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**THE WORLD BANK ENTERPRISE SURVEY - CAMEROON**  
*Services Module (2016)*

**FIELDWORK SUPERVISORS AND MANAGEMENT ARE RESPONSIBLE FOR THIS SECTION.**

**INFORMATION ACQUIRED PRIOR TO SCREENING:**

<b>Sampling Information [CODES FROM WBG PROGRESS REPORT]</b>	
Sampling sector	<b>a4a</b>
Sampling size	<b>a6a</b>
Sampling location	<b>a2</b>
Panel	<b>panel</b>

**INFORMATION BASED ON LOCATION OF INTERVIEW (a3x). ENSURE A3X IS THE NAME OF AN OFFICIAL LOCALITY AND NOT A NEIGHBORHOOD**

Is this city the official capital city?	<b>a3b</b>	Is this city the main business city?	<b>a3c</b>	Size of locality	<b>a3</b>
Yes	1	Yes	1	City with population over 1 million	2
No	2	No	2	Over 250.000 to 1 million	3
				50.000 to 250.000	4
				Less than 50.000	5

**PLEASE ENSURE ALL VALUES ARE INITIALLY VERIFIED BY SUPERVISOR AND/OR MANAGEMENT. REVIEW SALES AND ACCOUNTING FIGURES AND DESCRIPTIONS FOR ACCURACY.**

**A.13 Supervisor code** **a13**

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

A.4 Industry		Screener sector <b>a4b</b>	Questionnaire <b>a0</b> <b>FROM A4B</b>
<b>Manufacturing</b>	Food	15	1 - manufacturing
	Tobacco	16	
	Textiles	17	
	Garments	18	
	Leather	19	
	Wood	20	
	Paper	21	
	Publishing, printing, and Recorded media	22	
	Refined petroleum product	23	
	Chemicals	24	
	Plastics & rubber	25	
	Non metallic mineral products	26	
	Basic metals	27	
	Fabricated metal products	28	
	Machinery and equipment (29-30)	29	
	Electronics (31-32)	31	
	Precision instruments	33	
	Transport machines (34-35)	34	
	Furniture	36	
	Recycling	37	
<b>Retail</b>	Retail	52	2 - retail
<b>Other Services</b>	Wholesale	51	3 - other services
	IT	72	
	Hotel and restaurants: section H	55	
	Services of motor vehicles	50	
	Construction Section F:	45	
	Transport Section I: (60-64)	60	

A.3a	Screener Region <b>a3a</b>	A.6	Screener Size <b>a6b</b>
Centre	1	Micro <5	0
Littoral	2	Small >=5 and <=19	1
Ouest	3	Medium >=20 and <=99	2
		Large >=100	3

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**A. CONTROL INFORMATION [TO BE COMPLETED AT THE TIME OF THE INTERVIEW]****INFORMATION AUTOMATICALLY GENERATED**

<b>GPS COORDINATES</b>	Degrees (Latitude)	<b>lat</b>
	Degrees (Longitude)	<b>lon</b>

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

<b>Day (dd)</b>	<b>Month (mm)</b>	<b>Year (yyyy)</b>	<b>Hour (00 to 23)</b>	<b>Minutes (00 to 59)</b>
<b>a14d</b>	<b>a14m</b>	<b>a14y</b>	<b>a14h</b>	<b>a14min</b>

A.12 Interviewer code **a12** A.1A Language **a1a**

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A.3x Name of City/town/village

**INTERVIEWR**

<b>a3x</b>
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**UPDATE IF INCORRECT****READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.**

The goal of this survey is to gather information and opinions about the business environment in Cameroon. The information gathered here will help to develop new policies and programs that enhance employment and economic growth.

The information obtained here will be held in the strictest confidentiality. Neither your name nor the name of your business will be used in any document based on this survey.

**A. CONTROL INFORMATION**

A.7	Is this establishment part of a larger firm? (larger firms include several distinct locations or establishments, including branch offices or production, distribution, or sales sites)
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Yes	1	<b>SKIP TO B.1</b>
No	2	
		<b>a7</b>

A.7a	How many establishments are part of the firm?
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Number of establishments	<b>a7a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

A.7b	Is this establishment the headquarters location?
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Yes	1	<b>SKIP TO A9</b>
No	2	
		<b>a7b</b>

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A.7c	Does this headquarters location engage in production or sales at this location?
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Yes	1
No	2

**TERMINATE**

**a7c**

A.11	Are the financial statements of the headquarters location separate from the rest of the other establishments?
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Yes	1
No	2

**SKIP TO B.1**

**SKIP TO B.1**

**a11**

A.9	Are this establishment's financial statements prepared separately from headquarters' statements?
-----	--

Yes	1
No	2

**TERMINATE**

**a9**

**B. GENERAL INFORMATION****READ OUT THE FOLLOWING INTRODUCTORY SENTENCE ONLY IF A7 = 1 (yes):****The first few questions apply to the firm which this establishment is part of.****B.1** What is this firm's current legal status? **SHOW CARD 1**

Shareholding company with shares trade in the stock market	1
Shareholding company with non-traded shares or shares traded privately	2
Sole proprietorship	3
Partnership	4
Limited partnership	5
<b>OTHER (SPONTANEOUS-SPECIFY) __ b1x __</b>	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**SKIP TO B.2****b1****INTERVIEWER: PLEASE NOTE WHEN b1 IS 3 (SOLE PROPRIETORSHIP), WRITE 100% FOR QUESTION b3.****B.3** What percentage of this firm does the largest owner or owners own?

	<b>Percent</b>
Percentage held by largest owner or owners	<b>b3</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

	<b>Percent</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Private domestic individuals, companies or organizations	<b>b2a</b> %	<b>-9</b>
Private foreign individuals, companies or organizations	<b>b2b</b> %	<b>-9</b>
Government or State	<b>b2c</b> %	<b>-9</b>
Other	<b>b2d</b> %	<b>-9</b>
	<b>100%</b>	

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

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**B.4** Amongst the owners of the firm, are there any females?

Yes	1	
No	2	<i>SKIP TO B.5</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>SKIP TO B.5</i>

**b4**

**INTERVIEWER: PLEASE NOTE WHEN b1 IS 3 (SOLE PROPRIETORSHIP) and b4 is 1 (FIRM HAS A FEMALE OWNER), WRITE 100% FOR QUESTION b4a.**

**B.4a** What percentage of the firm is owned by females?

	<b>Percent</b>
Percentage of female ownership	<b>b4a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**READ ONLY IF A7=1 (yes)**

**I want to proceed by asking you about this establishment only.**

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

	<b>Year</b>
Year establishment began operations	<b>b5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

**B.6** How many full-time employees did this establishment employ when it started operations? Please include all employees and managers (**INTERVIEWER: INCLUDE RESPONDENT WHEN APPLICABLE**)

	<b>Number</b>
Full-time employees at start-up	<b>b6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**B.6a** Was this establishment formally registered when it began operations?

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**b6a**

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**B.6b** In what year was this establishment formally registered?

	Year
Year establishment formally registered	<b>b6b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>NEVER REGISTERED (SPONTANEOUS)</b>	<b>-7</b>

**TERMINATE**

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR.**

**B.7** How many years of experience working in this sector does the Top Manager have?

	Years
Manager's experience in sector	<b>b7</b>
<b>LESS THAN ONE YEAR</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**B.7a** Is the Top Manager female?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**b7a**

**B.8** Does this establishment have an internationally-recognized quality certification?  
(**INTERVIEWER: SOME EXAMPLES ARE ISO 9000 or 14000, or HACCP**)

Yes	1
No	2
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**SKIP TO C.3**

**SKIP TO C.3**

**b8**

**B.8x** Please specify the internationally-recognized quality certifications

Specify Certifications	<b>b8x</b>
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**C. INFRASTRUCTURE AND SERVICES****READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.****Now, we turn to the establishment's operations**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION C.6****GO TO QUESTION C.6****c3**

**C.4** In reference to that application for an electrical connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	<b>Days</b>
Wait for electrical connection	<b>c4</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**C.5** In reference to that application for an electrical connection, was an informal gift or payment expected or requested?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**c5**

**C.6** Over fiscal year **2015**, did this establishment experience power outages?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION C.10****GO TO QUESTION C.10****c6**



<b>C.7</b>	In a typical month, over fiscal year <b>2015</b> , how many power outages did this establishment experience?
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	Number	
Number of power outages in a typical month	<b>c7</b>	<i>IF 0, GO TO QUESTION C.9</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO QUESTION C.9</i>

<b>C.8</b>	How long did these power outages last on average?
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	Hours	Minutes
Average duration of power outages	<b>c8a</b>	<b>c8b</b>
<b>LESS THAN ONE MINUTE</b>		<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>-9</b>

<b>C.9</b>	Please estimate the losses that resulted from power outages either as a percentage of total annual sales or as total annual losses.
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	Percent
Loss as percentage of total annual sales due to power outages	<b>c9a</b> %
<b>NONE</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	LCUs
Annual losses due to power outages	<b>c9b</b>
<b>NONE</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>C.10</b>	Over the course of fiscal year <b>2015</b> , did this establishment own or share a generator?
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Yes	1	
No	2	<i>GO TO QUESTION C.12</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO QUESTION C.12</i>
	<b>c10</b>	

<b>C.11</b>	In fiscal year <b>2015</b> , what percentage of this establishment's electricity came from a generator or generators that the establishment owned or shared?
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	Percent
Percentage electricity from generators	<b>c11</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**C.12** Over the last two years, did this establishment submit an application to obtain a water connection?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION C.22a**

**GO TO QUESTION C.22a**

**c12**

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

	Days
Wait for water connection	<b>c13</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANENOUS)</b>	<b>-8</b>

**c14**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**c22a**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**c22b**

C.30	<p>Using the response options on the card; To what degree is <b>Electricity</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 3</b></p> <p>Using the response options on the card; To what degree are <b>Telecommunications</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 3</b></p>
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						(SPONTANEOUS)		
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	DON'T KNOW	DOES NOT APPLY
Electricity	c30a	0	1	2	3	4	-9	-7
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.**

**D.1a1** In fiscal year **2015**, what was this establishment's main activity, product or service, that is, the activity, product or service that represented the largest proportion of annual sales  
**ENUMERATOR: PLEASE SPECIFY THE ACTIVITY AND PRODUCT IN DETAIL, FOR EX., "DATA CONSULTING IT SERVICES" NOT JUST IT SERVICES**

	<b>d1a1a</b>	<b>DETAILED DESCRIPTION OF MAIN ACTIVITY AND PRODUCT</b>
Manufacturing of	1	<b>d1a1x</b>
Retail trade of	2	
Wholesale trade of	3	
Construction	4	
Hotel or restaurant	5	
Provide services of	6	

**INTERVIEWER: THE FOLLOWING QUESTION IS NOT PART OF THE INTERVIEW. IT WILL BE FILLED OUT IN THE OFFICE**

**D.1a2** **PLEASE CHOOSE THE 4-DIGIT ISIC REV. 3.1 CODE THAT BEST APPLIES TO THE ESTABLISHMENT'S MAIN ACTIVITY AND PRODUCT.**

	<b>Code</b>
<b>CODE OF THE MAIN PRODUCT AND ACTIVITY</b>	<b>d1a2</b>

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

	<b>Percent</b>
Percentage of sales represented by main activity or product	<b>d1a3</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: PLEASE NOTE THAT THE NEXT QUESTION REFERS TO THE TOTAL SALES OF ALL PRODUCTS AND SERVICES**

**D.2** In fiscal year **2015**, what were this establishment's total annual sales for all products and services?

	LCUs
Last complete fiscal year's total sales	<b>d2</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>PLEASE ALSO WRITE OUT THE NUMBER (i.e. 50,000 as Fifty Thousand)</b>	
	<b>d2x</b>

**N.3** Looking back at the end of fiscal year **2013**, what were total annual sales for this establishment?

	LCUs
Total annual sales three years ago	<b>n3</b>
<b>IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**D.3** Coming back to fiscal year **2015**, what percentage of this establishment's sales were:  
**SHOW CARD 4**

	Percent	<b>DON'T KNOW (SPONTANEOUS)</b>
National sales	<b>d3a %</b>	<b>-9</b>
Indirect exports (sold domestically to third party that exports products)	<b>d3b %</b>	<b>-9</b>
Direct exports	<b>d3c %</b>	<b>-9</b>
	<b>100%</b>	

**IF 100% GO TO QUESTION D.10**

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

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

	Year
Began exporting directly or indirectly	<b>d8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: WRITE YEAR USING 4 DIGITS**

<b>D.10</b>	In fiscal year <b>2015</b> , what percentage of the value of products this establishment shipped to supply domestic markets was lost while in transit because of theft?
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	Percent	
Losses due to theft as percentage of the value of the products	<b>d10</b> %	
<b>NO LOSSES</b>	<b>0</b>	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
<b>NO INTERNAL SHIPMENTS MADE (DOES NOT APPLY)</b>	<b>-7</b>	<b>GO TO QUESTION D.12</b>

<b>D.11</b>	In fiscal year <b>2015</b> , what percentage of value of products this establishment shipped to supply domestic markets was lost while in transit because of breakage or spoilage?
-------------	--

	Percent
Losses due to breakage or spoilage as percentage of the value of the products	<b>d11</b> %
<b>NO LOSSES</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>NO INTERNAL SHIPMENTS MADE (DOES NOT APPLY)</b>	<b>-7</b>

<b>D.12</b>	In fiscal year <b>2015</b> , as a proportion of all material inputs, supplies, or finished goods and materials purchased to resell purchased that year, what percentage of this establishment's material inputs, supplies, or finished goods and materials purchased to resell were: <b>SHOW CARD 5</b>
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	Percent	<b>DON'T KNOW (SPONTANEOUS)</b>	
Material inputs, supplies, or finished goods and materials purchased to resell of domestic origin	<b>d12a</b> %	<b>-9</b>	
Material inputs, supplies, or finished goods and materials purchased to resell of foreign origin	<b>d12b</b> %	<b>-9</b>	<b>IF 0, GO TO QUESTION D.30</b>
	<b>100%</b>		

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

<b>D.13</b>	Were any of the material inputs, supplies, or finished goods and materials purchased to resell purchased in fiscal year <b>2015</b> , imported directly?
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Yes	1	
No	2	<b>GO TO QUESTION D.30</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION D.30</b>
		<b>d13</b>

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<b>D.14</b>	In fiscal year <b>2015</b> , when this establishment imported material inputs, supplies, or finished goods and materials purchased to resell, how many days did it take on average from the time these goods arrived to their point of entry (e.g. port, airport) until the time these goods could be claimed from customs?
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	Days
Average number of days to clear customs	<b>d14</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>D.30</b>	Using the response options on the card; To what degree is/are <b>[INSERT OPTION]</b> an obstacle to the current operations of this establishment? SHOW <b>CARD 6</b>
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		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>(SPONTANEOUS)</b>	
							<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Transport	<b>d30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Customs and trade regulations	<b>d30b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**e11****E.30** Using the response options on the card; To what degree are **Practices of Competitors in the Informal Sector** an obstacle to the current operations of this establishment? **SHOW CARD 7**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>(SPONTANEOUS)</b>	
						<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Practices of competitors in the informal sector <b>e30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**AFe.31** Is this establishment part of a formal or informal business association (e.g. Chamber of Commerce)?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**AFe31****AFe.32** Over the last fiscal year **2015**, has this business made use of external advice for the management of the business?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION AFE.34****AFe32**



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**AFE.33** What type of advisors were used? **SHOW CARD 8**

Type of advisor		Yes	No	DON'T KNOW (SPONTANEOUS)
Peers (other businesses)	<b>AFe33a</b>	1	2	-9
Paid professionals (consultants)	<b>AFe33b</b>	1	2	-9
Clients or suppliers	<b>AFe33c</b>	1	2	-9
Governments or donor funded institutions	<b>AFe33d</b>	1	2	-9
Incubators	<b>AFe33e</b>	1	2	-9
Accelerator programs	<b>AFe33f</b>	1	2	-9
<b>Other SPECIFY</b> ____ <b>AFe33gx</b> ____	<b>AFe33g</b>	1	2	-9

**AFE.34** How do you rate the overall quality of business support systems in the city the establishment is located? **SHOW CARD 9**

**INTERVIEWER: PLEASE READ OUT THE QUESTIONS**

				(SPONTANEOUS)	
				DON'T KNOW	DOES NOT APPLY
	Below required	As required	Above required		
Business support systems in the city <b>AFe34</b>	0	1	2	-9	-7

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

And now we switch to a different topic. In this section “new” means new to the establishment but not necessarily new to the market.

**H.1** During the last three years, has this establishment introduced new or significantly improved products or services?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION H.5****GO TO QUESTION H.5****h1**

**H.2** Were any of the new or significantly improved products or services also new for the establishment's main market?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**h2**

**H.3** Please describe in detail the **main** new or significantly improved product or service that this establishment introduced during the last three years.  
The main new or significantly improved product or service is the one that represented the largest proportion of this establishment's sales in value (not volume) during the last three years

**Description****DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE****h3x**

**H.4** Please describe in detail how the **main** new or significantly improved product or service is different than the most similar product or service, if any, previously produced by this establishment.  
**IF THERE IS NOTHING SIMILAR WRITE “COMPLETELY NEW”**

**Description****DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE**

QUESTIONNAIRE NUMBER **id**

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	<b>rotation</b>
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	<b>h4x</b>
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<b>H.5</b>	<p>During the last three years, has this establishment introduced any new or significantly improved process, that is:</p> <p style="padding-left: 40px;">methods of manufacturing products or offering services; logistics, delivery, or distribution methods for inputs, products, or services; or supporting activities for processes?</p>
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION H.8**

**GO TO QUESTION H.8**

<b>h5</b>
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<b>H.6</b>	<p>Please describe in detail the <b>main</b> new or significantly improved process that this establishment introduced during the last three years The main innovative process is the innovative process that had the largest impact on the operations of the establishment during the last three years</p>
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**Description**

<p><b>DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE</b></p>	<b>h6x</b>
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<b>H.7</b>	<p>Please describe in detail how the <b>main</b> new or significantly improved process is different than the most similar process that is or was used by this establishment</p> <p><b>IF THERE IS NOTHING SIMILAR WRITE "COMPLETELY NEW"</b></p>
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**Description**

<p><b>DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE</b></p>	<b>h7x</b>
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QUESTIONNAIRE NUMBER **id**

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	<b>rotation</b>
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<b>H.8</b>	During last fiscal year, did this establishment spend on formal research and development activities, either in-house or contracted with other companies, excluding market research surveys?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION G.6**

**GO TO QUESTION G.6**

<b>h8</b>
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<b>H.9</b>	During last fiscal year, how much did this establishment spend on formal research and development activities, either in-house or contracted with other companies?
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	LCU
Cost of formal research and development activities	<b>h9</b>
<b>NONE (SPONTANEOUS)</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**G. LAND AND PERMITS**

<b>G.6</b>	Of the <b>buildings</b> occupied by this establishment, what percentage is owned and what percentage is rented or leased? <b>SHOW CARD 10</b>
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	<b>Percent</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Owned by this establishment	<b>g6a</b> %	<b>-9</b>
Rented or leased by this establishment	<b>g6b</b> %	<b>-9</b>
Other	<b>g6c</b> %	<b>-9</b>
	<b>100%</b>	

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

<b>G.1</b>	Of the <b>land</b> occupied by this establishment, what percent is: <b>SHOW CARD 11</b>
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	<b>Percent</b>	<b>DON'T KNOW (SPONTANEOUS)</b>	<b>DOES NOT APPLY IS A FLOOR IN A BUILDING(SPONTANEOUS)</b>
Owned by this establishment	<b>g1a</b> %	<b>-9</b>	<b>-7</b>
Rented or leased by this establishment	<b>g1b</b> %	<b>-9</b>	<b>-7</b>
Other	<b>g1c</b> %	<b>-9</b>	<b>-7</b>
	<b>100%</b>		

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%  
UNLESS RESPONDENT DOES NOT KNOW OR IF ESTABLISHMENT OCCUPIES A FLOOR IN A  
BUILDING**

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

Yes	<b>1</b>
No	<b>2</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

**g2**

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

	Days
Wait for a construction-related permit	<b>g3</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**G.4** In reference to that application for a construction-related permit, was an informal gift or payment expected or requested?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**g4**

**ENUMERATOR: ASK THE FOLLOWING QUESTION ONLY FOR RETAIL FIRMS. OTHERWISE SKIP TO G.30**

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

Area	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**g5a**

**SPECIFY UNITS**

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

**g5b**

**G.30** Using the response options on the card; To what degree is **Access to Land** an obstacle to the current operations of this establishment? **SHOW CARD 12**

						(SPONTANEOUS)	
						<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
						<b>-9</b>	<b>-7</b>
Access to land	<b>g30a</b>	0	1	2	3	4	

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

**I.1** In fiscal year **2015**, did this establishment pay for security, for example equipment, personnel, or professional security services including internet security?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION I.3****GO TO QUESTION I.3****i1**

**I.2** In fiscal year **2015**, what percentage of this establishment's total annual sales was paid for security, or what was the total annual cost of security?

	<b>Percent</b>
Percentage of total annual sales for security	<b>i2a</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	<b>LCUs</b>
Total annual cost of security	<b>i2b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**I.3** In fiscal year **2015**, did this establishment experience losses as a result of theft, robbery, vandalism or arson on this establishment's premises or from internet hacking or from internet fraudulent transactions?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION I.30****GO TO QUESTION I.30****i3**

<b>I.4</b>	In fiscal year <b>2015</b> , what were the estimated losses as a result of theft, robbery, vandalism, arson or internet hacking that occurred on this establishment's premises either as a percentage of total annual sales or as total annual losses?
------------	--

	<b>Percent</b>
Losses as percentage of total annual sales	<b>i4a</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	<b>LCUs</b>
Total annual value of losses	<b>i4b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>I.30</b>	Using the response options on the card; To what degree is <b>Crime, Theft and Disorder</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 13</b>
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						(SPONTANEOUS)	
	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Crime, theft and disorder <b>i30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>



**K. FINANCE****READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:****I would like to ask you a few questions about how you finance the operations of this establishment.**

**K.1** In fiscal year **2015**, what percentage, as a proportion of the value of total annual purchases of material inputs or services, was purchased on credit?

	Percent	DON'T KNOW (SPONTANEOUS)
Purchased on credit?	<b>k1c</b> %	<b>-9</b>

**K.2** In fiscal year **2015**, what percentage of this establishment's total annual sales of its goods or services was sold on credit?

	Percent	DON'T KNOW (SPONTANEOUS)
Sold on credit?	<b>k2c</b> %	<b>-9</b>

**K.3** Over fiscal year **2015**, please estimate the proportion of this establishment's working capital, that is the funds available for day-to-day operations, that was financed from each of the following sources?  
**SHOW CARD 14**

	Percent	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	<b>k3a</b> %	<b>-9</b>
Borrowed from banks: private and state-owned	<b>k3bc</b> %	<b>-9</b>
Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	<b>k3e</b> %	<b>-9</b>
Purchases on credit from suppliers and advances from customers	<b>k3f</b> %	<b>-9</b>
Other, moneylenders, friends, relatives, etc.	<b>k3hd</b> %	<b>-9</b>
	<b>100%</b>	

**IF 0 OR -9, GO TO  
QUESTION K.4**

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

**AFK.3** Among non-bank financial institutions over fiscal year **2015**, please estimate the proportion of this establishment's working capital that is the funds available for day-to-day operations, that was financed by microfinance institutions?

	Percent	DON'T KNOW (SPONTANEOUS)
Microfinance institutions	<b>AFk3a</b> %	<b>-9</b>
	<b>100%</b>	

<b>K.4</b>	In fiscal year <b>2015</b> , did this establishment purchase any new or used fixed assets, such as machinery, vehicles, equipment, land or buildings, including expansion and renovations of existing structures?
------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION K.4b****GO TO QUESTION K.4b****k4**

<b>N.5</b>	In fiscal year <b>2015</b> , how much did this establishment spend on purchases of:  <b>INTERVIEWER: READ OUT</b>
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	LCUs	<b>DON'T KNOW (SPONTANEOUS)</b>
New or used machinery, vehicles, and equipment	<b>n5a</b>	<b>-9</b>
Land and buildings including expansion and renovations of existing structures	<b>n5b</b>	<b>-9</b>

<b>K.5</b>	Over fiscal year <b>2015</b> , please estimate the proportion or total amount of this establishment's total purchase of fixed assets that was financed from each of the following sources: <b>SHOW CARD 15</b>
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	Percent	OR	Amount LCU	<b>DON'T KNOW (SPONTANEOUS)</b>
Internal funds or retained earnings	<b>k5a</b> %		<b>k5a1</b>	<b>-9</b>
Owners' contribution or issued new equity shares	<b>k5i</b> %		<b>k5i1</b>	<b>-9</b>
Borrowed from banks: private and state-owned	<b>k5bc</b> %		<b>k5bc1</b>	<b>-9</b>
Borrowed from non-bank financial institutions	<b>k5e</b> %		<b>k5e1</b>	<b>-9</b>
Purchases on credit from suppliers and advances from customers	<b>k5f</b> %		<b>k5f1</b>	<b>-9</b>
Quasi equity instruments (mezzanine and sub-ordinate debt)	<b>AFk5hdj_a1</b> %		<b>AFk5hdj_a1_1</b>	<b>-9</b>
Other, moneylenders, friends, relatives, bonds, etc	<b>AFk5hdj_a2</b> %		<b>AFk5hdj_a2_1</b>	<b>-9</b>
	<b>100%</b>		<b>n5A+n5B</b>	

**IF 0 OR -9,  
GO TO  
QUESTION  
K.4b****INTERVIEWER: CHECK THAT TOTAL SUMS TO 100% OR THAT TOTAL SUM EQUALS TOTAL PURCHASES IN N5**

(UNLESS RESPONDENT DOES NOT KNOW)

<b>AFK.5</b>	Among non-bank financial institutions, please estimate the proportion of this establishment's total purchase of fixed assets that was financed by microfinance institutions?
--------------	--

	Percent	DON'T KNOW (SPONTANEOUS)
Microfinance institutions	<b>AFk5e2%</b>	<b>-9</b>
	<b>100%</b>	

<b>K.4b</b>	Now turning to fiscal year <b>2014</b> , did this establishment purchase any new or used fixed assets, such as machinery, vehicles, equipment, land or buildings including expansion and renovations of existing structures?
-------------	--

Yes	1	<b>GO TO QUESTION K.6</b> <b>GO TO QUESTION K.6</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>k4b</b>

<b>N.5c</b>	In fiscal year <b>2014</b> , how much did this establishment spend on purchases of:
<b>N.5d</b>	<b>INTERVIEWER: READ OUT</b>

	LCUs	DON'T KNOW (SPONTANEOUS)
New or used machinery, vehicles, and equipment	<b>n5c</b>	<b>-9</b>
Land and buildings including expansion and renovations of existing structures	<b>n5d</b>	<b>-9</b>

<b>K.6</b>	Now let's talk about the establishment's present situation. At this time, does this establishment have a checking (current) or savings account?
------------	---

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>k6</b>

<b>K.7</b>	At this time, does this establishment have an overdraft facility?
------------	---

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>k7</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

*GO TO QUESTION K.15d*

*GO TO QUESTION K.15d*

**k8**

**K.9** Referring to the most recent line of credit or loan, what type of financial institution granted this loan? **SHOW CARD 16**

Private commercial banks	1
State-owned banks or government agency	2
Non-bank financial institutions	3
Other	4
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

*GO TO QUESTION K.10*

*GO TO QUESTION K.10*

*GO TO QUESTION K.10*

*GO TO QUESTION K.10*

**k9**

**MC.1** Among non-bank financial institutions, did microfinance institutions grant the most recent line of credit or loan?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**mc1**

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

	Year
Year most recent line of credit or loan approved	<b>k10</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

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

	LCUs
Size of most recent line of credit or loan approved	<b>k11</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION K.15b**

**GO TO QUESTION K.15b**

**k13**

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

Collateral	Yes	No	<b>DON'T KNOW (SPONTANEOUS)</b>
Land, buildings under ownership of the establishment <b>k14a</b>	1	2	<b>-9</b>
Machinery and equipment including movables <b>k14b</b>	1	2	<b>-9</b>
Accounts receivable and inventories <b>k14c</b>	1	2	<b>-9</b>
Personal assets of owner (house, etc.) <b>k14d</b>	1	2	<b>-9</b>
Other forms of collateral not included in the categories above <b>k14e</b>	1	2	<b>-9</b>

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

	LCUs
Value of collateral <b>k15 a</b>	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**K.15b** What is the total number of open lines of credit or outstanding held by this establishment?

	Number
Total number of open lines of credit or outstanding loans <b>k15b</b>	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION K.15d**

**K.15c** What is the total value of open lines of credit or outstanding loans held by this establishment?

	LCUs
Total value of open lines of credit or outstanding loans <b>k15c</b>	
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>K.15d</b>	At this time, does the owner or owners of this establishment have any outstanding personal loans that are used to finance this establishment's business activities?
--------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k15d**

<b>K.16</b>	Referring again to the last fiscal year <b>2015</b> , did this establishment apply for any lines of credit or loans?
-------------	--

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION K.20****GO TO QUESTION K.21****k16**

<b>K.17</b>	What was the <b>main</b> reason why this establishment did not apply for any line of credit or loan? <b>SHOW CARD 17</b>
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No need for a loan - establishment 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
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION K.21****GO TO QUESTION K.21****GO TO QUESTION K.21****GO TO QUESTION K.21****GO TO QUESTION K.21****GO TO QUESTION K.21****GO TO QUESTION K.21****GO TO QUESTION K.21****k17**

<b>K.20</b>	Referring only to this most recent application for a line of credit or loan, what was the outcome of that application?
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Application was approved in full	1
Application was approved in part	2
Application was rejected	3
Application was withdrawn	4
<b>APPLICATION STILL IN PROCESS</b>	<b>-6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k20a1**

QUESTIONNAIRE NUMBER **id**

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<b>K.21</b>	In fiscal year <b>2015</b> , did this establishment have its annual financial statements checked and certified by an external auditor?
-------------	--

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k21**

<b>K.30</b>	Using the response options on the card; To what degree is <b>Access to Finance</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 18</b>
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						<b>(SPONTANEOUS)</b>	
						<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
						<b>-9</b>	<b>-7</b>
Access to finance	<b>k30</b>	0	1	2	3	4	

**S. MOBILE MONEY****INTERVIEWER READ THE FOLLOWING:**

Now I would like to ask you about this establishment use of mobile phone or device to make payments for business related transactions

**MMS.1** In its current operations, does this establishment use mobile money for any of its **financial** transactions?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION MMS.11**

**GO TO QUESTION MMS.11**

**MMs1**

**MMS.1a** In a typical month in fiscal year **2015**, over how many days were mobile money used?

	<b>Days</b>
Days of mobile money use	<b>MMs1a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**MMS.2** Please indicate the main reason this establishment started using mobile money for any of its financial transaction. **SHOW CARD 19**

Reduce costs of financial transactions	1
Reduce the time spent in financial transactions	2
Reduce the risks in financial transactions	3
Satisfy suppliers' request	4
Satisfy costumers' request	5
Align with competitors' use	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**MMs2**

**MMS.3** In the last complete fiscal year, did this establishment use mobile money to **pay its employees**?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION MMS.5**

**GO TO QUESTION MMS.5**

**MMs3**



<b>MMS.4</b>	In the last complete fiscal year, what percentage of total labor cost (salaries and wages of its employees) was paid by this establishment using mobile money?
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	Percent
Percentage of total labor cost paid using mobile money	<b>MMs4%</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>MMS.5</b>	In the last complete fiscal year, did this establishment use mobile money to <b>pay its suppliers?</b>
--------------	--

Yes	1	
No	2	<b>GO TO QUESTION MMS.7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION MMS.7</b>
		<b>MMs5</b>

<b>MMS.6</b>	In the last complete fiscal year, what percentage of the total annual cost of raw materials and intermediate goods (suppliers' bills) was paid by this establishment using mobile money?
--------------	--

	Percent
Percentage of annual cost of raw materials paid using mobile money	<b>MMs6%</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>MMS.7</b>	In the last complete fiscal year, did this establishment use mobile money to <b>pay the utility bills of the enterprise?</b>
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Yes	1	
No	2	<b>GO TO QUESTION MMS.9</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION MMS.9</b>
		<b>MMs7</b>

<b>MMS.8</b>	In the last complete fiscal year, what percentage of the total annual cost of utilities (utilities companies' bills) was paid by this establishment using mobile money?
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	Percent
Percentage of annual cost of utilities paid using mobile money	<b>MMs8%</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

QUESTIONNAIRE NUMBER **id**

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<b>MMS.9</b>	In the last complete fiscal year, did this establishment use mobile money to <b>receive payments from customers</b> ?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION MC.2**

**GO TO QUESTION MC.2**

**MMs9**

<b>MMS.10</b>	In the last complete fiscal year, what percentage of annual sales did this establishment <b>receive from customers</b> using mobile money?
---------------	--

	Percent
Customer payments received using mobile money as a percentage of annual sales	<b>MMs10 %</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION MC.2**

**GO TO QUESTION MC.2**

<b>MMS.11</b>	Why does this establishment <b>not use</b> mobile money for financial transactions? <b>INTERVIEWER: READ OUT</b>
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	Yes	No	<b>DON'T KNOW (SPONT.)</b>
Don't know enough about mobile money <b>MMs11a</b>	1	2	<b>-9</b>
Fees are too high <b>MMs11b</b>	1	2	<b>-9</b>
Most of this establishment's payment are too large to use mobile money <b>MMs11c</b>	1	2	<b>-9</b>
Not easy to use <b>MMs11d</b>	1	2	<b>-9</b>
Customers don't use mobile money <b>MMs11e</b>	1	2	<b>-9</b>
Suppliers don't use mobile money <b>MMs11f</b>	1	2	<b>-9</b>

**T. MICROFINANCE**

**MC.2** In fiscal years 2012-**2015** has the establishment used financing from microfinance institutions?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION MC.6****mc2**

**MC.3** Has this establishment reduced or stopped its use of financing from microfinance institution since fiscal years 2012-**2015**?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION J.1****mc3**

**MC.4** What was the main reason for reducing or stopping the use of financing from microfinance institutions? **SHOW CARD 20**

Don't know enough about microfinance institutions	1
This establishment does not qualify for microfinance	2
Microfinance institutions do not fit the establishment's needs	3
Microfinance institutions are not reliable	4
Microfinance institutions are too expensive (high fees)	5
Other <b>mc4x</b>	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**mc4**

**MC.5** Did this establishment use alternate sources of financing given the reduction or termination of financing from microfinance institutions in fiscal years 2012-**2015**?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION J.1****GO TO QUESTION J.1****GO TO QUESTION J.1****mc5**

<b>MC.6</b>	What was the main reason for not using financing from microfinance institutions? <b>SHOW CARD</b> <b>21</b>
-------------	--

Don't know enough about microfinance institutions	1
This establishment does not qualify for microfinance	2
Microfinance institutions do not fit the establishment's needs	3
Microfinance institutions are not reliable	4
Microfinance institutions are too expensive (high fees)	5
Other <u>mc6x</u>	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>mc6</b>
------------

## J. BUSINESS-GOVERNMENT RELATIONS

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

**The following questions assess how establishments, such as this one, deal with government officials and their agencies.**

<b>J.1</b>	Please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree with the following statement: “The court system is fair, impartial, and uncorrupted”.
------------	---

## SHOW CARD 22

					(SPONTANEOUS)		
		Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	DON'T KNOW	DOES NOT APPLY
“The court system is fair, impartial and uncorrupted.” <b>h7a</b>		1	2	3	4	-9	-7

<b>J.2</b>	<p>In a typical week over the last year, what percentage of total senior management's time was spent on dealing with requirements imposed by government regulations?</p> <p>(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)</p>
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	Percent
Senior management's time spent on dealing with regulations	j2 %
NO TIME WAS SPENT	0
DON'T KNOW (SPONTANEOUS)	-9

<b>J.3</b>	Over the last year, was this establishment visited or inspected by tax officials or required to meet with them?
------------	---

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION J.6a**

**GO TO QUESTION J.6a**

j3

<b>J.4</b>	Over the last year, how many times was this establishment visited or inspected by tax officials or required to meet with them?
------------	--

	Number
Times inspected or met with tax officials	j4
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**j5**

**J.6a** Over the last year, has this establishment secured or attempted to secure a government contract?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION J.7****GO TO QUESTION J.7****j6a**

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

	<b>Percent</b>
Percent of the contract value paid as informal payments or gifts	<b>j6</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>NO PAYMENTS</b>	<b>0</b>

**J.7** It is said that establishments are sometimes required to make gifts or informal payments to public officials to "get things done" with regard to customs, taxes, licenses, regulations, services etc. On average, what percentage of total annual sales, or estimated total annual value, do establishments like this one pay in informal payments or gifts to public officials for this purpose?

	<b>Percent</b>
Percentage of total annual sales paid as informal payment	<b>j7a</b> %
<b>NO PAYMENTS OR GIFTS ARE PAID</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	<b>LCUs</b>
Total annual informal payment	<b>j7b</b>
<b>NO PAYMENTS OR GIFTS ARE PAID</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION J.13**

**GO TO QUESTION J.13**

**j10**

**J.11** Approximately how many days did it take to obtain this import license from the day of the application to the day it was granted?

	Days
Wait for import license	<b>j11</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**j12**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION J.30**

**GO TO QUESTION J.30**

**j13**

**J.14** Approximately how many days did it take to obtain this operating license from the day of the application to the day it was granted?

	Days
Wait for operating license	<b>j14</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

QUESTIONNAIRE NUMBER **id**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**j15**

**J.30** Using the response options on the card; To what degree is/are **[INSERT OPTION]** an obstacle to the current operations of this establishment?  
**SHOW CARD 23**

**(SPONTANEOUS)**

**ROTATE OPTIONS**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Tax rates <b>j30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Tax administration <b>j30b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Business licensing and permits <b>j30c</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Political instability <b>j30e</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Corruption <b>j30f</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Courts <b>h30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>



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

Now I would like to ask you a few questions about this establishment's labor force.

- L.1** At the end of fiscal year **2015**, how many permanent, full-time individual worked in this establishment? Please include all employees and managers (Permanent, full-time employees are defined as all employees that are employed for a term of one or more fiscal years and/or have a guaranteed renewal of their employment and that work a full shift)  
(**INTERVIEWER: INCLUDE INTERVIEWEE IF APPLICABLE**).

	Number
Permanent, full-time workers end of last fiscal year	<b>11</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

- L.2** Looking back, at the end of fiscal year **2013**, how many permanent, full-time individuals worked in this establishment? Please include all employees and managers (**INTERVIEWER: INCLUDE INTERVIEWEE IF APPLICABLE**).

	Number
Permanent, full-time workers in [insert last complete fiscal year minus two]	<b>12</b>
<b>IF ESTABLISHMENT WAS NOT IN BUSINESS in [insert last complete fiscal year minus two]</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

- L.5** Coming back to fiscal year **2015**, how many permanent full-time individuals that worked in this establishment were female?

	Number	<b>DON'T KNOW (SPONTANEOUS)</b>
Female permanent full-time workers	<b>15</b>	<b>-9</b>

- L.6** How many full-time seasonal or temporary employees did this establishment employ during **2015**? (Full-time, temporary workers are all short-term (i.e. for less than a year) employees with no guarantee of renewal of employment and work full-time)

	Number
Full-time seasonal or temporary workers employed last fiscal year	<b>16</b>
<b>NO FULL-TIME SEASONAL OR TEMPORARY WORKERS</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION L.9b****GO TO QUESTION L.9b**

**L.6a** How many full-time seasonal or temporary employees employed during **2015** were female?

	Number
Full-time female seasonal or temporary workers employed last fiscal year	<b>16a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**L.8** What was the average length of employment of all full-time temporary employees in fiscal year **2015**?

	Months
Average length full-time seasonal or temporary employment last fiscal year, in months	<b>18</b>
<b>LESS THAN ONE MONTH</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**L.9b** What is the percentage of full-time permanent workers who completed secondary school?

	Percent
Percentage of full time permanent workers who completed secondary school	<b>19b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**L.10** Over fiscal year **2015**, did this establishment have formal training programs for its permanent, full-time employees?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
	<b>110</b>

QUESTIONNAIRE NUMBER **id**

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<b>AFL.11</b>	<p>How do you rate the level of skills of the establishment's permanent employees compared to what the establishment needs for the following types of skills?</p> <p><b>SHOW CARD 24</b></p> <p><b>INTERVIEWER: PLEASE READ OUT THE QUESTIONS</b></p>
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				(SPONTANEOUS)	
	Below required	As required	Above required	DON'T KNOW	DOES NOT APPLY
Accounting skills <b>AFI11a</b>	0	1	2	-9	-7
Marketing skills <b>AFI11b</b>	0	1	2	-9	-7
Interpersonal and communication skills <b>AFI11c</b>	0	1	2	-9	-7
Writing skills <b>AFI11d</b>	0	1	2	-9	-7
English skills <b>AFI11e</b>	0	1	2	-9	-7
Computer skills / General IT skills <b>AFI11f</b>	0	1	2	-9	-7
Technical skills, other than computers / vocational, job-specific skills <b>AFI11g</b>	0	1	2	-9	-7

<b>AF.L12</b>	Over the last two years, did this establishment hire or try to hire any skilled workers?
---------------	--

Yes	1	<b>GO TO QUESTION AFL.14</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	-9	

**AFI12**

<b>AF.L13</b>	<p>Did the establishment encounter any of the following problems when trying to hire a skilled worker?</p> <p><b>INTERVIEWER: READ OUT</b></p>
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Problems	Yes	No	DON'T KNOW (SPONTANEOUS)
There were no or few or applicants <b>AFI13a</b>	1	2	-9
Applicants lacked required skills <b>AFI13b</b>	1	2	-9
Applicants expected higher wages than we can offer <b>AFI13c</b>	1	2	-9
Applicants did not like the working conditions <b>AFI13d</b>	1	2	-9
Other (please specify <b>AFI13x</b> ) <b>AFI13e</b>	1	2	-9

<b>AF.L14.</b>	Please list the three <b>main</b> public or private <b>universities</b> attended by employees hired by this establishment over the last two fiscal years, and rate the quality of the employees hired from each university. <b>Main</b> refers to the university from which the highest number of employees were hired. <b>SHOW CARD 25</b>
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Name of University	Quality of employees hired	Very poor	Poor	Good	Very good	(SPONTANEOUS)	
						DON'T KNOW	DOES NOT APPLY
<b>AFI14a1x</b>	<b>AFI14d1</b>	1	2	3	4	<b>-9</b>	<b>-7</b>
<b>AFI14a2x</b>	<b>AFI14d2</b>	1	2	3	4	<b>-9</b>	<b>-7</b>
<b>AFI14a3x</b>	<b>AFI14d3</b>	1	2	3	4	<b>-9</b>	<b>-7</b>

<b>L.30</b>	Using the response options on the card; To what degree are <b>Labor Regulations</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 26</b>
	Using the response options on the card; To what degree is <b>an Inadequately Educated Workforce</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 26</b>

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS)	
						DON'T KNOW	DOES NOT APPLY
Labor regulations <b>I30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Inadequately educated workforce <b>I30b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

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**M. BUSINESS ENVIRONMENT**


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

<b>M.1</b>	By looking at card <b>[insert card number]</b> can you tell me which of elements of the business environment included in the list, if any, currently represents the biggest obstacle faced by this establishment <b>SHOW CARD 27</b> <b>INTERVIEWER: DO NOT READ OUT</b>
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<b>1-Access to finance</b>
<b>2-Access to land</b>
<b>3-Business licensing and permits</b>
<b>4-Corruption</b>
<b>5-Courts</b>
<b>6-Crime, theft and disorder</b>
<b>7-Customs and trade regulations</b>
<b>8-Electricity</b>
<b>9-Inadequately educated workforce</b>
<b>10-Labor regulations</b>
<b>11-Political instability</b>
<b>12-Practices of competitors in the informal sector</b>
<b>13-Tax administration</b>
<b>14-Tax rates</b>
<b>15-Transport</b>

Biggest obstacle	<b>m1a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>DOES NOT APPLY (SPONTANEOUS)</b>	<b>-7</b>

Rotation (option 1, 2 or 3)	<b>m1d</b>
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QUESTIONNAIRE NUMBER **id**

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	<b>rotation</b>
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## N. PERFORMANCE

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

Now, we would like to ask you a few questions about the financial results of this establishment. It is important that this information be as accurate as possible. The individual data are treated as confidential – the identity of your establishment will not be revealed at any point. Please provide the following information from the financial statements of this establishment. **SHOW CARD 28**

<b>N.2</b>	From this establishment's Income Statement for fiscal year <b>2015</b> , please provide the following information:
------------	--

### READ OUT

	LCUs	DON'T KNOW (SPONTANEOUS)
Total annual cost of labor including wages, salaries, bonuses, social payments	<b>n2a</b>	<b>-9</b>
Total annual cost of electricity	<b>n2b</b>	<b>-9</b>
<b>ENUMERATOR: ASK THE FOLLOWING QUESTION ONLY FOR RETAIL FIRMS.</b>		
Total annual cost of finished goods and materials purchased to resell	<b>n2i</b>	<b>-9</b>

QUESTIONNAIRE NUMBER id

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

	Position in the firm	Years with the firm	Gender
Main respondent	a15a1a	a15a2a	a15a3
Second respondent	a15a1b	a15a2b	a15b3
Third respondent	a15a1cx	a15a2c	a15c3

ENTER 1 WHEN YEARS WITH THE FIRM IS LESS THAN ONE. FOR GENDER 1: MALE, 2: FEMALE

THE SURVEY ENDS HERE

THANK YOU VERY MUCH FOR YOUR COOPERATION.

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

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

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

<b>A.16</b>	It is my perception that the responses to the questions regarding opinions and perceptions:
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Truthful	1
Somewhat truthful	2
Not truthful	3

a16

<b>A.17</b>	The responses to the questions regarding figures (productivity and employment numbers):
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Are taken directly from establishment records	1
Are estimates computed with some precision	2
Are arbitrary and unreliable numbers	3
Are in some case taken from books in some case estimates	4

a17

**INTERVIEWER COMMENTS:**

a17x
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QUESTIONNAIRE NUMBER **id**

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	<b>rotation</b>
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(Problems occurred/extraordinary circumstances which could influence results)

**SUPERVISORS PLEASE ANSWER:**

<b>A.18</b>	This questionnaire was completed in:
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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**

<b>A.19</b>	If option 2 or 3 in <b>A.18</b> , estimate duration of the whole interview
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<b>Hour</b>	<b>Minutes</b>

**a19h**

**a19m**