this new Technology financed by? **1=Yes 2=No**

	1=yes	2=no
1. Internal resources of the establishment	E8d1	
2. Bank loans	E8d2	
3. Public financing (including grants)	E8d3	
4. Other (please specify) _____ e8d4x	E8d4	

G. LAND

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We change topics to questions about land issues.

G.1 Of the land occupied by this establishment, what percent is:

	Percent
a. Owned by this establishment	g1a %
b. Leased by this establishment	g1b %
	100%

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

G.1b For the land this establishment owns, does it have a clear title?

Yes	1
No	2
	Pg1b

G.1c If 'YES', in reference to the above question (i.e. if you have clear title for the land you own), was an informal gift or payment expected or requested to get the title?

Yes	1
No	2
Don't know	-9
REF	-8
	G1c

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

Yes	1
No	2
Don't know	-9
	g2

GO TO QUESTION G.5
GO TO QUESTION G.5

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

	Days
Wait for a construction-related permit	g3

**INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE DAY, WRITE 1
IF STILL IN PROCESS, WRITE -6**

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	-9
REF	-8

g4

DO NOT ASK FOLLOWING QUESTIONS G.5, G.6, G.7, G8 TO IT FIRMS

G.5 What is the total selling (service providing) area in this establishment?

Area

g5a

**INTERVIEWER: IF RESPONDENT DOES NOT KNOW, WRITE -9
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 percent is owned and what percent is rented or leased?

	Percent
a. Owned by this establishment	g6a %
b. Leased by this establishment	g6b %
	100%

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%

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

Yes	1
No	2
Don't know	-9

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

g7

G.4B If 'Yes' to the above question, where did this establishment acquired/attempted to acquire new land or new premises?

a. Private Sector	1
b. Federal Government	2
c. Provincial government/authority	3
d. Local government/authority	4
e. Other, (Specify) _____	5
	g4b

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

Yes	1
No	2
Don't know	-9

g8

G.4D If in the last three years this establishment was unsuccessful acquiring land or new premises, do any of the following reasons explain why these attempts were unsuccessful? If more than one reason applies, please identify the most important one.

Government did not want to sell land and/or premises	1
Owner did not want to sell land and/or premises	2
Could not get the required zoning approval	3
Could not get clear title	4
Could not obtain desired infrastructure for site	5
Selling price of land and/or premises was too high	6
Other, (Specify) _____	7

g4d

G.30 a. Please tell me if you think that access to land is No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment.

b. Are zoning restrictions No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?

INTERVIEWER: SHOW CARD

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

H. COURTS

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The next set of questions address payment disputes that this establishment may have had with clients. The questions are designed to get an idea of how establishments like this one resolve these disputes.

H.1 In the last two years, did this establishment have a dispute with clients over payments owed to it in which the establishment had to engage a third party such as arbiters, collecting agency or judicial system?

Yes	1
No	2
Don't know	-9

GO TO QUESTION H.7

GO TO QUESTION H.7

h1

H.2 In reference to any of these payment disputes where a third party was engaged, was the court system used to resolve it?

Yes	1
No	2
Don't know	-9

GO TO QUESTION H.7

GO TO QUESTION H.7

h2

H.3 In reference to this payment dispute where the court system was used to resolve it, was a court judgment made?

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

GO TO QUESTION H.7

GO TO QUESTION H.7

GO TO QUESTION H.7

h3

H.4 In reference to the most recent resolved dispute for which the court system was used and a court judgment was made, how many weeks did it take the courts to come to judgment on this dispute? Calculate time to reach a judgment from the day the establishment first took court action until the moment a judgment was made.

Weeks for courts to reach judgment	Weeks
	h4

INTERVIEWER: IF RESPONDENT GIVES ANSWER IN DAYS, MONTHS OR YEAR, WRITE ANSWER HERE _____ AND TRANSLATE INTO WEEKS LATER

H.5 In reference to the most recent resolved dispute for which a legal proceeding was initiated and a court judgment was made, was the decision of the court enforced?

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

GO TO QUESTION H.7

GO TO QUESTION H.7

GO TO QUESTION H.7

h5

H.6	In reference to the most recent resolved dispute for which a legal proceeding was initiated, a court judgment was made, and judgment was enforced, how many weeks did the enforcement (execution) of the court judgment take [from the moment of the issuance of the court decision until the moment payment was resolved]?
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Weeks for court enforcement to take place	Weeks h6
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INTERVIEWER: IF NO ENFORCEMENT BECAUSE ESTABLISHMENT LOST CASE, WRITE -7
INTERVIEWER: IF RESPONDENT GIVES ANSWER IN DAYS, MONTHS OR YEAR, WRITE ANSWER HERE _____ AND TRANSLATE INTO WEEKS LATER.

H.7	I am going to read some descriptions of how the court system handles business disputes between private parties. Disputes might include matters of payment for goods or services, liability, and property right enforcement, but not labor disputes. For each description, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree. The court system is [READ EACH DESCRIPTION]. Do you Strongly disagree, Tend to disagree, Tend to agree or Strongly agree?
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		Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	Don't know
a. Fair, impartial and uncorrupted	h7a	1	2	3	4	-9
b. Quick	h7b	1	2	3	4	-9
c. Affordable	h7c	1	2	3	4	-9
d. Able to enforce its decisions	h7d	1	2	3	4	-9

H.30	Do you think that the functioning of the courts is No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?
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h30	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
Functioning of the courts	0	1	2	3	4	-9	-7

I. CRIME

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
 We now turn to questions on crime and how crime affects the operations of this establishment.

I.1 In fiscal year [insert last complete fiscal year], did this establishment pay for security, for example equipment, personnel, or professional security services?

Yes	1	GO TO QUESTION I.3 GO TO QUESTION I.3
No	2	
Don't know	-9	
		i1

I.2 In fiscal year [insert last complete fiscal year], what percent of its total annual sales is paid for security, or what is the total annual cost of security?

	Percent
Percent of total annual sales for security	i2a %

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	LCUs
Total annual cost of security	i2b

I.3 In fiscal year [insert last complete fiscal year], has this establishment experienced losses as a result of theft, robbery, vandalism or arson?

Yes	1	GO TO QUESTION I.30 GO TO QUESTION I.30
No	2	
Don't know	-9	
		i3

I.4 For fiscal year [insert last complete fiscal year], what are the estimated losses as a result of theft, robbery, vandalism or arson that occurred on establishment's premises calculated as a percent of annual sales or the total annual value of the losses?

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

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	LCUs
Total value of annual losses from theft	i4b

I.30 Please tell me if you think that **crime, theft and disorder** is No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment.

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

I.30B	In fiscal year [last completed fiscal year] , have you paid any informal payment (payment required/expected) to the police, political party, etc. (i.e. Bhatta) to ensure security to your establishment (protection from robbery, arson, or any other crime)?
--------------	--

Yes	1
No	2
Don't know	-9

I30b

J. BUSINESS-GOVERNMENT RELATIONS

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The following questions assess how establishments, such as this one, deal with the relationships with government officials, their agencies, and the rules and regulations these agencies are designed to implement and enforce.

J.1 I am going to read some statements that describe business-government relations. For each statement, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree.

READ EACH DESCRIPTION. Do you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree?

INTERVIEWER: SHOW CARD

	Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	Don't know	Refuses to Answer	Does not apply
a. "Government officials' interpretations of the laws and regulations affecting this establishment are consistent and predictable." j1a	1	2	3	4	-9	-8	
b. "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, and regulations, etc." j1b	1	2	3	4	-9	-8	
c. "Establishments in this line of business know in advance about how much this informal payment/gift is to get things done." j1c	1	2	3	4	-9	-8	-7

J.2 In a typical week over the last 12 months, what percentage of total senior management's time was spent in dealing with requirements imposed by government regulations?

[By senior management I mean managers, directors, and officers above direct supervisors of production/sales workers. Some examples of government regulations are taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms.]

	Percent
Senior management's time spent in dealing with regulations	j2 %

INTERVIEWER: IF THE RESPONDENT SAID NO TIME WAS SPENT, WRITE 0

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

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

j3

J.4 Over the last 12 months, how many times was this establishment either inspected by tax officials or required to meet with them?

	Number
Times inspected or met with tax officials	j4

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

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

j5

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

	Percent
Percent of the contract value paid as informal payments or gifts	j6 %

INTERVIEWER: IF THE RESPONDENT SAID NO PAYMENTS/GIFTS ARE PAID, WRITE 0 IF RESPONDENT REFUSES TO RESPOND, WRITE -8, IF DON'T KNOW WRITE -9, AND IF NO CONTRACTS WITH THE GOVERNMENT, WRITE -7

J.7 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 percent of total annual sales, or estimated total annual value, do establishments like this one pay in informal payments or gifts to public officials for this purpose?

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

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	LCUs
Total annual informal payment	j7b

INTERVIEWER: IF THE RESPONDENT SAID NO PAYMENTS/GIFTS ARE PAID, WRITE 0 IF RESPONDENT REFUSES TO RESPOND, WRITE -8

J.8 Recognizing the difficulties many business establishments face in fully complying with taxes and regulations, what percent of total annual sales would you estimate the typical firm in this establishment's line of business declares for tax purposes?

	Percent
Percent of total annual sales reported for tax purposes	j8 %

IF RESPONDENT REFUSES TO RESPOND, WRITE -8

J.9 Recognizing the difficulties that many business establishments face in fully complying with labor regulations, what percent of total workforce would you estimate the typical firm in your line of business declares for tax purposes?

	Percent
Percent of total workforce reported for tax purposes	j9 %

IF RESPONDENT REFUSES TO RESPOND, WRITE -8

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	-9

GO TO QUESTION J.13
GO TO QUESTION J.13

j10

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

	Days
Wait for import license	j11

**INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE DAY
WRITE 1 IF STILL IN PROCESS, WRITE -6**

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

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

j12

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

Yes	1
No	2
Don't know	-9

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

j13

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

	Days
Wait for operating license	j14

**INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE DAY, WRITE 1
IF STILL IN PROCESS, WRITE -6**

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

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

j15

INTERVIEWER: IF NO SUCH PAYMENTS WERE MADE, ENTER 0

J.15B	Has this establishment participated, directly or through its representative body, in policy discussions with the local, provincial or federal government bodies during the last Fiscal year?
--------------	--

Yes	1
No	2
Don't know	-9
J15b	

J.15C	Please provide your opinion with respect to the relationship between this establishment and the government:
--------------	---

	Very supportive	Mildly supportive	Neutral	Mildly unsupportive	Very unsupportive
“All in all, with respect to this establishment’s business, the national government is	1	2	3	4	5
All in all, in relation to this establishment’s business, the provincial or district government is	1	2	3	4	5

J.30	<p>As I list some of many 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 Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment.</p> <p style="text-align: center;">INTERVIEWER: SHOW CARD</p> <p>Is/Are [READ EACH CATEGORY] No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?</p>
-------------	--

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
a. Tax rates j30a	0	1	2	3	4	-9	-7
b. Tax administration j30b	0	1	2	3	4	-9	-7
c. Business licensing and permits j30c	0	1	2	3	4	-9	-7
d. Macroeconomic instability j30d	0	1	2	3	4	-9	-7
e. Political instability j30e	0	1	2	3	4	-9	-7
f. Corruption j30f	0	1	2	3	4	-9	-7
g. Regulation on hours of operation j30g	0	1	2	3	4	-9	-7
h. Regulations on pricing & mark-ups j30h	0	1	2	3	4	-9	-7

K. FINANCE

READ 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 **[insert last complete fiscal year]**, what percent, as a proportion of the value of total annual purchases of material inputs or services, were:

	Percent	
a. Paid for before the delivery?	k1a	%
b. Paid for on delivery?	k1b	%
c. Paid for after delivery?	k1c	%
	100	%

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%

K.2 In fiscal year **[insert last complete fiscal year]**, what percent of this establishment's total annual sales of its goods or services were:

	Percent	
a. Paid for before the delivery?	k2a	%
b. Paid for on delivery?	k2b	%
c. Paid for after delivery?	k2c	%
	100%	

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%

K.2B If the percentages of credit sales is zero (i.e. the percent of sales paid for after delivery is 0), which of the following reasons is the major factor?

Cash Flow	1
Lack of experience /culture of doing business on credit	2
Lack of confidence in law enforcement	3
Lack of credit worthiness information about customers	4
Other, Specify	5

K2b

K.3 Over fiscal year **[insert last complete fiscal year]**, please estimate the proportion of this establishment's working capital that was financed from each of the following sources?

INTERVIEWER: SHOW CARD

	Percent	
a. Internal funds/Retained earnings	k3a	%
b. Borrowed from private commercial banks	k3b	%
c. Borrowed from state-owned banks and/or government agency	k3c	%
d. Borrowed from family/friends	k3d	%
e. Borrowed from non-bank financial institutions	k3e	%
f. Purchases on credit from suppliers and advances from customers	k3f	%
g. Borrowed from informal sources (e.g., moneylenders)	k3g	%
h. Other	k3h	%
	100%	

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%

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

Yes	1
No	2
Don't know	-9

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

k4

K.5 Over fiscal year **[insert last complete fiscal year]**, please estimate the proportion of this establishment's purchase of fixed assets that was financed from each of the following sources?

INTERVIEWER: SHOW CARD

	Percent
a. Internal funds/Retained earnings	k5a %
b. Issued new equity shares	k5i %
c. Issued new debt (including commercial paper and debentures)	k5j %
d. Borrowed from private commercial banks	k5b %
e. Borrowed from state-owned banks and/or government agency	k5c %
f. Borrowed from family/friends	k5d %
g. Borrowed from non-bank financial institutions	k5e %
h. Purchases on credit from suppliers and advances from customers	k5f %
i. Borrowed from informal sources (e.g., moneylenders)	k5g %
j. Other	k5h %
	100%

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%

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

Yes	1
No	2
Don't know	-9

k6

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

Yes	1
No	2
Don't know	-9

k7

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

Yes	1
No	2
Don't know	-9

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

k8

K.9	Referring to this a line of credit or loan what type of financial institution granted this loan? INTERVIEWER: SHOW CARD
------------	---

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

k9

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

	Year
Year most recent loan/line of credit approved	k10

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

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

	LCUs
Size of most recent loan/line of credit approved	k11

INTERVIEWER: IF RESPONDENT REFUSES TO RESPOND, WRITE -8

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

	Months
Months to pay off most recent loan loan/line of credit	k12

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

Yes	1
No	2
Don't know	-9

GO TO QUESTION K.16

GO TO QUESTION K.16

k13

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

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

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

	Percent
Value of collateral as percent of loan/line of credit value	k15 %

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

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

k16

K.17 If in fiscal year **[insert last complete fiscal year]**, this establishment did not apply for line of credit or loan, what was the main reason?
INTERVIEWER: SHOW CARD

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

k17

K.18 In fiscal year **[insert last complete fiscal year]**, how many times did this establishment apply for loans or lines of credit?

	Number	
Loan applications submitted	k18	IF DOES NOT KNOW OR 0, GO TO QUESTION K.21

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

	Number	
Loan applications rejected	k19	IF DOES NOT KNOW OR 0, GO TO QUESTION K.21

K.20 In fiscal year **[insert last complete fiscal year]** if any of this establishment's application for a lines of credit or loans were rejected, what was the most common reason given for any of those rejections?
INTERVIEWER: SHOW CARD

Lender cited collateral or cosigners as unacceptable	1
Lender cited profitability as insufficient	2
Lender cited problems with credit history/report	3
Lender cited incompleteness of loan application	4
Lender cited concerns about level of debt already incurred	5
Lender cited objections not listed above	6
Don't know	-9

k20

K.21	In fiscal year [insert last complete fiscal year] , did this establishment have its annual financial statement checked and certified by an external auditor?
-------------	---

Yes	1
No	2
Don't know	-9

k21

K.30	Is access to financing , which includes availability and cost [interest rates, fees and collateral requirements] , No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?
-------------	--

k30

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
Access to financing	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 employees.

L.1 At the end of fiscal year [insert last complete fiscal year], how many permanent, full-time employees did this establishment employ?

INTERVIEWER: Permanent employees are defined as all paid employees that are contracted for a term of one or more fiscal years and/or have a guaranteed renewal of their employment contract and that work 8 or more hours per day.

	Number
Permanent, full-time employees end of last fiscal year	11

L.2 Three fiscal years ago year, in the year [insert three complete fiscal years ago], how many permanent, full-time employees did this establishment employ?

	Number
Permanent, full-time employees three fiscal years ago	12

INTERVIEWER: IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO, WRITE -7

L.6 How many full-time seasonal or temporary employees did this establishment employ in fiscal year [insert last complete fiscal year]?

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

	Number
Full-time seasonal/temporary workers last complete fiscal year	16

IF 0, GO TO QUESTION L.12

L.7 In fiscal year [insert last complete fiscal year], what percentage of all full-time seasonal or temporary employees were female?

	Percent
Female full-time temporary/seasonal employed last fiscal year	17

L.8 What was the average length of employment of all full-time temporary or seasonal employees in fiscal year [insert last complete fiscal year]?

	Months
Average length full-time seasonal/temporary employment last fiscal year	18

L.12 At present, what percent of this establishment's workforce is unionized?

	Percent
Workforce unionized	112

L.9m What is the average educational attainment of a **typical worker** employed in this establishment?
INTERVIEWER: SHOW CARD

0-3 years of education	1
4-6 years of education	2
7-12 years of education	3
13 years and above of education	4
Don't know	-9

p19m

L.10m Over fiscal year [insert last complete fiscal year], did this establishment run formal training programs for its permanent, full-time employees?

Yes	1
No	2
Don't know	-9

SKIP NEXT QUESTION
SKIP NEXT QUESTION

p110m

L.11m Referring to the training programs run over fiscal year [insert last complete fiscal year], what percent of permanent, full-time employees of the following category of workers received formal training?

	Percent
Unskilled workers trained	p111b %
Skilled workers trained	p111c %

L.11b Does this establishment provide formal trainings to workers who are not permanent and fulltime?

Yes	1
No	2
Don't know	-9

P111b

L.13 Over fiscal year [insert last complete fiscal year], as decisions about hiring or firing permanent workers were being considered, did labor regulations affect those decisions in a significant way?

Yes, to hire	1
Yes, to fire	2
Both	3
No	4
Don't know	-9

GO TO QUESTION L.30, IF IT GO TO L.15
GO TO QUESTION L.30, IF IT GO TO L.15

113

L.14 In fiscal year [insert last complete fiscal year], how many permanent workers would this establishment have hired or fired had it not been for having to comply with labor regulations?

	Number
Hired	114a
Fired	114b

L.14B	Over the last two years, how has this establishment USUALLY, or in most cases , found its new employees?
--------------	---

Through family/friends	1
Public placement office	2
Private placement office	3
Public announcement/advertisement	4
School or industry related network	5
contractor /theykedar	6
Other (SPECIFY) _____	7

L14b

L.14C	Over the last two years , what percentage of your new workers was sourced from/supplied through a contractor or Theykedar?
--------------	---

	%
Workers hired through Theykedar	L14c

L.14F	What is the major advantage of a hiring through a ‘theykedar’ arrangement?
--------------	--

	code
Cost of recruitment/hiring	1
Labor cost (lower wages and benefits)	2
Low compliance cost (of regulations) including management time	3
Low cost of firing (in terms of benefits payments, etc.)	4
Other, (SPECIFY) _____	5

114f

ASK L.15, L.16 ONLY TO IT FIRMS

L.15	In the last three years, did the average wage rate increase, decrease or remain the same for employees with the following sets of skills? If that is the case, please estimate percent change during the year:
INTERVIEWER: SHOW CARD	

	Code	Percent change in average wage
a. Basic computer skills to fill out online forms move between forms and files, retrieve and save information, and perform elementary word processing, data entry, or software installation.	1=Increase 2=Decrease 3=Unchanged 115a1	115a2
b. Good working knowledge of standard office software to manipulate and format information, do sophisticated word processing to create customized documents, customized spreadsheets, create databases, and use presentation software	1=Increase 2=Decrease 3= Unchanged 115b1	115b2
c. Facility with industry specific software to produce original digital media content, designer web pages and customized graphics design content, or use specialized financial or business management software.	1=Increase 2=Decrease 3= Unchanged 115c1	115c2
d. Knowledge of hardware and maintenance , the ability to troubleshoot and provide technical and network support.	1=Increase 2=Decrease 3= Unchanged 115d1	115d2
e. Advanced knowledge of programming and application or system architecture , the ability to write new software and design system architectures.	1=Increase 2=Decrease 3= Unchanged 115e1	115e2

L.16	<p>How important is a working knowledge of English as a skill that the technical staff needs to successfully conduct the tasks required in this establishment's line of business?</p> <p style="text-align: center;">INTERVIEWER: SHOW CARD</p>
-------------	--

116	Not at all important	Slightly important	Important	Very important	Does not know
Importance of English	1	2	3	4	-9

L.30	<p>Are labor regulations No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?</p> <p>Is an inadequately educated workforce No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?</p> <p style="text-align: center;">INTERVIEWER: SHOW CARD</p>
-------------	--

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

L.2. HIV \ AIDS

L.2-1 Did your firm undertake any activities in the last fiscal year to address HIV/AIDS among employees?

Yes	1
No	2
L2-1	

L.2-2 If the answer to the question above is “yes”, which types of the following activities did your firm undertake? (**1 = yes, 2 = no**): *Note: If the answer to the question above was “no” skip this question*

	1=Yes 2=No
Distribution or displays of HIV/AIDS educational materials (posters, pamphlets	
Arranged for speakers or performances about HIV/AIDS	
Trained employees to serve as peer HIV/AIDS educators	
Voluntary Testing	
Participation in HIV/AIDS works in the community	
Other(<i>Specify</i>)	

M. INVESTMENT CLIMATE CONSTRAINTS TO THE ESTABLISHMENT

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

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

M.1	You have indicated that several obstacles affect the operation of this establishment. Here is a card with the obstacles I mentioned throughout the interview [HAND RESPONDENT CARD] . Please tell me the three that you think are currently the biggest problem, beginning with the most difficult obstacle of all.
------------	--

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

	Rank
Most serious obstacle	m1a
Second most serious obstacle	m1b
Third most serious obstacle	m1c

M.2	In the previous question, I provided you with a list of obstacles to a better business environment. Now I want to know if the government has addressed any of these obstacles with reforms. From the following list of reforms, please rank the top three reforms that your national, provincial or local government implemented since 2002 and that have had a positive impact on your business. The top reform should be the one that benefited your business the most.
------------	--

REFORMS	CODE
Electricity -Improved quality and reliability and/or reduced costs of electricity	1
Transportation -Improved quality and reliability and/or reduced costs of transport	2
Access to land -Reduced time and costs of acquiring land	3
Tax rates -Lowered tax rates	4
Tax administration -Reduced time and complexity of tax compliance and made it fairer	5
Customs and trade regulations -Reduced procedures involved in importing and exporting goods	6
Inadequately educated workforce -Improved education and/or vocational skills of workers	7
Labor regulations -Increased hiring and firing flexibility and/or reduced costs of hiring and firing	8
Business licensing and permits -Reduced time and costs to obtain licenses and permits	9
Access to financing -Increased availability of credit	10
Cost of financing -Reduced cost of finance (interest rates, fees)	11
Political and/or macroeconomic instability -Provided a more stable macroeconomic environment	12
Corruption -Reduced corruption	13
Street crime, theft and disorder -Reduced street crime, theft and disorder	14
Practices of competitors in the informal sector -Increased regulatory and tax compliance to all firms	15
Functioning of the judiciary -Reduced the time and cost of settling legal disputes	16
Other, (SPECIFY)	17

INTERVIEWER: PLEASE CHECK THAT RESPONDENT UNDERSTANDS DIRECTIONS; AND ENTER CODES OF RESPONSES BELOW. IF RESPONDENT SAYS THAT HE/SHE THINKS OF NO OTHER REFORM, ENTER '99' IN THE SPACE PROVIDED FOR RANKS.

	Rank
FIRST BEST REFORM	M2a
SECOND BEST REFORM	M2b
THIRD BEST REFORM	M2c

N. LOCATION

N.1 Please answer the following question in referring to **each of the cities** listed. . . .

CODE	Name of City	Does this city have a better general business environment than the city where your establishment is located? 1=Yes 2= No 3= Not applicable
1	Karachi	
2	Lahore	
3	Sheikhupura	
4	Sialkot	
5	Faisalabad	
6	Gujranwala	
7	Wazirabad	
8	Islamabad/Rawalpindi	
9	Sukkur	
10	Hyderabad	
11	Quetta	
12	Peshawar	
13	Hub	

N.5 Which city (among those listed above) has the **best** business environment?

Code of the city with the best business environment	N5
--	-----------

N.5b What is the **MAJOR reason** why you voted for this city as the best? (please **use the codes** below) _____

Code of reason why the city is best	N5b
--	------------

Codes for N5b:

1 =Availability and quality of infrastructure services	5 =Access to customers and suppliers
2 =Level of support from provincial/district government	6 =Access to land
3 =Crime and security	7 =Other, (SPECIFY) _____
4 =Pool of skilled labor and managerial talent	

N.7	Which city (among those listed above) has the worst business environment?
------------	--

Code of the city with the worst business environment	N7
---	-----------

N.7b	What is the MAJOR reason why you voted for this city as the Worst? (please use the codes below) _____
-------------	---

Code of reason why the city is worst	N7b
---	------------

Codes:

1 =Unavailability and quality of infrastructure services 2 =Level of support from provincial/district government 3 =Crime and security 4 =Unavailability of skilled labor and managerial talent	5 =Lack of access to customers and suppliers 6 =Lack of access to land 7 =Other, (SPECIFY) _____
--	---

P. PERFORMANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The purpose of the following questions is to allow us to estimate the performance of establishments like this one. Estimates are made at the aggregate level so the information you provide below will be compiled with the information from other establishments. It is important that this information be as accurate as possible.

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

P.2 For the last two fiscal years [insert last complete fiscal years], please provide the following information about this establishment: (PKRs)

	Last completed Fiscal Year	The Fiscal Year before Last
a. Total annual cost of labor (including wages, salaries, bonuses, social payments)		
b. Total annual costs of electricity		
c. Total annual costs of communications services		
d. Total annual cost of rental of land/buildings, equipment, furniture		

P.3 In fiscal year [insert three complete fiscal years ago], three fiscal year's ago, what was total annual sales for this establishment?

	PKRs
Total annual sales three years ago	n3

INTERVIEWER: IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO, WRITE -7

P.5 In fiscal year [insert last complete fiscal year], how much did this establishment spend on purchases of:

	PKRs
a. Machinery, vehicles and equipment (new and/or used)	n5a
b. Land and buildings	n5b
c. Information technology (computers, telecommunications, software)	n5c

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

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

Date (mm/dd)	Hour	Minutes	AM/PM

a15

INTERVIEWERS PLEASE ANSWER AT END OF THE INTERVIEW:

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

Truthful	1
Somewhat truthful	2
Not truthful	3

a16

A.17 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'S COMMENTS

(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

Hour	Minutes

a19