

THE WORLD BANK  
Enterprise Survey  
Informal Questionnaire 2010

**A. CONTROL INFORMATION**

**A.0 Questionnaire**

**Module a0**

Informal

4

**A.1 Country**

**a1**

**A.2x City/town//district**

**a2x**

**A.3a**

**Region of the  
business**

**a3a**

Region A

1

Region B

2

**A.3b**

**Size of locality**

**a3b**

Capital city

1

City with population over 1 million  
– other than capital

2

Over 250.000 to 1 million

3

50.000 to 250.000

4

Less than 50.000

5

**A.5 Interviewer code**

**a5**

**A.6 Supervisor code**

**a6**

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**SC. SCREENER INFORMATION**

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**INTERVIEWER:** Once a potential business is identified approach the potential respondent (owner or decision maker of the business) using the following information:

This is a study for an independent research and it is not linked to any local or national authority or government.

The information you provide is strictly confidential and your name or your business identity we will not be revealed.

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

The goal of this survey is to gather information and opinions about business activities such as yours. The information gathered here will help to develop policies and programs that enhance employment and economic growth in [COUNTRY].

<b>Sc.1</b>	Is this business or activity currently registered with [insert name of the registration office where businesses are required to register]?
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Yes	1
No	2

**TERMINATE**

**Sc1**

<b>Sc.2</b>	What is your main activity or business?
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**Description as said by respondent**

**Sc2x**

**INTERVIEWER: PLEASE CODE ONLY AFTER HAVING WRITTEN THE DESCRIPTION.**

		Main busin ess	Activit y for the intervi ew
<b>Making goods (Manufacturing)</b>	Manufacturing of clothes or shoes	1	1
	Manufacturing of baked food (Baker)	2	2
	Manufacturing of coffee, sugar, oil, dry fruits and other processed foods(exclude restaurants, street food-sellers,)	3	3
	Manufacturing of handcrafts	4	4
	Manufacturing of furniture	5	5
	Manufacturing of metal products	6	6
	Manufacturing of household items	7	7
	Manufacturing of tools and instruments	8	8
	Other manufacturing (not included above)	14	14
<b>Selling goods or services (services)</b>	Selling food or Groceries (street food sellers, restaurants)	15	15
	Selling of clothes or household items	16	16
	Selling of business/computer/phone services	17	17
	Selling of other goods	18	18
	Transport Services	19	19
	Cleaning and washing services	20	20
	Hairdressers and barber shops	21	21
	Professional Services (including internet services)	22	22
	Repairing services	23	23



## B. GENERAL INFORMATION

**B.1** How many owners does this business or activity have?

	Number
Number of owners in this business	<b>b1</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**If '1' GO TO QUESTION B3**

**B.2** How many owners are male?

**INTERVIEWER MAKE SURE THE TOTAL NUMBER OF MALES IS SMALLER OR EQUAL TO B1**

	Number
Male owners	<b>b2</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**B.3** Is the largest owner female?

**INTERVIEWER: If there are multiple large owners with equal participation in ownership, please answer with respect to the person most active in the operation of the firm.**

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

**b3**

**B.7** In the past three years how many businesses or activities were started by the largest owner? (include this business if it started within the last three years)

Number of businesses	
No business was started	0
<b>Don't know (spontaneous)</b>	<b>-9</b>

**SKIP TO B.8A**

**b7**

**B.8** How many of these businesses or activities are still owned or managed by the largest owner?

Number of businesses	
<b>Don't know (spontaneous)</b>	<b>-9</b>

**b8**

<b>B.8a</b>	In the past three years have the number of employees, the machinery used, or the space occupied by this business or activity have increased?
-------------	--

Yes	1	
No	2	
Don't know (spontaneous)	-9	
		<b>b8a</b>

<b>B.9</b>	Is the largest owner also the main decision maker of this business or activity?
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Yes	1	<b>SKIP TO B.11</b>
No	2	
Don't know (spontaneous)	-9	
		<b>b8a</b>

<b>B.10</b>	Is the main decision maker female?
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Yes	1	
No	2	
Don't know (spontaneous)	-9	
		<b>b10</b>

<b>B.11</b>	How many years of experience working in this sector does the main decision maker have?
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	<b>Number of years</b>
Decision maker years experience	<b>b11</b>
Don't know (spontaneous)	-9

<b>B.12</b>	What year did this business or activity originally start?
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	<b>Year</b>
Year business started	<b>b12</b>
Don't know (spontaneous)	-9

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

<b>B.13</b>	How many people, including owner and family members, worked in this business or activity at start up? (INTERVIEWER: include respondent when applicable)
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Employees at start-up	<b>b13</b>
Don't know (spontaneous)	-9

<b>B.14</b>	Was this business or activity formally registered with the <b>[insert name of the registration office where businesses are required to register]</b> at start up?
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Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**SKIPT TO B.15**

**b14**

<b>B.14a</b>	Was this business or activity formally registered with the <b>[insert name of the registration office where businesses are required to register]</b> at any moment in the past?
--------------	---

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

**b14a**

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

**Now, we would like to learn more about the business owner**

<b>B.15</b>	What is the age of the largest owner?
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	<b>Years</b>
Age of largest owner	<b>b15</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>B.16</b>	What is the marital status of the largest owner?
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Single	1
Currently married or partnered	2
Divorced or widowed	3
<b>Don't know (spontaneous)</b>	<b>-9</b>

**b16**

<b>B.17</b>	For how many years has the largest owner lived in this city?
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Number of years	
<b>Entire life</b>	<b>-5</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**SKIP TO B19**

**b17**

<b>B.18</b>	Where did the largest owner live before moving to this city? <b>(INTERVIEWER - READ OUT)</b>
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Smaller city in the same country	1
Bigger or same size of city in the same country	2
Different country	3
<b>Don't know (spontaneous)</b>	<b>-9</b>

**b18**

<b>B.19</b>	How many people live within the largest owner's household premises?
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	Number
People who live in the same household premises of largest owner	<b>b19</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>B.19a</b>	How many of the people who live within the largest owner's household premises are less than 6 years old?
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	Number
People who live in the same household premises of largest owner who are less than 6 years old	<b>b19a</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>B.20</b>	How many people within the largest owner's household premises have employment under a contract?
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	Number
People in household who work under contract	<b>b20a</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>B.21</b>	What is the highest level of education of the largest owner?
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No Education	1
Primary School (complete or not)	2
Secondary School (complete or not)	3
Vocational Training	4
University training (complete or not)	5
<b>Don't Know (spontaneous)</b>	<b>-9</b>
	<b>b21</b>

<b>B.22</b>	Has the largest owner completed any vocational training or technical education?
-------------	---

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>
	<b>b22</b>

<b>B.23</b>	What is or was the highest level of education of either of the largest owner's parents?
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No Education	1
Primary School (complete or not)	2
Secondary School (complete or not)	3
Vocational Training	4
University training (complete or not)	5
<b>Don't Know (spontaneous)</b>	<b>-9</b>
	<b>b23</b>

<b>B.24</b>	Did either of the largest owner's parents own a business or do they currently own a business?
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Yes	1
No	2
Don't know (spontaneous)	-9

<b>b24</b>
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<b>B.25</b>	Prior to starting this business, what was the previous occupation of the largest owner? <b>(INTERVIEWER - READ OUT)</b>
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Employed in the same activity as the current business	1	<b>SKIP TO B.26</b>
Employed in a different activity	2	
Self-employed in a different type of activity	3	
Self employed in the same type of activity	4	<b>SKIP TO B.26</b>
Unemployed	5	<b>SKIP TO B.26</b>
Other (for example housewife, student, etc.)	6	<b>SKIP TO B.26</b>
Don't know (spontaneous)	-9	<b>SKIP TO B.26</b>

<b>b25</b>
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<b>B.25a</b>	What was the main reason to change to a different activity? <b>(INTERVIEWER - READ OUT)</b>
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Changing activity offered a more attractive business activity	1
Changing activity offered better hours or better location	2
Could not open a business in the same activity in the desired location	3
Other reason. Specify <b>b25ax</b>	5
Don't know (spontaneous)	-9

<b>B.26</b>	Does the largest owner currently have a job in a formal business registered with <b>[insert name of the registration office where businesses are required to register]</b> ?
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Yes	1	<b>SKIP TO C1</b>
No	2	
Don't know (spontaneous)	-9	

<b>b26</b>
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<b>B.27</b>	In the past two years, did the largest owner try to get a job in a formal business registered with <b>[insert name of the registration office where businesses are required to register]</b> ?
-------------	--

Yes	1	<b>SKIP TO C1</b>
No	2	<b>SKIP TO C1</b>
Don't know (spontaneous)	-9	

<b>b27</b>
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<b>B.28</b>	Did the largest owner get the job?
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Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>b28</b>
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## C. LOCATION AND INFRASTRUCTURE

**READ THE FOLLOWING TO THE INTERVIEWEE BEFORE CONTINUING:**

**We now turn to another topic**

**C.1** Where is this business or activity located? **(INTERVIEWER - READ OUT)**

Within household premises	1
Outside household premises	2

**GO TO QUESTION c.2**

**c1**

**c.1a** What is the main reason the business or activity is located within household premises? **(INTERVIEWER - READ OUT)**

It costs less to run a business from home	1
It makes it easier to manage family responsibilities along with work	2
There is no benefit working outside the household premises	3
<b>Other (spontaneous)</b> <b>SPECIFY c1ax</b>	4
<b>Don't Know (spontaneous)</b>	-9

**GO TO QUESTION c.3**

**GO TO QUESTION c.3**

**GO TO QUESTION c.3**

**GO TO QUESTION c.3**

**GO TO QUESTION c.3**

**c1a**

**INTERVIEWER: PLEASE ANSWER THIS QUESTION YOURSELF BY USING OWN JUDGEMENT**

**c.2** What kind of location does this business or activity have?

With fixed premises and with permanent structure	1
With fixed premises and with temporary structure	2
Without fixed premises (street vendors or services without fixed location)	3
<b>Don't Know (spontaneous)</b>	-9
	<b>c2</b>

**GO TO QUESTION I.1**

**c.3** What is the total area occupied by this business or activity?

Area	<b>c3a</b>
<b>Don't know (spontaneous)</b>	-9

**SPECIFY UNITS**

Square Feet	1
Square Meters	2
<b>Other (SPECIFY) c3bx</b>	3

**c3b**

<b>c.4</b>	Does the owner or owners own the location or space occupied by the business or activity?
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Yes	1
No	2
Don't know (spontaneous)	-9

**GO TO QUESTION c.7**

**c4**

<b>c.5</b>	Does this business or activity pay any rent for the location or space it occupies?
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Yes	1
No	2
Don't know (spontaneous)	-9

**GO TO QUESTION c.9**

**GO TO QUESTION c.9**

**c5**

<b>c.7</b>	Does the owner or owners have a title registered at the land registry office (cadastral register) <b>[insert name of the registration office where properties are registered]</b> over the land it occupies?
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Yes	1
No	2
Don't know (spontaneous)	-9

**c7**

<b>c.9</b>	Over the last 12 months, did the business or activity have to change its main business location due to lack of formal title for its land?
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Yes	1
No	2
Don't know (spontaneous)	-9

**c9**

<b>c.30</b>	Is limited access to land a severe obstacle to the current operation of this business or activity?
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Yes	1
No	2
Don't know (spontaneous)	-9

**c30**

<b>c.31</b>	Does your business or activity use electricity?
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Yes	1
No	2
Don't know (spontaneous)	-9

**GO TO QUESTION C.38**

**c31**

<b>C.31a</b>	Is the business or activity connected to the electricity grid?
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Yes	1
No	2
Don't know (spontaneous)	-9

**c31a**

**C.31b** How does this business or activity pay for electricity? (INTERVIEWER - READ OUT)

Cash	1
Check or Bank transfer	2
Another form of payment (by internet, etc.)	3
No payment for electricity	4
Don't know (spontaneous)	-9

**c31b**

**C.32** In [insert last completed month], did this business or activity experience power outages?

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

**GO TO QUESTION C.36**

**GO TO QUESTION C.36**

**c32**

**C.33** In [insert last completed month], how many power outages did this business or activity experience?

	Number
Number of power outages per month	<b>c33</b>
Don't know (spontaneous)	-9

**C.34** How long did these power outages last on average? (INTERVIEWER NOTE IN HOURS)

	Hours
Average duration of power outage	<b>c34</b>
Less than one hour	1
Don't know (spontaneous)	-9

**C.36** Do you own or share a generator for business activities?

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

**GO TO QUESTION C.38**

**GO TO QUESTION C.38**

**c36**

**C.37** In [insert last completed month], what percent of this business' electricity came from a generator or generators that the business owned or shared?

	Percent
Percentage of electricity from generators	<b>c37</b> %
Don't know (spontaneous)	-9

<b>C.38</b>	Does this business or activity use water for its activity aside from typical consumption and hygiene?
-------------	---

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

**GO TO QUESTION C.50**

**c38**

<b>C.38a</b>	Does the water this business or activity uses for its operations come from public or private sources?
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Public	1
Private	2
Both public and private	3
Don't know (spontaneous)	-9

**GO TO QUESTION C.50**

**c38a**

<b>C.39</b>	In <b>[insert last completed month]</b> , did this business or activity experience insufficient water supply?
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Yes	1
No	2
Don't know (spontaneous)	-9

**GO TO QUESTION C.50**

**GO TO QUESTION C.50**

**c39**

<b>C.40</b>	In <b>[insert last completed month]</b> , how many incidents of insufficient water supply did this business or activity experience?
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	<b>Number</b>
Number of incidents of water insufficiency	<b>c40</b>
Don't know (spontaneous)	-9

**GO TO QUESTION C.50**

<b>C.41</b>	How long did these incidents of insufficient water supply last on average? ( <b>INTERVIEWER NOTE IN HOURS</b> )
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	<b>Hours</b>
Average duration of insufficient water supply	<b>c41</b>
Less than one hour	1
Don't know (spontaneous)	-9

<b>C.50</b>	Are problems with <b>the electricity supply</b> a severe obstacle to the current operation of this business or activity?
-------------	--

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

**c50**

<b>C.60</b>	Are problems with <b>the water supply</b> a severe obstacle to the current operation of this business or activity?
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Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**c60**

## I. CRIME

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

We now turn to another topic.

**I.1** In [insert last completed month], did this business or activity pay for security, for example equipment, personnel, security services, or protection payments?

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

GO TO QUESTION I.3

i1

**I.2** Please estimate the total cost of security in [insert last completed month]

	LCU
Total cost of security	i2
Don't know (spontaneous)	-9

**I.3** In [insert last completed month], did this business or activity experience losses as a result of crime?

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

GO TO QUESTION I.30

GO TO QUESTION I.30

i3

**I.4** Please estimate the value of losses, including sales lost, due to crime occurred to this business or activity in [insert last completed month].

	LCU
Total value of losses	i4
Don't know (spontaneous)	-9

**I.4a** In [insert last completed month], how many incidents of crime did this business or activity experience?

	Number
# of crime incidents	I4a
Don't know (spontaneous)	-9

**I.5** Do you think that unregistered businesses or activities similar to yours give informal payments, gifts, bribes or protection payments in order to stay in business?

Yes	1
No	2
Refuse to answer (spontaneous)	-8
Don't know (spontaneous)	-9

i5

<b>I.6</b>	In <b>[insert last completed month]</b> , did this business or activity experience harassment by government officials or police?
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Yes	1
No	2
Refuse to answer (spontaneous)	-8
Don't know (spontaneous)	-9

i6

<b>I.30</b>	Is crime a severe obstacle to the current operation of this business or activity?
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Yes	1
No	2
Don't know (spontaneous)	-9

i30
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<b>I.31</b>	Is corruption a severe obstacle to the current operation of this business or activity?
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Yes	1
No	2
Don't know (spontaneous)	-9

i31
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## D. SALES AND SUPPLIES

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

The next topic to be covered is about your sales and purchases.

**D.1** In [insert last completed month], what was this business or activity main product or service, that is, the product that represented the largest proportion of sales for the month (in value)?

**Description**

**d1x**

**D.2** Do you manufacture this product yourself?

Yes	1
No	2
Does not apply (spontaneous)- it's a service	-7
Don't know (spontaneous)	-9

**d2**

**D.3** In [insert last completed month], please estimate total sales of the main product or service?

	LCU
Total sales of main product or service	<b>d3</b>
Don't know (spontaneous)	-9

**D.4** What were the total sales of this business or activity in [insert last completed month]?

	LCU
Last complete month's total sales	<b>d4</b>
Don't know (spontaneous)	-9

**INTERVIEWER: IF ONLY ONE PRODUCT OR SERVICE d3=d4**

**D.5** The total sales in [insert last completed month] represented: (READ OUT)

What is normally sold by this business	1
Below what is normally sold by this business	2
Above what is normally sold by this business	3
Don't know (spontaneous)	-9

**GO TO QUESTION D.7**

**d5**

<b>D.6</b>	Could you please estimate total sales for this business or activity in a <b>regular month</b> , that is, a month that is neither the busiest nor the slowest of the year?
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	LCU
Regular month's total sales	<b>d6</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>D.7</b>	Could you please estimate total sales for this business or activity in the <b>slowest month</b> of the year?
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	LCU
Slowest month's total sales	<b>d7</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>D.8</b>	Could you please estimate total sales of this business or activity in the <b>busiest month</b> of the year?
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	LCU
Busiest month's total sales	<b>d8</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>D.10</b>	Does this business or activity produce or sell under contract for another business or person?
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Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>
	<b>d10</b>

<b>D.11</b>	For how many years has this business or activity worked with this business' primary supplier of its main input or sales item?
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	Number of years
Years of relations with primary supplier	<b>d11</b>
<b>Less than one year</b>	<b>1</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>D.12</b>	How many hours per week does this business or activity normally operate?
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	Hours
Hours of normal operation	<b>d12</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>D.13</b>	At the present time, does this business or activity use cell phone(s) for its operations?
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Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**d13**

**K. FINANCE****READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:****I would like to ask you a few questions about how this business finances its operations.****K.3** Are the accounts of the business or activity kept separately from the household expenses?

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

**k3****K.4** In the last year, did you finance the day-to-day operations of this business or activity by using:  
**(INTERVIEWER: READ ONE BY ONE)**

	Yes	No	<b>Do Not Know (spontaneous)</b>
1.Own funds <b>k4a</b>	1	2	<b>-9</b>
2.Credit from suppliers or advances from customers <b>k4b</b>	1	2	<b>-9</b>
3.Moneylenders <b>k4c</b>	1	2	<b>-9</b>
4.Microfinance institutions <b>k4d</b>	1	2	<b>-9</b>
5.Banks <b>k4e</b>	1	2	<b>-9</b>
6.Friends or relatives <b>k4f</b>	1	2	<b>-9</b>
7.Other sources (specify <b>k4gx</b> ) <b>k4g</b>	1	2	<b>-9</b>

**K.5** Of the options listed above, which is the most used?

Most used form of finance	<b>k5</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**K.6** In the last 3years, did you buy any machinery, vehicles or other means of transport, equipment, land or buildings for your business or activity?

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

**GO TO QUESTION K.10**  
**GO TO QUESTION K.10****k6**

<b>K.7</b>	In the last 3 years, how much did this business or activity spend on purchases of: <b>(INTERVIEWER: READ OUT)</b>
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	LCU	Do Not Know (spontaneous)
Machinery new or used	<b>k7an</b>	<b>-9</b>
Equipments and tools new or used	<b>k7bn</b>	<b>-9</b>
Vehicles new or used and other means of transport	<b>k7cn</b>	<b>-9</b>
Land	<b>k7dn</b>	<b>-9</b>
Buildings (purchased or constructed by yourself)	<b>k7en</b>	<b>-9</b>

<b>K.8</b>	In the last 3 years, have you financed the purchases of machinery, vehicles or other means of transport, equipment, land or buildings of this business or activity by using: <b>INTERVIEWER: READ ONE BY ONE</b>
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	Yes	No	Do Not Know (spontaneous)
1. Own funds <b>k8an</b>	<b>1</b>	<b>2</b>	<b>-9</b>
2. Credit from suppliers or advances from customers <b>k8bn</b>	<b>1</b>	<b>2</b>	<b>-9</b>
3. Moneylenders <b>k8cn</b>	<b>1</b>	<b>2</b>	<b>-9</b>
4. Microfinance institutions <b>k8dn</b>	<b>1</b>	<b>2</b>	<b>-9</b>
5. Banks <b>k8en</b>	<b>1</b>	<b>2</b>	<b>-9</b>
6. Friends/ Relatives <b>k8fn</b>	<b>1</b>	<b>2</b>	<b>-9</b>
7. Other sources (specify <b>k8gnx</b> ) <b>k8gn</b>	<b>1</b>	<b>2</b>	<b>-9</b>

<b>K.9</b>	Of the options listed above, which was the most important?
------------	--

Most important form of fixed asset finance	<b>k9</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>K.10</b>	Do you have a bank account to run this business or activity?
-------------	--

Yes	1	<b>GO TO QUESTION K.12</b> <b>GO TO QUESTION K.12</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	
		<b>k10</b>

<b>K.11</b>	Do you use a separate bank account for your household?
-------------	--

Yes	1	
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	
		<b>k11</b>

<b>K.12</b>	At this time, does this business or activity have a loan or does the owner have a loan for the business or activity?
-------------	--

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

GO TO QUESTION K.17

GO TO QUESTION K.17

k12

<b>K.13</b>	Referring to the most recently obtained loan, where did you get the loan from? (INTERVIEWER: READ OUT)
-------------	--

Bank	1
Moneylenders	2
Micro-credit institutions	3
Input supplier or customer	4
Other (specify k13x)	5
Don't know (spontaneous)	-9
	k13

<b>K.16</b>	Referring only to the most recent loan, did the financing require guarantee?
-------------	--

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

k16

<b>K.17</b>	In the last year, did you apply for any loans for this business or activity?
-------------	--

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

GO TO QUESTION L.1

k17

<b>K.18</b>	What was the <b>main</b> reason why you did not apply for any loan for this business or activity? INTERVIEWER: SHOW CARD
-------------	---

No need for a loan	1
Application procedures are complex	2
Interest rates are too high	3
Did not have required guarantees	4
Did not think it would be obtained because I am not registered	5
Other (spontaneous)	6

k18

<b>k.30</b>	Is limited access to finance or loans a severe obstacle to the current operation of this business or activity?
-------------	--

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

**k30**

**L. LABOR****READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

Now I would like to ask you a few questions about the individual who work in this business or activity

**L.1** In [insert last completed month], how many people who work in this business or activity were:  
(INTERVIEWER: include family members, owner and respondent if applicable).

	Number	Don't know (spontaneous)
Paid	<b>11a</b>	<b>-9</b>
Unpaid	<b>11b</b>	<b>-9</b>

**L.2** Would you state that in [insert last completed month] the number of people working in the business was:

Higher than usual	1
Lower than usual	2
As usual	3
Don't know (spontaneous)	<b>-9</b>

**GO TO QUESTION L.4**

**12**

**L.3** Considering a usual month over last year, could you please estimate how many people who worked in this business or activity were:  
(INTERVIEWER: include family members, owner and respondent if applicable).

	Number	Don't know (spontaneous)
Paid	<b>13a</b>	<b>-9</b>
Unpaid	<b>13b</b>	<b>-9</b>

(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)

**L.4** In the month with the highest number of people working in the business or activity over the last year, could you please estimate how many workers were:  
(INTERVIEWER: include family members, owner and respondent if applicable).

	Number	Don't know (spontaneous)
Paid	<b>14a</b>	<b>-9</b>
Unpaid	<b>14b</b>	<b>-9</b>

(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)

<b>L.5</b>	In the <b>month with the lowest number of people working</b> in the business or activity over the last year, could you please estimate how many workers were: <b>(INTERVIEWER: include family members, owner and respondent if applicable)</b>
------------	---

	Number
Paid	<b>15a</b>
Unpaid	<b>15b</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)**

<b>L.6</b>	In <b>[insert last completed month]</b> , how many females worked in this business or activity for the following categories? <b>(INTERVIEWER: include family members, owner and respondent if applicable).</b>
------------	---

	Number	Don't know (spontaneous)
Paid <b>16a</b>		<b>-9</b>
Unpaid <b>16b</b>		<b>-9</b>

<b>L.7</b>	In <b>[insert last completed month]</b> , how many family members of the owner(s) of this business or activity were working in this business?
------------	---

	Number	
Family members last month		
<b>Don't know (spontaneous)</b>	<b>-9</b>	<b>17</b>

<b>L.8</b>	What is the approximate average monthly salary for a worker in this business or activity?
------------	---

	LCU
Average monthly salary for a worker	<b>18</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>L.9</b>	What is the approximate average monthly salary for a female worker in this business or activity?
------------	--

	LCU
Average monthly salary for a female full-time worker	<b>19</b>
<b>Does not apply</b>	<b>-7</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

## R. REGISTRATION

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

We now turn to another topic.

**R.1** Would you like for your business or activity to be registered with the [insert name of the registration office where businesses are required to register]?

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

**r1**

**R.2** Please indicate if any of the following is a reason why this business or activity is not registered with [insert name of the registration office where businesses are required to register]?

	Yes	No	Don't Know
Because of time, fees, and paper work required to complete registration <b>r2a</b>	1	2	-9
Because of the taxes that need to be paid if registered <b>r2b</b>	1	2	-9
Because of the inspections and meetings with government officials that would take place if registered <b>r2c</b>	1	2	-9
Because of the bribes registered businesses need to pay <b>r2d</b>	1	2	-9
Because there is no benefit for my business from being registered <b>r2e</b>	1	2	-9

**R.5** Does this business or activity have to give gifts, informal payments or bribes to remain unregistered?

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

**r5**

<b>R.6</b>	As I read several options please indicate if each one represents a benefit for your business or activity that could be obtained from being registered with the <b>[insert name of the registration office where businesses are required to register]</b> . (INTERVIEWER: READ OUT ONE BY ONE)
------------	---

	Yes	No	Don't know (spontaneous)	Not applicable
Better access to financing or loans <b>r6a</b>	1	2	-9	-7
Better access to raw materials, infrastructure services, and government services <b>r6b</b>	1	2	-9	-7
Less bribes to pay <b>r6c</b>	1	2	-9	-7
Being able to issue receipts to attract customers <b>r6g</b>	1	2	-9	-7

<b>R.8</b>	On average, how long do you think it would take to register your business or activity with <b>[insert name of the registration office where businesses are required to register]</b> ?
------------	--

	Days	
Time to register the business or activity		
Don't know (spontaneous)	-9	<b>r8</b>

<b>R.9</b>	What is the maximum time (or the longest) you think it can take to register your business or activity with <b>[insert name of the registration office where businesses are required to register]</b> ?
------------	--

	Days	
Maximum time to register the business		
Don't know (spontaneous)	-9	<b>r9</b>

<b>R.10</b>	What is the minimum time (or the shortest) you think it can take to register your business or activity with <b>[insert name of the registration office where businesses are required to register]</b> ?
-------------	---

	Days	
Minimum time to register the business		
Don't know (spontaneous)	-9	<b>r10</b>

## **M. BUSINESS ENVIRONMENT**

### **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 business environment that affects the operations of this business or activity

<b>M.1</b>	Which of the following elements of the business environment, if any, currently represents the biggest obstacle faced by this business or activity.
------------	--

**ENUMERATOR: PLEASE ROTATE THE ORDER IN WHICH THE OPTIONS ARE READ**

1-Limited access to finance or loans
2-Limited access to land
3-Corruption
4-Crime
5-Problems with the electricity supply
6-Problems with the water supply

## N. ASSETS

**N.1** For **[insert last completed month]** last complete month, please provide the following information about this business or activity:

	LCU	Don't know (spontaneous)
a. Total cost of workers including salaries and any other form of payment	<b>n1a</b>	<b>-9</b>
c. Total costs of electricity	<b>n1c</b>	<b>-9</b>
d. Total costs in transportation	<b>n1d</b>	<b>-9</b>
b. Total cost of raw materials (if manufacturing)	<b>n1b</b>	<b>-9</b>

**N.2** In its current operations does this business or activity use machinery (excluding tools, equipment and computers)?

Yes	1	<b>GO TO QUESTION N.4</b> <b>GO TO QUESTION N.4</b> <b>n2</b>
No	2	
Don't know (spontaneous)	<b>-9</b>	

**N.3** If this business or activity were to purchase all the machinery it uses (excluding tools, equipment and computers), in its current condition, how much would they cost?

	LCU
Cost of machinery	<b>n3</b>
Refusal	<b>-8</b>
Don't know (spontaneous)	<b>-9</b>

**N.4** In its current operations does this business or activity use its own vehicles or other means of transport?

Yes	1	<b>GO TO QUESTION N.6</b> <b>GO TO QUESTION N.6</b> <b>n4</b>
No	2	
Don't know (spontaneous)	<b>-9</b>	

**N.5** If this business or activity were to purchase its own vehicles or other means of transport used, in its current condition, how much would they cost?

	LCU
Cost of own vehicles and other means of transport	<b>n5</b>
Refusal	<b>-8</b>
Don't know (spontaneous)	<b>-9</b>

<b>N.6</b>	If this business or activity were to purchase all the tools, equipment, and computers (excluding machinery and vehicles) it uses, in its current condition, how much would they cost?
------------	---

	<b>LCU</b>
Cost of tools and equipment	<b>n6</b>
<b>Refusal</b>	<b>-8</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

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

	<b>Business Address</b>	<b>Position in the business</b>	<b>Years with the business</b>	<b>Gender</b>
<b>Main respondent</b>	<b>A15a4ax</b>	<b>a15a1ax</b>	<b>a15a2a</b>	<b>a15a3a</b>

**THE SURVEY ENDS HERE**

**THANK YOU VERY MUCH FOR YOUR COOPERATION.**

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

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

**INTERVIEWER COMMENTS:**

**a17x**

(Problems occurred/extraordinary circumstances which could influence results)