

COVID 19 Impact Survey- Informal Sector Businesses: Zimbabwe Round 2
The World Bank
May 2022

INSTRUCTIONS (NOT SHOWN): READ ALL QUESTIONS AS WRITTEN. ITEMS MARKED (SPONTANEOUS) SHOULD NOT BE READ AND ARE ADMINISTERED ONLY BY PHONE.

A.0. CONTROL INFORMATION & INTRODUCTION (to be pre-filled)

Unique ID

id

A.1 Country Code

a1

Country Name

countryx

A.1a Language of the interview

a1a

READ THE FOLLOWING TO THE TARGET RESPONDENT

Good [morning/afternoon/evening], I'm calling you from **Probe Market Research** on behalf of the World Bank to thank you for the participation in the first round of the COVID-19 impact survey for the World Bank last [Insert month of last round]. In order to get a better assessment of the impact of the pandemic on your business, we would like to take this opportunity to ask you to participate in the second round of data collection. The interview will be similar to the previous rounds. Your participation is crucial to guarantee an accurate representation of the ongoing evolution of the effects of the pandemic on the private sector in Zimbabwe.

The information and opinions you provide will be anonymized. Neither your name nor the name of your business will be used in any document based on this survey.

	Date of the interview
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Year	Month	Day
COVa20y	COVa20m	COVa20d



Last completed month
COVa20m_1

B. GENERAL INFORMATION

A.4 Currently, what is the main business activity?

		Main business	
Making goods (Manufacturing) a41a==1	Manufacturing of clothes or shoes	1	a4m
	Manufacturing of food (including bakers)	2	
	Manufacturing of coffee, sugar, oil, dry fruits and other processed foods (exclude restaurants, street food-sellers)	3	
	Manufacturing of handcrafts	4	
	Manufacturing of furniture	5	
	Manufacturing of metal products	6	
	Manufacturing of household items	7	
	Manufacturing of tools and instruments	8	
	Other manufacturing (specify a4x)	14	
Reselling of goods (Services) a41a==2	Selling of agricultural products	151	a4r
	Selling of raw meat and animal	152	
	Selling of food products for immediate consumption (street food seller, restaurants, catering)	153	
	Reselling of finished food products or groceries	154	
	Selling of clothes or household items	16	
	Selling of business/computer/phone services	17	
	Selling of other goods (specify a4x)	18	
Provision of services a41a==3	Transport services	19	a4s
	Cleaning and washing services	20	
	Hairdressers and barber shops	21	
	Professional services (including internet services)	22	
	Repair of motor vehicles and motorcycles	231	
	Repair of machinery and equipment	232	
	Repair of computers, personal and household goods	233	
	Construction	24	
	Other services (specify a4x)	30	

A.5 Where does this business primarily operate from?

1	Household
2	Non-household with permanent structure
3	Non-household with temporary structure, including stall or stands
4	Non-fixed premises, including hawkers
-9	DON'T KNOW (SPONTANEOUS)

COV2a5

A.6	Does this business have registration from Zimbabwe Registrar of Companies?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

Terminate the Interview

COV2a6

A.7	Does this business have a registration or operating permit from the Municipality/rural district council/town council?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

COV2a7

B.1	How many owners does this business or activity have?
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Number of owners in this business	b1
DON'T KNOW (SPONTANEOUS)	-9

IF I GO TO B.4

B.2	How many owners are female?
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Number of female owners	b2
DON'T KNOW (SPONTANEOUS)	-9

THE TOTAL NUMBER OF FEMALE OWNERS SHOULD BE LESS THAN OR EQUAL TO B.1

B.4	Is the main owner female?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

COV2b4

B.5	What is the main owner's age?
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	Years
Age of main the main owner	COV2b5
DON'T KNOW (SPONTANEOUS)	-9

B.11	What is [the main owner] 's highest level of completed education? INTERVIEWER: READ OUT
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No schooling	1
Incomplete primary school	2
Complete primary school	3
Incomplete secondary school (secondary school certificate)	4
Complete secondary school (secondary school certificate)	5
Incomplete tertiary (university bachelors or technical diploma)	6
Complete tertiary (university bachelors or technical diploma)	7
DON'T KNOW (SPONTANEOUS)	-9

b11

B.6	Does the main owner currently have a job with either a temporary or permanent contract? INTERVIEWER: INCLUDE EMPLOYMENT IN EITHER THE PRIVATE OR PUBLIC SECTOR
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

COV2b6

B.7	Is the main owner of the business the primary income earner of his/her household?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
EQUAL INCOME EARNER	-5

b16

B.14	How many people live in [owner] 's household other than [owner] ? INTERVIEWER: INCLUDE RESPONDENT IF APPLICABLE
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	Number
Number of household members of the [owner]	b14
DON'T KNOW (SPONTANEOUS)	-9

B.15	How many of [owner] 's household members are less than 6 years old?
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	Number
Household members who are less than 6 years old	b15
DON'T KNOW (SPONTANEOUS)	-9

B.16	How many of the main owner's household members currently have a job with either a temporary or permanent contract? INTERVIEWER: INCLUDE EMPLOYMENT IN EITHER THE PRIVATE OR PUBLIC SECTOR
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	Number
Household members who main owner's household members currently	COV2b16
DON'T KNOW (SPONTANEOUS)	-9

B.17	For how many years [has]/[have] the [owner] lived in this city? INTERVIEWER: IF THE NUMBER OF YEARS IS LESS THAN ONE YEAR, RECORD 1.
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	Number of Years	
Number of years	COV2b17	
ENTIRE LIFE	-5	GO TO B.0
DOES NOT LIVE IN THIS CITY	-7	GO TO B.0
DON'T KNOW (SPONTANEOUS)	-9	GO TO B.0

B.18	Where did [owner] live before moving to this city? INTERVIEWER: READ OUT.
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Rural/village in Zimbabwe	1	
Smaller city/town in Zimbabwe	11	
Bigger or same size of city/town in as is this one	2	
Different country	3	
DON'T KNOW (SPONTANEOUS)	-9	
		COV2b18

C. SALES AND OPERATIONS

B.0	Currently is this business or activity open, temporarily closed (suspended services or production), or permanently closed?
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Permanently closed	1	GO TO SECTION H
Temporarily closed	2	GO TO B.1b
Open	3	
DON'T KNOW (SPONTANEOUS)	-9	GO TO B.2
		COV2b0

B.1a	Since [insert wave 1 month] , did this establishment close temporarily (suspended services or production) due to the COVID-19 outbreak?
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Yes	1	GO TO B.1b
No	2	GO TO B.2
DON'T KNOW (SPONTANEOUS)	-9	GO TO B.2
		COV2b1a

B.1b	For how many weeks has this establishment been closed (or was closed) due to the COVID-19 outbreak since [insert wave 1 month] ?
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Weeks the business was closed	COV2b1b
DON'T KNOW (SPONTANEOUS)	-9

C.3	Comparing this business's sales for [insert last completed month] with sales in February 2020 (just before the COVID-19 outbreak) , did sales increase, remain the same, or decrease?
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Increase	1	
Remain the same	2	GO TO C.3c
Decrease	3	
DON'T KNOW (SPONTANEOUS)	-9	GO TO C.3c
DOES NOT APPLY (SPONTANEOUS)	-7	
		COV2c3

ASK ONLY IF COVc3 = 1

C.3a	By what percentage did the sales increase?
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	Percent
Percentage increase in sales	COV2c3a %
DON'T KNOW (SPONTANEOUS)	-9

ASK ONLY IF COVc3 = 3

C.3b	By what percentage did the sales decrease?
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	Percent
Percentage decrease in sales	COV2c3b %
DON'T KNOW (SPONTANEOUS)	-9

C.3c	Comparing this business's sales for [insert last completed month] with sales six months ago , did sales increase, remain the same, or decrease?
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Increase	1	GO TO C.2
Remain the same	2	
Decrease	3	
DON'T KNOW (SPONTANEOUS)	-9	GO TO C.2
DOES NOT APPLY (SPONTANEOUS)	-7	
		COV2c3c

ASK ONLY IF COVc3c = 1

C.3d	By what percentage did the sales increase?
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	Percent
Percentage increase in sales	COV2c3d %
DON'T KNOW (SPONTANEOUS)	-9

ASK ONLY IF COVc3c = 3

C.3e	By what percentage did the sales decrease?
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	Percent
Percentage decrease in sales	COV2c3e %
DON'T KNOW (SPONTANEOUS)	-9

C.2	Comparing [insert option] for [insert last completed month] with the same month in 2020 , did it (they) increase, remain the same, or decrease? INTERVIEWER: READ OUT
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	Increase	Remain the same	Decrease	DON'T KNOW (SPONTANEOUS)	DOES NOT APPLY
total hours of operations per week COV2c2a	1	2	3	-9	-7
demand for this business's products and services COV2c2b	1	2	3	-9	-7
supply of inputs, raw materials, or finished goods and materials	1	2	3	-9	-7

purchased to resell COV2c2c					
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C.2d	Comparing <u>insert option</u> for <u>insert last completed month</u> with <u>six months ago</u> , did it (they) increase, remain the same, or decrease? INTERVIEWER: READ OUT
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	Increase	Remain the same	Decrease	DON'T KNOW (SPONTANEOUS)
total hours of operations per week COV2c2da	1	2	3	-9
demand for this business's products and services COV2c2db	1	2	3	-9
supply of inputs, raw materials, or finished goods and materials purchased to resell COV2c2dc	1	2	3	-9

C.4	Since <u>insert wave 1 month</u> , did this business or activity experience any of the following changes due to the COVID-19 outbreak? INTERVIEWER: READ OUT
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	Yes	No	DON'T KNOW (SPONTANEOUS)
Changed the main location of the business COV2c4a	1	2	-9
Changed products sold or services rendered COV2c4b	1	2	-9
Adapted no-contact/contactless sales method COV2c4c	1	2	-9
Closure or business premise COV2c4d	1	2	-9
Changed the time or day of operation COV2c4e	1	2	-9

C.5	For how many weeks would this business be able to remain operational if its sales stopped as of today?
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Weeks the business would remain operational	COV2c5
DON'T KNOW (SPONTANEOUS)	-9

ZIM2C.1	Since [insert previous round month] , has this establishment experienced shortage or price increase for its inputs, raw materials, or finished goods and materials purchased to resell decrease?
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Yes	1	
No	2	GO TO D.2
DOES NOT APPLY (SPONTANEOUS)	-7	GO TO D.2
DON'T KNOW (SPONTANEOUS)	-9	GO TO D.2
		ZIM2c1

ZIM2C.2	Thinking the main input, raw material or finished goods for resale for which there was a shortage or price increase , what was the main reason for the disruption?
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Lockdown in Zimbabwe and South Africa	1	
Not related to lockdown in Zimbabwe and South Africa	2	
War in Ukraine	3	
Other (specify ZIM3c2x)	5	
DON'T KNOW (SPONTANEOUS)	-9	
		ZIM2C2

ZIM2C.3	Thinking again about the main input, raw material or finished goods for resale for which there was a shortage, is the product?
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Of Domestic origin	1	
Of Foreign origin	2	
DON'T KNOW (SPONTANEOUS)	-9	
		ZIM2c3

ZIM2C.5	What has been the main adjustment by this establishment to deal with the disruptions to input, raw material or finished goods for resale? INTERVIEWER: READ OUT
----------------	--

No change, waiting until the situation improves	1	
Expand the number of local suppliers	2	
Expand the number of foreign suppliers	3	
Increased in-house production of inputs	4	
Keep larger inventories	5	
Increase price on final good		
Other (specify ZIM3C5x)	6	
DON'T KNOW (SPONTANEOUS)	-9	
DOES NOT APPLY (SPONTANEOUS)	-7	
		ZIM2C5

D. LABORFORCE

D.2	Six months ago , how many people worked in this business? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.
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	Number	DON'T KNOW (SPONTANEOUS)
Number of workers six months ago	COV2d2	-9

D.3	In [insert last calendar month] , how many people worked in this business (both full and part time), including the main owner? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.
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	Number	DON'T KNOW (SPONTANEOUS)
Number of workers last month	COV2d3	-9

D.4	How many of them were female?
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	Number	DON'T KNOW (SPON.)
Number of female workers last month	COV2d4	-9

D.4a	Since [insert wave 1 month] , has the number of family members working on this business increased, remained the same, decreased compared to pre-COVID?
-------------	---

	Increased	Remained the same	Decreased	DON'T KNOW (SPON.)
Number of main owner's paid family members working in the business COV2d4a	1	2	3	-9
Number of main owner's non-paid family members working in the business COV2d4b	1	2	3	

COV.L.1	Since [insert wave 1 month] , in a regular/typical month has the:
----------------	--

	Increased	Remained the same	Decreased	DON'T KNOW (SPONTANEOUS)	DOES NOT APPLY (SPONTANEOUS)
Number of people working in this business or activity COV211a	1	2	3	-9	-7
Number of workers that are members of main owner's family COV211b	1	2	3	-9	-7

E. FINANCE

PLEASE READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

And now I would like to ask a few questions about the effect of the COVID-19 outbreak on this business' access to finance

E.1	Since [insert wave 1 month], has/have this business' liquidity or cash flow increased, remained the same, or decreased?
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	Increased	Remained the same	Decreased	DON'T KNOW (SPON.)
Liquidity or cash flow COV2e1a	1	2	3	-9

ASK ONLY IF COV2e1a = 3

E.2	Since [insert wave 1 month], what has been the main source have you used to deal with cash flow shortages?
------------	--

Loans from commercial banks without a public guarantee	1
Loan from commercial banks with a public guarantee	2
Loans from non-banking financial institutions (microfinance institutions, credit cooperatives, savings club, credit unions, or finance companies)	3
Loans from a pawn shop, moneylenders, friends and relatives	
Increase contributions or capital from existing owners (Equity finance)	4
Delaying payments to suppliers or workers	5
Government grants and subsidies	6
Selling asset	7
Others (e.g., NGOs) ((specify COV2e2x)	8
DON'T KNOW (SPONTANEOUS)	-9

COV2e2

E.3	Since [insert wave 1 month], has this business or activity delayed payments on its obligations for more than one week (excluding payments postponed following current regulation) to: INTERVIEWER: READ OUT
------------	---

	Yes	No	DON'T KNOW (SPON.)	DOES NOT APPLY (SPON.)
Its suppliers COV2e3a	1	2	-9	-7
Its landlords COV2e3b	1	2	-9	-7

E.4	Since [insert wave 1 month] , has this business or activity fallen behind on scheduled payments to any of its lenders?
------------	---

Yes	1
No	2
DOES NOT APPLY (SPONTANEOUS)	-7
DON'T KNOW (SPONTANEOUS)	-9

COV2e4

E.6	Since [insert wave 1 month] , has this business or activity sought (applied for) any loans, from informal money lenders, friends and family, and formal financial institutions?
------------	--

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

GO TO E.8

GO TO F.1

COV2k16

E.7	What was the main reason why this business or activity did not seek or apply for any credit or loan?
------------	---

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

COV2k17 **GO TO F.1**

E.8	Referring only to this most recent application for a line of credit or loan, what was the outcome of that application? INTERVIEWER: READ OUT
------------	--

Got the loan in full	1
Got less than requested amount	2
Loan denied	3
I decided not to borrow	4
APPLICATION STILL IN PROCESS	-6
DON'T KNOW (SPONTANEOUS)	-9

COV2k20a1

F. POLICIES AND PROSPECTS

F.1	Since [insert wave 1 month] , has this business or the main owner or this business received any cash support from national or local government in response to the crisis?
------------	--

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

COV2f1

COV.K2g	Since [insert wave 1 month] , has the main owner of this business or activity received any other support (besides cash) from the national or any local government in response to the crisis?
----------------	---

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

GO TO F.3

COV2k2g

COV.K2gx	Please specify the non-cash support received by the main owner of this business or activity?
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COV2k2gx
DON'T KNOW (SPONTANEOUS) -9

F.3	Since [insert wave 1 month] , has the main owner or this business received any support (cash or kind) issued in response to the crisis from national or international NGOs?
------------	--

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

COV2f3

F.4	Looking ahead to the next three months , which of the following do you anticipate is more likely to happen?
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Sales of the business will grow	1
Sales of the business will stay the same or fall, but the business will still continue to operate	2
I will close the business and look for employment elsewhere	3
Close this business and start another one	4
Others (specify COV2f4x)	5
DON'T KNOW (SPONTANEOUS)	-9

COV2f4

ZIMF.3	What would be the MOST helpful policy needed to support this business over the COVID-19 crisis?
---------------	--

Access to new credit	1
Loans with subsidized interest rates	2
Cash transfers for business	3
Support for adoption of digital technologies, including online marketing.	4
Support to improve my marketing skills, including packaging and display	5
Support to improve management skills to reduce costs	6
Support for adoption of COVID-19 health protocols	7
Open the country's borders to allow cross-border trade	8
Other (specify ZIMf23x)	9
DON'T KNOW (SPONTANEOUS)	-9

ZIMf23

R. REGISTRATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

R.1	Since [insert wave 1 month], has the main owner ever taken any steps, including gathering any information, to register with the [Insert the name of first level of registration that defines business as formal at the national (central), provincial, or district levels]?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

r1

R.3	Of the following reasons for not being registered with Zimbabwe Registrar of Companies , please tell me which one, if any, currently represents the main reason INTERVIEWER: PLEASE READ OUT
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Because of time, fees, and paperwork required to complete registration	1
Because of the taxes that need to be paid if registered	2
Because of the inspections and meetings with government officials that would take place if registered	3
Because of the bribes registered businesses need to pay	4
Because there is no benefit for my business or activity from being registered	5
Because of lack of information about the process of registration, including where to register	6
The registration offices are too far	7
Other (specify)	8

Main reason why business is not registered	r3
DON'T KNOW (SPONTANEOUS)	-9

R.6	Of the following items, please tell me which one, if any, is the main benefit for your business or activity that could be obtained from being registered with the [Insert the name of first level of registration that defines business as formal at the national (central), provincial, or district levels] INTERVIEWER: PLEASE READ OUT (SHOWCARD)
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Better access to financing or loans	1
Better access to raw materials, infrastructure services, and government services	2
Lesser informal payments to make	3
Better access to potential customers	4
No benefit from registering	5
Other (specify r6x2)	6

Main benefit of formally registering	r6
DON'T KNOW (SPONTANEOUS)	-9

R.5	Does this business or activity have to give gifts, informal payments or bribes to continue operating as informal?
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Yes	1
No	2
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

r5

I.5	Do you think that unregistered businesses or activities similar to this one, give informal payments, gifts, bribes or protection payments to government officials or police in order to stay in business as informal?
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Yes	1
No	2
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

i5

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

H. INFORMATION ON PERMANENTLY CLOSED BUSINESS OR ACTIVITY

H.1a When did this business or activity close?

Year	Month	DON'T KNOW (SPONTANEOUS)
COV2h1ay	COV2h1am	-9

H.2 Did this business or activity undertake any of the following measures before permanently closing:
INTERVIEWER: READ OUT

	Yes	No	DON'T KNOW (SPON)
Laid off some of employees or reduced salary, if any COV2h2a	1	2	-9
Sold some of its assets COV2h2c	1	2	-9
Borrowed money to help finance the business COV2h2d	1	2	-9
Change product line or services offered COV2h2e	1	2	-9
Received government (national or local) support COV2h2f	1	2	-9

H.3 Is it expected that this business or activity will re-open in the future?

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

COV2h3

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

INTERVIEWER COMMENTS: (Problems occurred or extraordinary circumstances which could influence results)

a17x

INTERVIEW PROTOCOL

Name of the main respondent

	a20x
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A.21	Position of the respondent
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Largest owner	1
Employee related to largest owner	2
Employee NOT related to largest owner	3
Other (Specify) <u> a21x </u>	10

a21

A.23	Gender of the respondent
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Male	1
Female	2
Refusal (SPONTANEOUS)	-8

a23

A.24	Time interview ended
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Year	Month	Day
a24y	a24m	a24d

ASK ONLY IF MODE = 1 (PHONE - CATI)

A.25	Respondent cooperation
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Excellent	1
Fair	2
Average	3
Bad	4

a25

A.26	Interviewer number		a26
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A.27	Full Firm Contact information		
	Full address		a27ax
	Phone number(s)		a27b
	Email		a27dx