

**THE WORLD BANK**  
**Enterprise Survey**  
**Informal Questionnaire 2010**

**A. CONTROL INFORMATION**

<b>A.0 Questionnaire</b>	<b>Module a0</b>
Informal	4

A.1 Country

A.2x City/town/village

A.3a

	<b>Region of the business</b> <b>a3a</b>
Region A	1
Region B	2
Region C	3
Region D	4

A.3b

	<b>Size of locality</b> <b>a3b</b>
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

A.6 Supervisor code

**SC. SCREENIN INFORMATION**

Sc.1 Is this business registered with **[insert name of the registration office where businesses are required to register]**?

Yes	1
No	2

**TERMINATE**  
**a4**

Sc.2 What is the main activity of this business?

**Description as said by respondent**

**Sc2x**

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

<b>Making goods (Manufacturing)</b>	Manufacturing of clothes or shoes	1	
<b>CODE 1 (Manuf) in Sc2a</b>	Manufacturing of baked food (Baker)	2	
	Manufacturing of coffee, sugar, oil, dry fruits and other processed foods	3	
	Manufacturing of handcrafts	4	
	Manufacturing of furniture	5	
	Manufacturing of metal products	6	
	Manufacturing of household items	7	
	Manufacturing of tools and instruments	8	
	Other manufacturing (not included above)	14	
<b>Selling goods or services (services)</b>	Selling food or Groceries	15	
<b>CODE 2 (Service) in Sc2a</b>	Selling of clothes or household items	16	
	Selling of other goods	17	
	Selling of business/computer/phone services	18	
	Transport Services	19	
	Cleaning and washing services	20	
	Hairdressers and barber shops	21	
	Professional Services	22	
	Repairing services	23	
	Construction	24	
	Other services (not included above)	30	<b>Sc2b</b>

**A.8 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>a8d</b>	<b>a8m</b>	<b>a8y</b>	<b>a8h</b>	<b>a8min</b>

**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 **WORLD BANK** to develop policies and programs that enhance employment and economic growth in [**COUNTRY**]. 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 analysis based on this survey.

**A.9** Does this business have more than one main business activity?

Yes	1
No	2

**a9**

**INTERVIEWER: IF THERE IS MORE THAN ONE MAIN BUSINESS ACTIVITY AND ONE OF THE MAIN ACTIVITIES IS MANUFACTURING, CONDUCT THE INTERVIEW FOR THE MANUFACTURING ACTIVITY ONLY.**

**IF ALL MAIN BUSINESS ACTIVITIES ARE SERVICES, ASK ABOUT THE BUSINESS ACTIVITY THAT CONTRIBUTES MOST TO THE SALES OF THE BUSINESS. IF TWO SERVICE SECTOR ACTIVITIES CONTRIBUTE EQUALLY AND ONE IS RETAIL, ASK ABOUT THE NON-RETAIL ACTIVITY.**

**B. GENERAL INFORMATION**

**B.1** How many owners does this business 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**

**AFB.4** How did the largest owner acquire ownership of this business?  
**INTERVIEWER: SHOW CARD**

Started the business on his/her own or with partners	1
Purchased an existing business	2
Joined an existing family business	3
Joined an existing non family business	4
<b>Other (spontaneous)</b>	<b>5</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION B6**  
**GO TO QUESTION B6**  
  
**GO TO QUESTION B6**  
**GO TO QUESTION B6**  
**GO TO QUESTION B6**

**AFb4**

**AFB.5** The family business was joined by:

Heritage	1
Marriage	2
<b>Other (spontaneous)</b>	<b>3</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**AFb5**

**B.6** How many full-time workers (total number of people who work in this business) did this business employ when it started operations? Please include all employees and managers (**INTERVIEWER: include respondent when applicable**)

	Number
Full-time employees at start-up	<b>b6</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

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

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

**SKIP TO B9**

**b7**

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

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

**b8**

**B.9** Is the largest owner also the main decision maker?

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

**SKIP TO B11**

**b9**

**B.10** Is the main decision maker female?

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

**b10**

**B.11** How many years of experience working in this sector does the main decision maker have?

	Number of years
Decision maker years experience	<b>b11</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**B.12** | What year did this business originally start?

	Year
Year business started	<b>b12</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

**B.13** | How many people, including owner and family members, worked in this business at start up?  
(**INTERVIEWER: include respondent when applicable**)

	Number
Employees at start-up	<b>b13</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**B.14** | Was this business formally registered with the **[insert name of the registration office where businesses are required to register]** at start up?

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

**b14**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
Now, we would like to learn more about the business owner.

**B.15** | What is the age of the largest owner?

	Years
Age of largest owner	<b>b15</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**B.16** | What is the marital status of the largest owner?

Single	1
Currently married or partnered	2
Divorced or widowed	3
<b>Don't know (spontaneous)</b>	<b>-9</b>

**b16**

**B.17** | For how many years has the largest owner lived in this city?

Number of years	
<b>Entire life</b>	<b>-5</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**SKIP TO B19**

**b17**

**B.18** | Where did the largest owner live before moving to this city?  
(INTERVIEWER - READ OUT)

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.19** | How many people live within the largest owner's household premises?

	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.20** | How many people within the largest owner's household premises have employment under a contract?

	Number
People in household who work under contract	<b>b20a</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**B.21** | What is the highest level of education of the largest owner?  
(INTERVIEWER - READ OUT)

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.22** | Has the largest owner completed any vocational training or adult education?

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

**b22**

**B.23** | What is the highest level of education of either of the largest owner's parents?

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.24** | Did either of the largest owner's parents own a business?

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

**b24**

**B.25** | Prior to starting this business, what was the previous occupation of the largest owner? (**INTERVIEWER - READ OUT**)

Employed in the same activity as the current business	1	
Employed in a different activity	2	
Self-employed in a different type of activity	3	
Self employed in the same type of activity	4	
Unemployed	5	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**b25**

**B.26** | Does the largest owner currently have a job in a formal business?

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

**b26**

**B.27** | In the past two years, did the largest owner try to get a job in a formal business?

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

**b27**

**B.28** | Did the largest owner get the job?

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

**b28**

**C. INFRASTRUCTURE AND SERVICES**

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

Now, we turn to your business.

**C.1** Does your business use electricity?

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

**GO TO QUESTION C.8**

**c1**

**C.1a** Is the business connected to the electricity grid?

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

**c1a**

**C.1b** How does this business pay for electricity? **(INTERVIEWER - READ OUT)**

Cash	1
Check or Bank transfer	2
Another form of payment	3
No payment for electricity	4
<b>Don't know (spontaneous)</b>	<b>-9</b>

**c1b**

**C.2** In the last month, did this business experience power outages?

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

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

**c2**

**C.3** In the last month, how many power outages did this business experience?

	<b>Number</b>
Number of power outages per month	<b>c3</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**C.4** How long did these power outages last on average?

	<b>Hours</b>
Average duration of power outage	<b>c4</b>
<b>Less than one hour</b>	<b>1</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>



**C.5** Please estimate the losses that resulted from power outages either as a percentage of total monthly sales or as total monthly losses.

	Percent
Loss as percent of total monthly sales due to power outages	<b>c5a</b> %

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

	LCU
Monthly losses due to power outages	<b>c5b</b>

**INTERVIEWER: IF THE RESPONDENT SAID NONE, WRITE 0**

**C.6** Do you own or share a generator for business activities?

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

**GO TO QUESTION C.8**  
**GO TO QUESTION C.8**

**c6**

**C.7** In the last 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>c7</b> %
<b>Don't know (spontaneous)</b>	<b>-9</b>

**C.8** Does this business use water for its activity aside from typical employee consumption and hygiene?

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

**GO TO QUESTION C.12**

**c8**

**C.8a** Does the water this business uses for its activity come from public or private sources?

Public	1
Private	2
Both public and private	3
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION C.12**

**c8a**

**C.9** In the last month, did this business experience insufficient water supply?

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

**GO TO QUESTION C.12**  
**GO TO QUESTION C.12**

**c9**

**C.10** In the last month, how many incidents of insufficient water supply did this business experience?

	<b>Number</b>
Number of incidents of water insufficiency	<b>c10</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION C.12**

**C.11** How long did these incidents of insufficient water supply last on average?

	<b>Hours</b>
Average duration of insufficient water supply	<b>c11</b>
<b>Less than one hour</b>	<b>1</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**C.12** At the present time, does this business use cell phone(s) for its activity?

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

**c12**

**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 the last month, what was this business' main product or service, that is the product that represented the largest proportion of sales for the month (in value)?

Description
<b>d1x</b>

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

Yes	1
No	2
<b>Does not apply (spontaneous)</b>	<b>-7</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**d2**

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

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

**D.4** What were this business's total sales **last month**?

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

**D.5** The total sales **last month** represented: **(READ OUT)**

What is normally sold by this business	1	<b>GO TO QUESTION D.7</b>
Below what is normally sold by this business	2	
Above what is normally sold by this business	3	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**d5**

**D.6** Could you please estimate the business's sales in a **regular month**, that is, a month that is neither the busiest nor the slowest **of the year**?

	LCU
Regular month's total sales	<b>d6</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.7** Could you please estimate the business's sales in the **slowest month** of the year?

	LCU
Slowest month's total sales	<b>d7</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.8** Could you please estimate the business's sales in the **busiest month** of the year?

	LCU
Busiest month's total sales	<b>d8</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.9** In the last month, how much of this business' total sales were:  
**INTERVIEWER: SHOW CARD**

	LCU	Don't know (spontaneous)
To final consumers	<b>d9a</b>	<b>-9</b>
To other firms or businesses	<b>d9b</b>	<b>-9</b>
To others (specify <b>d9cx</b> )	<b>d9c</b>	<b>-9</b>
	<b>100%</b>	

**INTERVIEWER: CHECK TOTAL ADDS UP TO TOTAL SALES IN D4.  
(UNLESS RESPONDENT DOES NOT KNOW)**

**D.10** Do you produce or sell under contract for another business or person?

Yes	1	<b>d10</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**D.11** For how many years have you worked with this business' primary supplier of its main input or sales item?

	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>

**D.12** How many hours per week does the business normally operate?

	Hours
Hours of normal operation	<b>d12</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**E. LOCATION**

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

**Now we turn to another topic.**

**E.1** | Where is this business located?

Within household premises	1
Outside household premises	2

**GO TO QUESTION E.2**

**e1**

**E.1A** | What is the main reason the business is located within household premises?

Cost reasons	1
Convenience reasons	2
Social reasons	3
<b>Other (SPECIFY) ___ e1ax ___</b>	<b>4</b>
<b>Don't Know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION E.3**  
**GO TO QUESTION E.3**  
**GO TO QUESTION E.3**  
**GO TO QUESTION E.3**  
**GO TO QUESTION E.3**

**e1a**

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

**E.2** | What kind of location does this business have?

With fixed premises and with permanent structure	1
With fixed premises and with temporary structure (kiosk or stall)	2
Without fixed premises (taxis, street vendors, etc.)	3
<b>Don't Know (spontaneous)</b>	<b>-9</b>
	<b>e2</b>

**GO TO QUESTION I.1**

**E.3** | What is the total area occupied by this business?

Area	<b>e3a</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**SPECIFY UNITS**

Square Feet	1
Square Meters	2
<b>Other (SPECIFY) ___ e3bx ___</b>	<b>3</b>

**e3b**

**E.4** | Does this business own the land and building or temporary structures it occupies?

Yes	1
No	2
Owns one but not the other	3
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION E.7**

**e4**

**E.5** Does this business pay any rent for the land and buildings or temporary structures it occupies?

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

**GO TO QUESTION E.8**  
**GO TO QUESTION E.8**

**e5**

**E.6** How much is the monthly rent? Please break out the rent into two portions- rent for the land and rent for the building or temporary structures otherwise please provide the total rent.

	LCU
Monthly rent of land	<b>e6a</b>
Monthly rent of building or temporary structure	<b>e6b</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION E.9**  
**GO TO QUESTION E.9**  
**GO TO QUESTION E.9**

**INTERVIEWER IF THE RESPONDENT CANNOT SEPARATE LAND AND BUILDINGS ASK FOR COMBINED RENT**

	LCU
Monthly rent of land and building or temporary structure	<b>e6c</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION E.9**  
**GO TO QUESTION E.9**

**E.7** Does the owner or business have a title registered at **the land registry office (cadastral register) [insert name of the registration office where properties are registered]** over the land it occupies?

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

**e7**

**E.8** How much would the monthly rent be if the business had to pay for the land and buildings it occupies?

	LCU
Estimated monthly rent of land <b>and</b> building/temporary structure	<b>e8</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**E.9** Over the last 12 months, did the business have to change its main business location due to lack of formal title for its land or building?

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

**e9**

**I. CRIME**

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

**We now turn to another topic.**

**I.1** In the last month, did this business pay for security, for example equipment, personnel, security services, or protection payments?

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

**GO TO QUESTION I.3**

**i1**

**I.2** Please estimate the total cost of security last month.

	<b>LCU</b>
Total cost of security	<b>i2</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**I.3** In the last month, did this business experience losses as a result of crime (theft, robbery, vandalism or arson)?

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

**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 last month.

	<b>LCU</b>
Total value of losses	<b>i4</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**I.5** Do you think that informal firms similar to yours make regular informal payments in order to stay in business?

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

**i5**

**I.30** Are **crime, theft and disorder** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this business?  
**SHOW CARD**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Do Not Know (spontaneous)</b>	<b>Does Not Apply (spontaneous)</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 this business finances its operations.**

**K.1** Do you normally buy any of your inputs or supplies on credit?

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

**k1**

**K.2** Do you normally sell any of your goods or services on credit?

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

**k2**

**K.3** Are the financial accounts of the business run separately from the accounts of the household?

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

**k3**

**K.4** In the last year, have you financed the day-to-day operations of this business by using:  
**(INTERVIEWER: READ ONE BY ONE)**

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

**K.5** Of the options listed above, which is the most used?  
**INTERVIEWER: SHOW CARD**

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



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

Yes	1	<b>GO TO QUESTION K.10</b> <b>GO TO QUESTION K.10</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**k6**

**K.7** In the last year, how much did this business spend on purchases of: **(INTERVIEWER: READ OUT)**

	LCU	Do Not Know (spontaneous)
Machinery new or used	<b>k7a</b>	<b>-9</b>
Equipments and tools new or used	<b>k7b</b>	<b>-9</b>
Vehicles new or used and other means of transport	<b>k7c</b>	<b>-9</b>
Land	<b>k7d</b>	<b>-9</b>
Buildings (purchased or constructed by yourself)	<b>k7e</b>	<b>-9</b>

**K.8** In the last year, have you financed this business' purchases of machinery, vehicles or other means of transport, equipment, land or buildings by using:  
**INTERVIEWER: READ ONE BY ONE**

	Yes	No	Do Not Know (spontaneous)
1. Internal funds <b>k8a</b>	1	2	<b>-9</b>
2. Credit from suppliers or advances from customers <b>k8b</b>	1	2	<b>-9</b>
3. Moneylenders <b>k8c</b>	1	2	<b>-9</b>
4. Microfinance institutions <b>k8d</b>	1	2	<b>-9</b>
5. Banks <b>k8e</b>	1	2	<b>-9</b>
6. Friends/ Relatives <b>k8f</b>	1	2	<b>-9</b>
7. Other sources (specify <b>k8gx</b> ) <b>k8g</b>	1	2	<b>-9</b>

**K.9** Of the options listed above, which is the most important?  
**INTERVIEWER: SHOW CARD**

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

**K.10** Do you have a bank account to run this business?

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>	

**k10**

**K.11** Do you use a separate bank account for your household?

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

**k11**

**K.12** At this time, does this business have a loan?

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

**GO TO QUESTION K.17**  
**GO TO QUESTION K.17**

**k12**

**K.13** Referring to the most recently approved loan, where did you get the loan from?

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

**K.16** Referring only to the most recent loan, did the financing require guarantee?

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

**k16**

**K.17** In the last year, did this business apply for any loans?

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

**GO TO QUESTION L.1**

**k17**

**K.18** What was the **main** reason why this business did not apply for any loan?  
**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 approved because I am not registered	5
Other (spontaneous)	6

**k18**

**L. LABOR**

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

Now I would like to ask you a few questions about this business' employees.

**L.1** In the last month, how many workers were:  
**(INTERVIEWER: include family members, owner and respondent if applicable).**

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

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

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

**GO TO QUESTION L.4**

**12**

**L.3** In an usual month for this business, could you please estimate how many workers were:  
**(INTERVIEWER: include family members, owner and respondent if applicable).**

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

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

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

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

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

**(INTERVIEWER: CHECK THAT THE SUM OF L3 AND THE SUM OF L4 AND THE SUM L5 IS AT LEAST ONE)**

**L.6** Last month, how many employees were female for the following categories?  
**(INTERVIEWER: include family members, owner and respondent if applicable).**

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

**L.7** Last month, how many family members of the owner(s) of this business were working in this business?

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

**L.8** What is the approximate average monthly salary for a full-time worker in this business?

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

**L.9** What is the approximate average monthly salary for a full-time female worker in this business?

	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 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** Choosing from the following list, what is the main reason you are not registered with [insert name of the registration office where businesses are required to register]?  
**INTERVIEWER SHOW CARD**

Getting information on what you need to do to register is difficult	1	
Time to complete registration procedures	2	
Fees to complete registration procedures	3	
Taxes on registered businesses	4	
Potential inspections and meetings with government officials	5	
Bribes that registered businesses need to pay	6	
There is no benefit for my business being registered	7	
Other	8	
Don't know (spontaneous)	-9	r2a

**R.5** Does this business have to pay any informal payment to remain unregistered?

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

r5

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

		Yes	No	Don't know (spontaneous)	Not applicable
Better access to financing	<b>r6a</b>	1	2	-9	-7
Better access to raw materials	<b>r6b</b>	1	2	-9	-7
Less bribes to pay	<b>r6c</b>	1	2	-9	-7
Better legal foundations on the property rights of land and buildings	<b>r6d</b>	1	2	-9	-7
More access to government programs or services	<b>r6e</b>	1	2	-9	-7
Better access to workers	<b>r6f</b>	1	2	-9	-7
Better opportunities with formal firms	<b>r6g</b>	1	2	-9	-7
Better access to markets	<b>r6h</b>	1	2	-9	-7
Better access to infrastructure services	<b>r6i</b>	1	2	-9	-7

**R.7** By looking at the card, please indicate which of the following is the **most important benefit** for your business activity that could be obtained from registration with the **[insert name of the registration office where businesses are required to register]** **SHOW CARD**

Better access to financing	1
Better access to raw materials	2
Less bribes to pay	3
Better legal foundations on the property rights of land and buildings	4
More access to government programs or services	5
Better access to workers	6
Better opportunities with formal firms	7
Better access to markets	8
Better access to infrastructure services	9

Main benefit of registering	<b>r7a</b>
Rotation (1 – 2 -3)	<b>r7b</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

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

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

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

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

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

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

**S. AIDS AND SICKNESS**

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

**AFS.1** Have the following situations affected this business' workforce in the past 2 years:

	Yes	No	Don't know (spontaneous)
High absenteeism due to sickness of the employees <b>AFs1a</b>	1	2	-9
High absenteeism as employees need to take care of family members or friends due to sickness <b>Afs1b</b>	1	2	-9

**AFS.2** Has HIV/AIDS affected this business' workforce in any of the following ways in the past 2 years

	Yes	No	Don't know (spontaneous)
High absenteeism due to HIV/AIDS of the employees <b>Afs2a</b>	1	2	-9
High absenteeism as employees need to take care of family members or friends due to HIV/AIDS <b>Afs2b</b>	1	2	-9



**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 establishment

**M.1** Which of the following elements of the business environment, if any, currently represents the biggest obstacle faced by this business. **SHOW CARD**

<b>1-Limited access to finance</b>
<b>2-Restricted access to land</b>
<b>3-Corruption</b>
<b>4-Crime, theft and disorder</b>
<b>5-Poor public infrastructure</b>
<b>6-Inadequately educated workforce</b>
<b>7-Political instability</b>
<b>8-Difficult business registration procedures</b>
<b>9-Workers are unreliable</b>
<b>10- Poor health of workforce</b>
<b>11-Limited demand for product or services</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 (1 -2 -3)	<b>m1d</b>
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**N. ASSETS**

**N.1** For last month, please provide the following information about this business:

	LCU	Don't know (spontaneous)
a. Total cost of labor	<b>n1a</b>	<b>-9</b>
b. Total cost of raw materials and intermediate goods used in production	<b>n1b</b>	<b>-9</b>
c. Total costs of electricity including fuel for generators	<b>n1c</b>	<b>-9</b>

**N.2** In its current operations does this business use machinery?

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

**n2**

**N.3** If this business were to purchase all the machinery it uses, in its current condition, how much would they cost?

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

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

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

**n4**

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

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

**N.6** If this business were to purchase all the tools and equipment (excluding machinery and vehicles) it uses, in its current condition, how much would they cost?

	LCU
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(s)**

	<b>Position in the business</b>	<b>Years with the business</b>	<b>Gender</b>
<b>Main respondent</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>

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

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

Truthful	1
Somewhat truthful	2
Not truthful	3

**a16**

**A.17** The questions regarding figures (productivity and employment numbers):

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

**a17**

**A.17a** Did the respondent was able to read the Show Cards?

Yes	1
No	2

**a17a**

**INTERVIEWER COMMENTS:**

**a17x**

(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 people	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>
<b>a19h</b>	<b>a19min</b>