

SERIAL NUMBER

THE WORLD BANK
IRAQ Enterprise Survey 2011
Services Questionnaire

GPS Coordinates [TO BE COMPLETED BY GOOGLE MAPS]

Degrees North (Latitude)	lat
Degrees East (Longitude)	lon

A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]

A.0 Questionnaire a0	Module
Services	2=Retail, 3=Other

A.3x Name of city/town/village

a3x

A.1 Country

368

A.1a Language (1=Arabic, 2=Kurdish)

a1a

A.2

**Sampling
Governorate
a2**

Nineveh	1
Kirkuk	2
Baghdad	3
Babil	4
Kerbela	5
Al-Najaf	6
Thi-Qar	7
Basrah	8
Suleimaniyah	9
Arbil	10

A.3 Size of locality a3

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.3a

**Screener
Governorate
(coded ex post)
a3a**

Nineveh	1
Kirkuk	2
Baghdad	3
Babil	4
Kerbela	5
Al-Najaf	6
Thi-Qar	7
Basrah	8
Suleimaniyah	9
Arbil	10

A.4 Industry

		Sampli ng sector a4a	Screen er sector a4b
Manufacturing :Section D	Food	15	15
	Tobacco	16	16
	Textiles	17	17
	Garments	18	18
	Leather	19	19
	Wood	20	20
	Paper	21	21
	Recorded media	22	22
	Refined petroleum product	23	23
	Chemicals	24	24
	Plastics & rubber	25	25
	Non metallic mineral products	26	26
	Basic metals	27	27
	Fabricated metal products	28	28
	Machinery and equipment	29	29
	Electronics (31 & 32)	31	31
	Precision instruments	33	33
	Transport machines (34&35)	34	34
	Furniture	36	36
	Recycling	37	37
Retail	Retail	52	52
Other Services	Wholesale	51	51
	IT	72	72
	Hotel and restaurants: section H	55	55
	Services of motor vehicles	50	50
	Construction Section F:	45	45
	Transport Section I: (60-64)	60	60

A.5 Sector match between screener information and sample frame **a5**

Yes, screener and sample frame info match	1
No, screener and sample frame do not match but establishment still does activities that match sample frame	2
No, does not match	3

A.6 Size

	Sampling size a6a	Screener Size a6b
Micro <5	0	0
Small >=5 and <=19	1	1
Medium >=20 and <=99	2	2
Large >=100	3	3

A.7 Establishment is part of a larger firm **a7**

Yes	1
No, a firm on its own	2

A.12 Interviewer code **a12**

A.13 Supervisor code **a13**

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

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

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

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

Neither your name nor the name of your business will be used in any document based on this survey.

B. GENERAL INFORMATION

B.1	What is this firm's current legal status? SHOW CARD 1
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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
Other (spontaneous - specify) b1x	6
Don't know (spontaneous)	-9

SKIP TO B.3

b1

B.2	What percentage of this firm does the largest owner or owners own?
------------	--

	Percent
Percentage held by largest owner or owners	b2 %
Don't know (spontaneous)	-9

B.3	What percentage of this firm is owned by each of the following: SHOW CARD 2
------------	---

	Percent	Don't know (spontaneous)
Private domestic individuals, companies or organizations	b3a %	-9
Private foreign individuals, companies or organizations	b3b %	-9
Government or State	b3c %	-9
Other	b3d %	-9
	100 %	

IF 100% end interview

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

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

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

b4

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

	Year
Year establishment began operations	b5
Don't know (spontaneous)	-9

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)
------------	--

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

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

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

b6a

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

	Year
Year establishment formally registered	b6b
Don't know (spontaneous)	-9
Never registered (spontaneous)	-7

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	b7
Less than one year	1
Don't know (spontaneous)	-9

B.7a	Is the Top Manager female?
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Yes	1	
No	2	
Don't know (spontaneous)	-9	
		b7a

B.8	Does this establishment have an internationally-recognized quality certification? Some examples are: ISO 9000, 9002 or 14000.
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Yes	1	
No	2	
Still in process	-6	
Don't know (spontaneous)	-9	
		b8

C. INFRASTRUCTURE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

Now, we turn to the establishment's operations in year 2010.

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

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

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?

	Days
Wait for electrical connection	c4
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

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

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

c5

C.6 Over year 2010, did this establishment experience power outages?

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

GO TO QUESTION C.10
GO TO QUESTION C.10

c6

C.7 In a typical month, over year 2010, how many power outages did this establishment experience?

	Number
Average number of power outages per month	c7
Don't know (spontaneous)	-9

IF 0, GO TO QUESTION C.10

C.8	How long did these power outages last on average?
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	Hours
Average duration of power outages	c8
Less than one hour	1
Don't know (spontaneous)	-9

C.9	Please estimate the losses that resulted from power outages either as a percentage of total annual sales or as total annual losses.
------------	---

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	Percent
Losses due to power outages, as percentage of total annual sales	c9a %
None	0
Don't know (spontaneous)	-9

	Iraqi Dinar
Annual losses due to power outages	c9b
None	0
Don't know (spontaneous)	-9

C.10	Over the course of year 2010, did this establishment own or share a generator?
-------------	--

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

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

c10

C.11	In year 2010, what percentage of this establishment's electricity came from a generator or generators that the establishment owned or shared?
-------------	---

	Percent
Percentage electricity from generators	c11 %
Don't know (spontaneous)	-9

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

Yes	1
No	2
Don't know	-9

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

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	c13
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

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

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

c14

C.19	Over the last two years, did this establishment submit an application to obtain a telephone connection?
-------------	---

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

GO TO QUESTION C.22a

GO TO QUESTION C.22a

c19

C.20	In reference to that application for a telephone 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 telephone connection	c20
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

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

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

c21

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

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

C22a

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

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

C22b

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

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

GO TO QUESTION C.28
GO TO QUESTION C.28

c23

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

INTERVIEWER: READ EACH OPTION ALOUD

	Yes	No	Don't Know (spontaneous)	NA (spontaneous)
Make purchases for this establishment c24b	1	2	-9	-7
Sell and market products c24f	1	2	-9	-7
Do research and develop ideas on new products and services c24d	1	2	-9	-7

C.28 Does this establishment currently use cell phones for the operations of the establishment?

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

c28

C.30

Using the response options on the card, to what degree is **Electricity** an obstacle to the current operations of this establishment? **SHOW CARD 4**

Using the response options on the card, to what degree are **Telecommunications** an obstacle to the current operations of this establishment? **SHOW CARD 4**

Using the response options on the card, to what degree is **Water** an obstacle to the current operations of this establishment? **SHOW CARD 4**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know (sponta neous)	Does Not Apply (sponta neous)
Electricity c30a	0	1	2	3	4	-9	-7
Telecommunications c30b	0	1	2	3	4	-9	-7
Water iqc3	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 year 2010, what was this establishment's main product, that is, the product that represented the largest proportion of annual sales?

Description

d1a1x

D.1a2 Using this card, please choose the 4-digit code that best applies to the main product of this establishment.

	Code
Code of main product	d1a2
Don't know (spontaneous)	-9

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

	%
Percentage of sales represented by main product	d1a3
Don't know (spontaneous)	-9

D.2 In year 2010, what were this establishment's total annual sales?
[By total annual sales, I mean revenue for ALL products.]

	Iraqi Dinar
Last complete year's total sales	d2
Don't know (spontaneous)	-9
Please also write out the number (i.e. 50,000 as Fifty Thousand)	
d2x	

N.3 In year 2008, three years ago, what were the total annual sales for this establishment?

	Iraqi Dinar
Total annual sales three years ago	n3
If establishment was not in business three years ago	-7
Don't know (spontaneous)	-9

D.3	In year 2010, what percentage of this establishment's sales were: (INTERVIEWER: these must be asked in the order they appear on the table) SHOW CARD 6
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	Percent	Don't know (spontaneous)
National sales	d3a %	-9
Indirect exports (sold domestically to third party that exports products)	d3b %	-9
Direct exports	d3c %	-9
	100 %	

IF 100, GO TO QUESTION IQD.6

IF 100, GO TO QUESTION D.8

IF 0, GO TO QUESTION D.8

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

D.4	In year 2010, when this establishment exported goods directly, how many days did it take on average from the time this establishment's goods arrived at their main point of exit (e.g., port, airport) until the time these goods cleared customs?
------------	--

	Days
Average number of days to clear customs	d4
Less than one day	1
Don't know (spontaneous)	-9
Not applicable	-7

D.6	In year 2010, what percentage of the value of the products exported directly was lost while in transit because of theft?
------------	--

	Percent
Losses due to theft as percentage of the value of the products	d6 %
No losses	0
Don't know (spontaneous)	-9
Not applicable	-7

D.7	In year 2010, what percentage of the value of the products exported directly 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	d7 %
No losses	0
Don't know (spontaneous)	-9
Not applicable	-7

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

	Year
Began exporting directly or indirectly	d8
Don't know (spontaneous)	-9

IQD.4 In year 2010, for this establishment's exports, which country was the biggest destinations and what percent of exports did each represent?

Country	Percent of total exports
Iqd4x	Iqd5 %
Not applicable -7	Not applicable -7

IQD.6 In year 2010, what percentage of this establishment's domestic sales were to:
SHOW CARD 7

	Percent	Don't know (spontaneous)
The Government	Iqd6 %	-9
State-owned firms	Iqd7%	-9
Private firms or individuals	Iqd8%	-9
Coalition forces or International agencies	Iqd9%	-9
Others	Iqd10%	-9
	100 %	

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%

INTERVIEWER: IF FIRM IS NOT A RETAILER, SKIP TO D.30

D.17 At the present time, when this establishment receives its **main sales item**, on average, how many days of inventory measured in days of sales, does this establishment keep?
(INTERVIEWER: if respondent requires clarification, define days of inventory as stock on hand)

	Days
Days of inventory of main sales item	d17
Don't know (spontaneous)	-9

D.30	Using the response options on the card, to what degree is Transport an obstacle to the current operations of this establishment? SHOW CARD 9
	Using the response options on the card, to what degree are Customs and Trade Regulations an obstacle to the current operations of this establishment? SHOW CARD 9

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

E. COMPETITION AND INNOVATION

IQE.14 Is the selling price of your main product line or service set by the government?

Yes	1
No	2
Don't know (spontaneous)	-9
Not Applicable	-7

Iqe14

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

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

e11

IQE.28 What are this establishment's intentions regarding business activity over the next two years?
INTERVIEWER: READ OUT

Expand business activity	1
Maintain business activity	2
Reduce business activity	3
Don't know (spontaneous)	-9

GO TO QUESTION E.30

IQe28

IQE.29 By how much does this establishment expect to change business activity?

	Percent
Change in business activity	IQe29 %
Don't know (spontaneous)	-9

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 11

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Practices of competitors in the informal sector e30	0	1	2	3	4	-9	-7

IQE.35	How important are each of the following influences on your establishment to reduce the price of existing products on a scale of 0 to 4, 0 being “Not at all important” and 4 being “Critically important”?
	SHOW CARD 12

	Not at all important	Of minor importance	Moderately important	Of major importance	Of critical importance	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Pressures from domestic competitors iqe34	0	1	2	3	4	-9	-7
Pressures from foreign competitors iqe35	0	1	2	3	4	-9	-7

G. LAND AND PERMITS

G.1 Of the land occupied by this establishment, what percent is:
SHOW CARD 13

	Percent	Don't know (spontaneous)
Owned by this establishment	g1a %	-9
Rented or leased by this establishment	g1b %	-9
Other	g1c %	-9
	100%	

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

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

Yes	1	
No	2	
Don't know (spontaneous)	-9	GO TO QUESTION G.5
	g2	GO TO QUESTION G.5

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	g3
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

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

Yes	1	
No	2	
Don't know (spontaneous)	-9	
REF (spontaneous)	-8	
	g4	

INTERVIEWER: IF FIRM IS NOT A RETAILER, SKIP TO G.30

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

Area	
Don't know (spontaneous)	-9

g5a

SPECIFY UNITS

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

g5b

G.6 Of the buildings occupied by this establishment, what percentage is owned and what percentage is rented or leased?
SHOW CARD 13

	Percent	Don't know (spontaneous)
Owned by this establishment	g6a %	-9
Rented or leased by this establishment	g6b %	-9
Other	g6c %	-9
	100%	

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

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 14

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Access to land g30a	0	1	2	3	4	-9	-7

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I. SECURITY (CRIME)

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

I.1	In year 2010, did this establishment pay for security, for example equipment, personnel, or professional security services?
------------	---

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

GO TO QUESTION I.3

GO TO QUESTION I.3

i1

I.2	In year 2010, what percentage of this establishment's total annual sales was paid for security, or what was the total annual cost of security?
------------	--

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	Percent
Percentage of total annual sales for security	i2a %
Don't know (spontaneous)	-9

	Iraqi Dinar
Total annual cost of security	i2b
Don't know (spontaneous)	-9

I.3	In year 2010, did this establishment experience losses as a result of theft, robbery, vandalism or arson on this establishment's premises?
------------	--

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

GO TO QUESTION IQL.36

GO TO QUESTION IQL.36

i3

I.4	In year 2010, what were the estimated losses as a result of theft, robbery, vandalism or arson that occurred to this establishment either as a percentage of total annual sales or as total annual losses?
------------	--

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	Percent
Losses as percentage of total annual sales	i4a %
Don't know (spontaneous)	-9

	Iraqi Dinar
Total annual value of losses	i4b
Don't know (spontaneous)	-9

IQI.36	Does this establishment have to make additional protection payments to government agencies?
---------------	---

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

Iqi36

I.30	Using the response options on the card, to what degree are Crime, Theft and Disorder an obstacle to the current operations of this establishment? SHOW CARD 14
-------------	---

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

K. FINANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

I would like to ask you a few questions about how you finance the operations of this establishment.

K.1 In year 2010, what percentage of this establishment's total annual purchases of material inputs or services were paid for after delivery?

	Percent	Don't know (spontaneous)
Paid for after delivery?	k1c %	-9

K.2 In year 2010, what percentage of this establishment's total annual sales of its goods or services were paid for after delivery?

	Percent	Don't know (spontaneous)
Paid for after delivery?	k2c %	-9

IQK.38 In year 2010, what percent of sales were not paid within the agreed time?

	Percent
Percentage of sales not paid within the agreed time	Iqk38 %
Don't know (spontaneous)	-9

IQK.39 In year 2010, what percent of sales to government agencies or state-owned enterprises were not paid within the agreed time?

	Percent
Percentage of sales not paid within the agreed time	Iqk39 %
No sales to government agencies or state-owned enterprises	-7
Don't know (spontaneous)	-9

K.3 Over year 2010, please estimate the proportion of this establishment's working capital that was financed from each of the following sources?
SHOW CARD 15

	Percent	Don't know (spontaneous)
Internal funds or retained earnings	k3a %	-9
Borrowed from banks (private and state-owned)	k3bc %	-9
Borrowed from non-bank financial institutions	k3e %	-9
Purchases on credit from suppliers and advances from customers	k3f %	-9
Other (moneylenders, friends, relatives, etc.)	k3hd %	-9
	100 %	

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

K.4	In year 2010, did this establishment purchase any fixed assets, such as machinery, vehicles, equipment (new or used), land or buildings?
------------	--

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

GO TO QUESTION K.6

GO TO QUESTION K.6

k4

N.5	In year 2010, how much did this establishment spend on purchases of:
------------	--

	Iraqi Dinar	Don't know (spontaneous)
Machinery, vehicles, and equipment (new or used)	n5a	-9
Land and buildings	n5b	-9

K.5	Over year 2010, please estimate the proportion of this establishment's total purchase of fixed assets that was financed from each of the following sources: SHOW CARD 16
------------	--

	Percent	Don't know (spontaneous)
Internal funds or retained earnings	k5a%	-9
Owners' contribution or issued new equity shares	k5i %	-9
Borrowed from banks (private and state-owned)	k5bc%	-9
Borrowed from non-bank financial institutions	k5e %	-9
Purchases on credit from suppliers and advances from customers	k5f %	-9
Other (moneylenders, friends, relatives, bonds, etc)	k5hdj%	-9
	100%	

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

K.6	Now let's talk about the establishment's current situation. At this time, does this establishment have a checking or savings account?
------------	---

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

k6

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

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

k7

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

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

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 17

Private commercial banks	1
State-owned banks or government agency	2
Non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	3
Other	4
Don't know (spontaneous)	-9

k9

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 loan or line of credit approved	k10
Don't know (spontaneous)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

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

	Iraqi Dinar
Size of most recent loan or line of credit approved	k11
REF (spontaneous)	-8
Don't know (spontaneous)	-9

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

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

GO TO QUESTION K.15b

GO TO QUESTION K.15b

k13

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

Collateral	Yes	No	Don't know (spontaneous)
Land, buildings under ownership of the establishment k14a	1	2	-9
Machinery and equipment including movables k14b	1	2	-9
Accounts receivable and inventories k14c	1	2	-9
Personal assets of owner (house, etc.) k14d	1	2	-9
Other forms of collateral not included in the categories above k14e	1	2	-9

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

	Iraqi Dinar
Value of collateral k15a	
Don't know (spontaneous)	-9

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

	Number
Total number of loans/lines of credit outstanding k15b	
Don't know (spontaneous)	-9

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

	Iraqi Dinar
Total value of loans/lines of credit outstanding k15c	
Don't know (spontaneous)	-9

K.15d At this time, do you have any outstanding personal loans that are used to finance this establishment's business activities?

Yes	1
No	2
Don't know (spontaneous)	-9
k15d	

K.16 Referring again to the last year 2010, did this establishment apply for any loans or lines of credit?

Yes	1	GO TO QUESTION K.20
No	2	
Don't know (spontaneous)	-9	GO TO QUESTION K.21
k16		

K.17	What was the main reason why this establishment did not apply for any line of credit or loan? SHOW CARD 18
-------------	---

No need for a loan - establishment had sufficient capital	1
Application procedures were complex	2
Interest rates were too high	3
Collateral requirements were too high	4
Size of loan and maturity were insufficient	5
Did not think it would be approved	6
Do not believe in interest based borrowing	7
It is necessary to have contacts or give informal payments to get the loan	8
Other	9
Don't know (spontaneous)	-9

GO TO QUESTION K.21
GO TO QUESTION K.21
GO TO QUESTION K.21
GO TO QUESTION K.21
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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

IQk17

K.20	Referring only to this most recent application for a line of credit or loan, what was the outcome of that application?
-------------	--

Application was approved	1
Application was rejected	2
Application still in process	-6
Don't know (spontaneous)	-9

k20a

K.21	In year 2010, did this establishment have its annual financial statements checked and certified by an external auditor?
-------------	---

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

k21

K.30	Using the response options on the card, to what degree is Access to Finance an obstacle to the current operations of this establishment? SHOW CARD 19
-------------	--

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Access to finance k30	0	1	2	3	4	-9	-7

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.

J.1 I am going to read some statements that describe the courts system and how it could affect business. For each statement, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree.
SHOW CARD 20

	Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	Don't know (spontaneous)	Does Not Apply (spontaneous)
"The court system is fair, impartial and uncorrupted." h7a	1	2	3	4	-9	-7
"In general, government officials' interpretations of regulations affecting my establishment are predictable." IQj40	1	2	3	4	-9	-7

J.2 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?
[By senior management I mean managers, directors, and officers above direct supervisors of production or sales workers. Some examples of government regulations are taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms]

	Percent
Senior management's time spent on dealing with regulations	j2 %
No time was spent	0
Don't know (spontaneous)	-9

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

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

GO TO QUESTION J.6
GO TO QUESTION J.6

j3

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

	Number
Times inspected or met with tax officials	j4
Don't know (spontaneous)	-9

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

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

j5

IQJ.41 Recognizing the difficulties many enterprises face in fully complying with taxes regulations, what percentage of total sales would you estimate the typical establishment in your sector reports for tax purposes?

	Percent
Percentage of total sales would you estimate the typical establishment in your sector reports for tax purposes	Iqj41 %
Don't know (spontaneous)	-9
REF (spontaneous)	-8

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

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

GO TO QUESTION J.7
GO TO QUESTION J.7

j6

J.6a 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?

	Percent
Percent of the contract value paid as informal payments or gifts	j6a %
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8
No payments	0

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?

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	Percent
Percentage of total annual sales paid as informal payment	j7a %
No payments or gifts are paid	0
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8

	Iraqi Dinar
Total annual informal payment	j7b
No payments or gifts are paid	0
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8

J.10

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

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

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	j11
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

J.12

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

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

j12

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

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

GO TO QUESTION IQJ.43
GO TO QUESTION IQJ.43

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	j14
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

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

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

j15

IQJ.43 Over the last year, was this establishment visited or inspected by labor and social security officials?

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

GO TO QUESTION IQJ.46
GO TO QUESTION IQJ.46

Iqj43

IQJ.44 Over the last year, how many times was this establishment either inspected by labor and social security officials or required to meet with them?

	Number
Times inspected or met with tax officials	Iqj44
Don't know (spontaneous)	-9

IQJ.45 In any of these inspections or meetings was a gift or informal payment expected or requested?

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

Iqj45

IQJ.46 Over the last year, was this establishment visited or inspected by fire and building officials?

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

GO TO QUESTION IQJ.49
GO TO QUESTION IQJ.49

Iqj46

IQJ.47 Over the last year, how many times was this establishment either inspected by fire and building officials or required to meet with them?

	Number
Times inspected or met with tax officials	Iqj47
Don't know (spontaneous)	-9

IQJ.48 In any of these inspections or meetings was a gift or informal payment expected or requested?

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

Iqj48

IQJ.49 Over the last year, was this establishment visited or inspected by municipal police officials?

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

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

Iqj49

IQJ.50 Over the last year, how many times was this establishment either inspected by municipal police officials or required to meet with them?

	Number
Times inspected or met with tax officials	Iqj50
Don't know (spontaneous)	-9

IQJ.51 In any of these inspections or meetings was a gift or informal payment expected or requested?

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

Iqj51

J.30 Using the response options on the card; To what degree is/are [INSERT OPTION] an obstacle to the current operations and growth of this establishment?
SHOW CARD 21

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Tax rates j30a	0	1	2	3	4	-9	-7
Tax administration j30b	0	1	2	3	4	-9	-7
Business licensing and permits j30c	0	1	2	3	4	-9	-7
Political instability j30e	0	1	2	3	4	-9	-7
Corruption j30f	0	1	2	3	4	-9	-7
Courts h30	0	1	2	3	4	-9	-7
Regulatory uncertainty iqj42	0	1	2	3	4	-9	-7

L. LABOR

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

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

- L.1** At the end of year 2010, how many permanent, full-time individuals worked in this establishment? Please include all employees and managers
(Permanent, full-time employees are defined as all paid employees that are contracted for a term of one or more years and/or have a guaranteed renewal of their employment contract and that work 8 or more hours per day)
(INTERVIEWER: include interviewee if applicable).

	Number
Permanent, full-time workers end of last year	11
Don't know (spontaneous)	-9

- L.2** Three years ago, at the end of year 2008, how many permanent, full-time individuals work in this establishment? Please include all employees and managers
(INTERVIEWER: include interviewee if applicable).

	Number
Permanent, full-time workers three years ago	12
If establishment was not in business three years ago	-7
Don't know (spontaneous)	-9

- L.5** At the end of year 2010, how many permanent full-time individuals that worked in this establishment were female??

	Number	Don't know (spontaneous)
Female permanent full-time workers	15	-9

- L.6** How many full-time temporary employees did this establishment employ throughout year 2010?
(INTERVIEWER: Full-time, temporary workers are all paid short-term (i.e. for less than a year) employees with no guarantee of renewal of contract employment and work 8 or more hours per day)

	Number
Full-time seasonal or temporary workers employed last fiscal year	16
Female full-time seasonal or temporary workers employed last fiscal year	16a
Don't know (spontaneous)	-9

IF 0, GO TO QUESTION L.9b

L.8	What was the average length of employment of all full-time temporary employees in year 2010?
------------	--

	Months
Average length full-time seasonal or temporary employment last year	18
Less than one month	1
Don't know (spontaneous)	-9

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	19b
Don't know (spontaneous)	-9

L.10	Over year 2010, did this establishment have formal training programs for its permanent, full-time employees?
-------------	--

Yes	1
No	2
Don't know (spontaneous)	-9
110	

L.30	Using the response options on the card, to what degree are Labor Regulations an obstacle to the current operations of this establishment? SHOW CARD 21 Using the response options on the card, to what degree is an Inadequately Educated Workforce an obstacle to the current operations of this establishment? SHOW CARD 21
-------------	---

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Labor regulations I30a	0	1	2	3	4	-9	-7
Inadequately educated workforce I30b	0	1	2	3	4	-9	-7

IQL55	Please rate the relevance of the following factors following the scale from 0 to 4, 0 being “Not at all relevant” and 4 being “Critically relevant” to this establishment when making decisions to hire women. SHOW CARD 22
--------------	--

	Not at all relevant	Of minor relevance	Moderately relevant	Of major relevance	Of critical relevance	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Regulations not permitting women to work in my business's activity. iql55	0	1	2	3	4	-9	-7
Required benefits and other expenses such as providing separate work place facilities for women make them more expensive employees iql56	0	1	2	3	4	-9	-7
Women have higher rates of absence from work iql57	0	1	2	3	4	-9	-7
Work requires travel to remote places which is difficult for women iql58	0	1	2	3	4	-9	-7
The security situation makes it harder for women to commute to work iql59	0	1	2	3	4	-9	-7

M. BUSINESS ENVIRONMENT

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

M.1	By looking at Card 25 can you tell me which of the elements of the business environment included in the list, if any, currently represents the biggest obstacle faced by this establishment. SHOW CARD 23 DO NOT READ OUT
------------	---

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

Biggest obstacle	m1a
Don't know (spontaneous)	-9
Does not apply (spontaneous)	-7

Rotation (option 1, 2, 3 or 4 if illiterate)	m1d
--	------------

N. PERFORMANCE

READ THE FOLLOWING TO RESPONDENT BEFORE PROCEEDING:

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

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

IQN.2	For year 2010 , please provide the following information about this establishment:
	SHOW CARD 24

NOTE that Total cost of labor, including wages, salaries and benefits is the total wages and all benefits, including food, transport, social security (i.e. pensions, medical insurance, unemployment insurance).

	Iraqi Dinar
a. Total annual cost of labor (including wages, salaries, bonuses, social payments)	IQn2a
c. Total annual costs of electricity	IQn2c

INTERVIEWER: IF FIRM IS NOT A RETAILER, SKIP TO A.15A

	Iraqi Dinar
b. Total annual cost of finished goods purchased to resell	IQn2b

A.15a Please complete the following information about the interviewee(s). Note that for gender, male code is '1' and female code is '2'.

	Position in the firm	Years with the firm	Gender
Main respondent	a15a1ax	a15a2a	a15a3
Second respondent	a15a1bx	a15a2b	a15b3
Third respondent	a15a1cx	a15a2c	a15c3

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:

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

Truthful	1
Somewhat truthful	2
Not truthful	3

a16

A.17	The responses to the questions regarding figures (productivity and employment numbers):
-------------	---

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

a17

A.17a	How were the show cards used:
--------------	-------------------------------

Were provided to the respondent and he/she understood how to use them	1
Were provided to the respondent but he/she showed confusion on its use	2
The cards were not used because the respondent cannot read properly	3

a17a

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)

SERIAL NUMBER

SUPERVISORS PLEASE ANSWER:

A.18	This questionnaire was completed in:
-------------	--------------------------------------

One visit in face-to-face interview with one person	1
One visit in face-to-face interview with different managers/staff	2
Several visits	3

a18

A.19	If option 2 or 3 in A.18 , estimate duration of the whole interview
-------------	--

Hour	Minutes

a19h

a19m

a19

A.20	Full Firm Contact information	
	Firm's name	a20ax
	Full address	a20bx
	Phone number(s)	a20cx
	Fax number	a20dx
	Email	a20ex