Your QUESTIONNAIRE NUMBER RECORD NUMBER PREFERENCE NUMBER

| _ | | |
|---|--|--|
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THE WORLD BANK

Africa Enterprise Survey 2011 - Ethiopia

Manufacturing Module (2011)

Module A (show cards for innovation)

| | | | GPS Coo | ordinates | SPLIT BALLOT | |
|-----------|--------|---|---------|-----------|-------------------|-------|
| Latitude | poslat | N | S | lat | A (with cards) 1 | |
| Longitude | poslon | Ε | W | lon | B (without cards) | cards |

A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]

| A.0 Questionnaire a0 | Module |
|----------------------|--------|
| Manufacturing | 1 |

A.1 Country

a1

A.1a Language

a1a

| A.2 | Sampling Region a2 |
|----------|--------------------|
| Region A | 1 |
| Region B | 2 |
| Region C | 3 |
| Region D | 4 |
| Region E | 5 |

| A.3a | Screener Region (coded ex post) a3a |
|----------|---|
| Region A | 1 |
| Region B | 2 |
| Region C | 3 |
| Region D | 4 |
| Region E | 5 |

A.3x Name of city/town/village

| a3x | | |
|-----|--|--|

a3b

| A.3b Is | this city | the official | capital city? |
|---------|-----------|--------------|---------------|
| | | | |

| Yes | 1 |
|-----|---|
| No | 2 |

| A.3c Is this city the main business city? | 3c |
|---|-----------|
| Yes | 1 |
| No | 2 |

A.3 Size of locality a3

| City with population over 1 million | 2 |
|-------------------------------------|---|
| Over 250.000 to 1 million | 3 |
| 50.000 to 250.000 | 4 |
| Less than 50.000 | 5 |

| | Sampling sector |
|---------------|-----------------|
| A.4a Industry | a4a |
| Manufacturing | 1 |
| Service | 2 |

| A.4 Industry | | Screener |
|--------------------------|----------------------------------|----------|
| | | sector |
| | | a4b |
| | Food | 15 |
| | Tobacco | 16 |
| | Textiles | 17 |
| | Garments | 18 |
| | Leather | 19 |
| Ð | Wood | 20 |
| Manufacturing :Section D | Paper | 21 |
| cti | Recorded media | 22 |
| iSe | Refined petroleum product | 23 |
| ng | Chemicals | 24 |
| uri | Plastics & rubber | 25 |
| acti | Non metallic mineral products | 26 |
| ufa | Basic metals | 27 |
| lan | Fabricated metal products | 28 |
| Μ | Machinery and equipment | 29 |
| | Electronics (31 & 32) | 31 |
| | Precision instruments | 33 |
| | Transport machines (34&35) | 34 |
| | Furniture | 36 |
| | Recycling | 37 |
| Retail | Retail | 52 |
| | Wholesale | 51 |
| | IT | 72 |
| Other | Hotel and restaurants: section H | 55 |
| Servic | Services of motor vehicles | 50 |
| es | Construction Section F: | 45 |
| | Transport Section I: (60-64) | 60 |

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

| Yes, screener and sample frame info match | |
|--|--|
| No, screener and sample frame do not match but establishment still does activities that match sample frame | |
| No, does not match | |

| A.6 Size | Sampling size a6a | Screener Size <mark>a6b</mark> |
|------------------------------|-------------------------|--------------------------------------|
| 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.7a | |
|---|----|
| Number of establishments that form the firm a7 | a |
| | |
| A.8 Type of establishment | a8 |
| HQ without production and/or sales in this location | 1 |
| HQ with production and/or sales in this location | 2 |
| Establishment physically separated from HQ and | |
| other establishments of the same firm | |
| Establishment physically separated from HQ but | |
| with other establishments of the same firm | |
| DOES NOT APPLY | -7 |

A.9 Are establishment's financial statements prepared separately from HQ's statements?

| Yes | 1 |
|----------------|----|
| No | 2 |
| DOES NOT APPLY | -7 |

A.10 Are establishment's financial statements prepared separately from other establishments of the same firm? **a10**

| a 10 | |
|----------------|----|
| Yes | 1 |
| No | 2 |
| DOES NOT APPLY | -7 |

A.11 If HQ, are financial statements independent from the rest of establishments?

| Test of estublishments. | |
|-------------------------|----|
| Yes | 1 |
| No | 2 |
| DOES NOT APPLY | -7 |
| | |

A.12 Interviewer code

a12

a9

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 Ethiopia. The information gathered here will help the World Bank 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.

B. GENERAL INFORMATION

READ OUT THE FOLLOWING INTRODUCTORY SENTENCE ONLY IF A7 = 1 (yes): The first few questions apply to the firm which your 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 | SKIP TO B.2 |
| Partnership | 4 | |
| Limited partnership | 5 | |
| OTHER (SPONTANEOUS-SPECIFY)b1x | 6 | |
| DON'T KNOW (SPONTANEOUS) | -9 | |
| | | b1 |

B.3 What percentage of this firm does the largest owner or owners own?

| | Percent |
|--|-------------|
| Percentage held by largest owner or owners | b3 % |
| DON'T KNOW (SPONTANEOUS) | -9 |

B.2 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 | b2a % | -9 | |
| Private foreign individuals, companies or organizations | b2b % | -9 | |
| Government or State | b2c % | -9 | <i>IF 100% END INTERVIEW</i> |
| Other | b2d % | -9 | |

100%

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

AFB.3a Are the owners of the firm: SHOW CARD 3

| All men | 1 | GO TO QUESTION AFB4a |
|---------------------------------------|----|----------------------|
| Majority are men | 2 | |
| Majority are women | 3 | |
| All women | 4 | GO TO QUESTION AFB4a |
| Equally divided between men and women | 5 | |
| Does not apply | -7 | GO TO QUESTION AFB4a |
| Don't know | -9 | GO TO QUESTION AFB4a |
| | | AFb3a |

AFB.3bIs the largest owner female?
(INTERVIEWER: if there are multiple large owners with the same ownership share, please
answer with respect to the person most active in the operation of the firm)

| Yes | 2 | |
|--------------------------|----|-------|
| Don't know (spontaneous) | -9 | |
| U | | AFb3b |

AFB.4a. What is the nationality of origin of the current largest owner?

| African (specify AFb4a1 [table 1]) | 1 |
|--|-------|
| Indian | 2 |
| Lebanese/Middle Eastern | 3 |
| Other Asian (specify AFb4a4 [table 4]) | 4 |
| European/ | 5 |
| Other | 6 |
| Don't know (spontaneous) | -9 |
| | AFb4a |

| AFb4a1. Main African nationality | |
|----------------------------------|---|
| XXXX | 1 |
| XXXX | 2 |
| XXXX | 3 |
| XXXX | 4 |
| XXXX | 5 |
| | |

| AFb4a4. Main "Other Asian" nationality | |
|--|---|
| XXXX | 1 |
| XXXX | 2 |
| XXXX | 3 |
| XXXX | 4 |
| XXXX | 5 |
| | |

b5

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?

| | Year |
|-------------------------------------|----------------------|
| Year establishment began operations | |
| 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 DIGI' | EXECT VEAR |

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 |

AFB.7a What is the highest level of education of the current Top Manager? SHOW CARD 4

| No Education | 1 |
|------------------------------------|-------|
| Primary School (complete or not) | 2 |
| Secondary School (complete or not) | 3 |
| Vocational Training | 4 |
| Some university training | 5 |
| Graduate degree | 6 |
| Don't Know (spontaneous) | -9 |
| | AFb7a |

B.7a Is the Top Manager female?

| Yes | 1 | |
|--------------------------|----|-----|
| No | 2 | |
| DON'T KNOW (SPONTANEOUS) | -9 | |
| <u>.</u> | | b7a |

B.8 Does this establishment have an internationally-recognized quality certification? (INTERVIEWER: SOME EXAMPLES ARE ISO 9000, 9002, OR 140000, OR HACP)

| Yes | 1 | |
|--------------------------|----|--|
| No | 2 | |
| STILL IN PROCESS | -6 | |
| DON'T KNOW (SPONTANEOUS) | -9 | |
| | | |

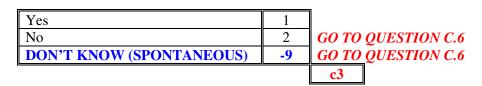
AFB.8a Is this establishment located in an export processing or other industrial zone? SHOW CARD 5

| Export Processing Zone | 1 | |
|--------------------------|----|-------|
| Other Industrial Zone | 2 | |
| Neither of the above | 3 | |
| Don't know (spontaneous) | -9 | |
| | | AFb8a |

C. INFRASTRUCTURE AND SERVICES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING. Now, we turn to the establishment's operations in fiscal year 2010.

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



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 | |
| REFUSE (SPONTANEOUS) | -8 | |
| | | c5 |

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

| Yes | 1 | |
|--------------------------|----|---------------------|
| No | 2 | GO TO QUESTION C.10 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION C.10 |
| | | c6 |

C.7 In a typical month, over fiscal 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?

| | 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.

| | Percent |
|---|--------------------|
| Loss as percentage of total annual sales due to power outages | <mark>c9a</mark> % |
| NONE | 0 |
| DON'T KNOW (SPONTANEOUS) | -9 |

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

| | BIRR |
|------------------------------------|------|
| Annual losses due to power outages | с9b |
| NONE | 0 |
| DON'T KNOW (SPONTANEOUS) | -9 |

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

| Yes | 1 | |
|--------------------------|----|---------------------|
| No | 2 | GO TO QUESTION C.12 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION C.12 |
| | | c10 |

C.11 In fiscal 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 | GO TO QUESTION C.15 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION C.15 |
| | ÷ | 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 | |
| REFUSE (SPONTANENOUS) | -8 | |
| | | c1 4 |

C.15 Over fiscal year 2010, did this establishment experience insufficient water supply for production?

| Yes | 1 | 1 |
|--------------------------|----|---------------------|
| No | 2 | GO TO QUESTION C.18 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION C.18 |
| | | c15 |

C.16 In a typical month, over fiscal year **2010**, how many incidents of insufficient water supply did this establishment experience?

| | Number | |
|--|--------|----------------------|
| Average number of incidents of water insufficiency per month | c16 | IF 0, GO TO |
| DON'T KNOW (SPONTANEOUS) | -9 | QUESTION C.18 |

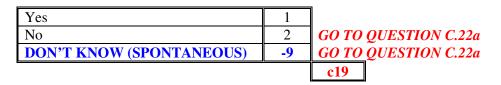
C.17 How long did these incidents of insufficient water supply last on average?

| | Hours |
|---|-------|
| Average duration of insufficient water supply | c17 |
| LESS THAN ONE HOUR | 1 |
| DON'T KNOW (SPONTANEOUS) | -9 |

C.18 In fiscal year 2010, what percentage of this establishment's water supply, used in the production process, was from public sources?

| | Percent |
|---------------------------|--------------------|
| Water from public sources | <mark>c18</mark> % |
| NONE | 0 |

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



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 | |
| REFUSE (SPONTANEOUS) | -8 | |
| | | c21 |

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 | GO TO QUESTION C.28 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION C.28 |
| | | c23 |

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

| | | | | (SPONTANEOUS) | | |
|--|------|-----|----|---------------|----------------------|--|
| INTERVIEWER: READ EACH OPTION ALOUD | | Yes | No | DON'T KNOW | DOES NOT APPLY | |
| 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 6 Using the response options on the card; To what degree is Telecommunications an obstacle to the current operations of this establishment? SHOW CARD 6

| | | | | | | | (SPONTA | NEOUS) |
|-----------------------|-----|----------------|-------------------|----------------------|-------------------|----------------------------|---------------|----------------------|
| | | No Obstacle | Minor obstacle | Moderate obstacle | Major obstacle | Very Severe Obstacle | DON'T KNOW | DOES NOT APPLY |
| Electricity c. | 30a | 0 | 1 | 2 | 3 | 4 | -9 | -7 |
| Telecommunications c. | 30b | 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 2010 , what was this establishment's main product, that is, the product that represented |
|-------|--|
| | the largest proportion of annual sales? |

Description

d1a1x

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

D.1a2 CODE THE MAIN PRODUCT OF THIS ESTABLISHMENT FOLLOWING ISIC CODES REV. 3.1

| | Code |
|----------------------|------|
| Code of main product | d1a2 |

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

| | Percent |
|---|---------|
| Percentage of sales represented by main product | d1a3 |
| DON'T KNOW (SPONTANEOUS) | -9 |

INTERVIEWER: PLEASE NOTE THAT THE FOLLOWING QUESTION REFER TO TOTAL SALES OF ALL PRODUCTS AND SERVICES

D.2 In fiscal year **2010**, what were this establishment's total annual sales for **ALL** products and services?

| BIRR |
|-----------------------------------|
| d2 |
| -9 |
| R (i.e. 50,000 as Fifty Thousand) |
| d2x |
| |

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

| | BIRR |
|------------------------------------|------|
| Total annual sales three years ago | n3 |
| IF ESTABLISHMENT WAS NOT IN | -7 |
| BUSINESS THREE YEARS AGO | -7 |
| DON'T KNOW (SPONTANEOUS) | -9 |

D.3 In fiscal year 2010, what percentage of this establishment's sales were: SHOW CARD 7 (INTERVIEWER: SKIP PATTERNS MUST BE FOLLOWED IN THE ORDER THEY APPEAR ON THE TABLE)

| | Percent | DON'T KNOW (SPONTANEOUS) | |
|--|--------------|-----------------------------|-----------------------------|
| National sales | d3a % | -9 | IF 100, GO TO QUESTION D.10 |
| Indirect exports (sold domestically to third party that exports products) | d3b % | -9 | IF 100, GO TO QUESTION D.8 |
| Direct exports | d3c % | -9 | IF 0, GO TO QUESTION D.8 |
| | 100% | | - |

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

AFD.3f-h In fiscal year 2010, what percentage of this establishment's annual export revenue were to: SHOW CARD 8

| Region | % of total export revenue |
|-------------------------------------|---------------------------|
| Neighboring Countries within Africa | AFd3f % |
| Developed Countries | AFd3g % |
| Other | AFd3h % |
| | 100% |

INTERVIEWER: CHECK THAT THE TOTAL IS 100%

D.4 In fiscal 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 (for example 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 |
| DOES NOT APPLY | -7 |

AFD.5a Thinking of the **main point of exit**, in fiscal year **2010**, what were the total clearing costs for an average consignment as a percentage of the consignment value? In calculating the total clearing costs, please include things such as payments to clearing agents, storage fees, container handling fees, and gifts or informal payments to customs officials.

| | as % of consignment value |
|--------------------------|------------------------------|
| Total clearing cost | AFd5a % |
| Don't know (spontaneous) | -9 |

AFD.5b In fiscal year **2010**, what percentage of this establishment's export consignments was handled by an outside clearing agent to facilitate customs clearance?

| | Percent |
|--|----------------|
| Percentage of consignments used clearing agent | AFd5b % |
| Don't know (spontaneous) | -9 |

AFD.5c In fiscal year 2010, what percentage of this establishment's export containers was physically inspected by custom officials?

| | Percent |
|---------------------------------|---------|
| Percentage physically inspected | AFd5c % |
| Don't know (spontaneous) | -9 |

D.6 In fiscal 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 |
| DOES NOT APPLY | -7 |

D.7 In fiscal 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 |
| DOES NOT APPLY | -7 |

AFD.7a In fiscal year 2010, did this establishment benefit from any of the following export or investment incentive schemes: (INTERVIEWER: READ EACH OPTION ALOUD)

| | | Yes | No | DK | |
|---|--------|-----|----|----|------------|
| Suspension or exemptions from duties on imported inputs | AFd7a1 | 1 | 2 | -9 | |
| Profit tax exemption | AFd7a2 | 1 | 2 | -9 | IF YES TO |
| VAT reimbursement | AFd7a3 | 1 | 2 | -9 | ANY GO TO |
| Export financing scheme, such as an export credit guarantee s | scheme | 1 | 2 | -9 | QUESTION |
| | AFd7a4 | 1 | 2 | | D.8 |
| Other | AFd7a5 | 1 | 2 | -9 | |

AFD.7b In fiscal year **2010**, what was the MAIN reason why this establishment did NOT take advantage of any of the schemes listed above? **SHOW CARD 9**

| Did not need financial support | 1 | |
|---|----|-------|
| Did not know about these schemes | 2 | |
| Administrative process was too cumbersome | 3 | |
| No real benefits from schemes | 4 | |
| Lack contacts needed to qualify | 5 | |
| It takes too long to receive benefits | 6 | |
| Applied but not eligible | 7 | |
| Other | 8 | |
| Don't know (spontaneous) | -9 | AFd7b |

| | I | 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 |

D.10 In fiscal year **2010**, what percentage of the value of products this establishment shipped to supply domestic markets was lost while in transit because of theft?

| | Percent |
|--|--------------|
| Losses due to theft as percentage of the value of the products | d10 % |
| NO LOSSES | 0 |
| DON'T KNOW (SPONTANEOUS) | -9 |
| NO INTERNAL SHIPMENTS MADE (DOES NOT APPLY) | -7 |

D.11 In fiscal year **2010**, 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 | d11 % |
| NO LOSSES | 0 |
| DON'T KNOW (SPONTANEOUS) | -9 |
| NO INTERNAL SHIPMENTS MADE (DOES NOT APPLY) | -7 |

| D.12 | In fiscal year 2010 , as a proportion of all material inputs or supplies purchased that year, what |
|------|---|
| | percentage of this establishment's material inputs or supplies were: SHOW CARD 10 |

| | Percent | DON'T KNOW (SPONT.) | |
|--|---------|------------------------|----|
| Material inputs or supplies of domestic origin | d12a % | -9 | |
| Material inputs or supplies of foreign | d12b % | -9 | IF |
| origin | | | |

F 0, GO TO QUESTION D.16

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

D.13 Were any of the material inputs or supplies purchased in fiscal year 2010, imported directly?

100%

| Yes | 1 | |
|--------------------------|----|---------------------|
| No | 2 | GO TO QUESTION D.16 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION D.16 |
| | | d13 |

D.14 In fiscal year **2010**, when this establishment imported material inputs or supplies, 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?

| | Days |
|---|------|
| Average number of days to clear customs | d14 |
| LESS THAN ONE DAY | 1 |
| DON'T KNOW (SPONTANEOUS) | -9 |

D.16 At the present time, when this establishment receives delivery of its most important input, on average, how many days of inventory, measured in days of production, does this establishment keep? (INTERVIEWER: IF RESPONDENT REQUIRES CLARIFICATION DEFINE DAYS OF **INVENTORY AS STOCK IN HAND**

| | Days |
|---|------|
| Days of inventory of most important input | d16 |
| DON'T KNOW (SPONTANEOUS) | -9 |

AFD.11a In fiscal year **2010**, for how many years have you done business with the supplier of your main input (primary supplier)?

| | Years |
|--|--------|
| Years of relations with primary supplier | AFd11a |
| Less than one year | 1 |
| Don't know (spontaneous) | -9 |

AFD.11d In fiscal year 2010, did this establishment subcontract any part of its production to other firms?

| Yes | 1 | |
|--------------------------|----|--------|
| No | 2 | |
| Don't know (spontaneous) | -9 | |
| | | AFd11d |

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 11
Using the response options on the card; To what degree is Customs and Trade Regulation an

obstacle to the current operations of this establishment? **SHOW CARD 11**

| | | | | | | (SPONTA | NEOUS) |
|---|----------------|-------------------|----------------------|-------------------|----------------------------|---------------|----------------------|
| | No obstacle | Minor obstacle | Moderate obstacle | Major obstacle | Very Severe Obstacle | DON'T KNOW | DOES NOT APPLY |
| Transport d30a | 0 | 1 | 2 | 3 | 4 | -9 | -7 |
| Customs and trade regulations d30b | 0 | 1 | 2 | 3 | 4 | -9 | -7 |

E. DEGREE OF COMPETITION

| E.1 | In fiscal year 2010 , which of the following was the main market in which this establishment sold its |
|-----|--|
| | main product? SHOW CARD 12 |

| Local – main product sold mostly in same municipality where establishment is located | 1 | | |
|---|----|-----------|--------------|
| National – main product sold mostly across the country where establishment is located | 2 | | |
| International | 3 | GO TO | QUESTION E.6 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO | QUESTION E.6 |
| | | e1 | |

E.2 In fiscal year **2010**, for the main market in which this establishment sold its main product, how many competitors did this establishment's main product face?

| Number of competitors | e2b |
|--------------------------|-----|
| TOO MANY TO COUNT | -4 |
| DON'T KNOW (SPONTANEOUS) | -9 |

AFE.2a In fiscal year **2010**, how many NEW competitors entered the main market of this establishment's main product/product line?

| None | 1 | |
|--------------------------|----|-------|
| One | 2 | |
| 2-5 | 3 | |
| More than 5 | 4 | |
| Don't know (spontaneous) | -9 | |
| | | AFe2a |

E.6 Does this establishment at present use technology licensed from a foreign-owned company, excluding office software?

| Yes | 1 | |
|---------------------------------|----|-----------|
| No | 2 | |
| DON'T KNOW (SPONTANEOUS) | -9 | |
| | | e6 |

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

| Yes | 1 | |
|--------------------------|----|-----|
| No | 2 | |
| DON'T KNOW (SPONTANEOUS) | -9 | |
| | | 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 13

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

F. CAPACITY

| F.1 | In fiscal year 2010 , what was this establishment's output produced as a proportion of the maximum |
|------------|---|
| | output possible if using all the resources available (capacity utilization)? |

| | Percent | | |
|--------------------------|---------|----|---|
| Capacity utilization | | f1 | % |
| DON'T KNOW (SPONTANEOUS) | -9 | | |

F.2 In fiscal year **2010**, how many hours per week did this establishment normally operate? (INTERVIEWER: RESPONSE MUST BE 168 HOURS OR LESS)

| | Hours |
|--------------------------------------|-------|
| Typical hours of operation in a week | f2 |
| DON'T KNOW (SPONTANEOUS) | -9 |

G. LAND AND PERMITS

G.1 Of the land occupied by this establishment, what percentage is: SHOW CARD 14

| | Percent | DON'T KNOW (SPONTANEOUS) |
|--|--------------|-----------------------------|
| Owned by this establishment | g1a % | -9 |
| Rented or leased by this establishment | g1b % | -9 |
| Other | g1c % | -9 |
| | 1000 | |

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 | GO TO QUESTION G.30 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION G.30 |
| | | 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 | 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 | |
| REFUSE (SPONTANEOUS) | -8 | |
| | | g |

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 15

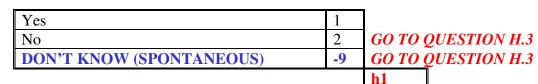
| | | | | | | | (SPONTA | NEOUS) |
|----------------|------|----------------|-------------------|----------------------|-------------------|----------------------------|---------------|----------------------|
| | | No obstacle | Minor obstacle | Moderate obstacle | Major obstacle | Very Severe Obstacle | DON'T KNOW | DOES NOT APPLY |
| Access to land | g30a | 0 | 1 | 2 | 3 | 4 | -9 | -7 |

H. INNOVATION

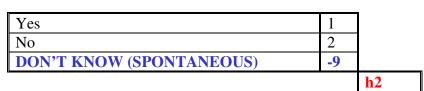
READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING

And now we switch to a new topic. In this section "new" means new to the firm but not necessarily new to the market or other firms, and it could have been originally developed by other firms

H.1 In the last three years, has this establishment introduced new products or services? SHOW CARD 16



H.2 Was the new product or service also new for the establishment's main market?



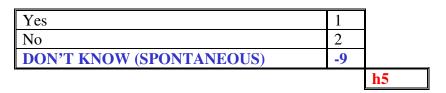
H.3 In the last three years, has this establishment introduced any new or significantly improved methods of manufacturing products or offering services? SHOW CARD 17

| Yes | 1 |] |
|--------------------------|----|----|
| No | 2 | |
| DON'T KNOW (SPONTANEOUS) | -9 | |
| | | h3 |

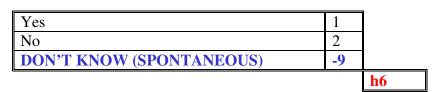
H.4 During the last three years, has this establishment introduced any new or significantly improved logistical or business support processes? SHOW CARD 18

| Yes | 1 | |
|--------------------------|----|----|
| No | 2 | |
| DON'T KNOW (SPONTANEOUS) | -9 | |
| | | h4 |

H.5 During the last three years, has this establishment introduced any new or significantly improved organizational structures or management practices? SHOW CARD 19



H.6 During the last three years, has this establishment introduced new or significantly improved marketing methods? SHOW CARD 20



H.7 During the last three years, did this establishment spend on formal research and development activities, either in-house or contracted with other companies? SHOW CARD 21

| Yes | 1 |] |
|--------------------------|----|----|
| No | 2 | |
| DON'T KNOW (SPONTANEOUS) | -9 | |
| | | h7 |

H.8 During the last three years, did this establishment give employees some time to develop or try out a new approach or new idea about products or services, business process, firm management, or marketing?

| Yes | 1 | |
|--------------------------|----|-----------|
| No | 2 | |
| DON'T KNOW (SPONTANEOUS) | -9 | |
| | | h8 |

| H.9 | During the last 3 years, did this establishment engage in internal or external training of the |
|-----|--|
| | personnel to familiarize them with new or significantly improved technologies, products or |
| | processes, including changing management or marketing practices? |

| Yes | 1 | |
|--------------------------|----|----|
| No | 2 | |
| DON'T KNOW (SPONTANEOUS) | -9 | |
| | | h9 |

I. CRIME

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

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

| Yes | 1 | |
|--------------------------|----|--------------------|
| No | 2 | GO TO QUESTION I.3 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION I.3 |
| | • | i1 |

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

| | Percent |
|---|---------|
| Percentage of total annual sales for security | i2a % |
| DON'T KNOW (SPONTANEOUS) | -9 |

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

| | BIRR |
|-------------------------------|------|
| Total annual cost of security | i2b |
| DON'T KNOW (SPONTANEOUS) | -9 |

I.3 In fiscal 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 | GO TO QUESTION I.30 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION I.30 |
| | | i3 |

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

| | Percent |
|--|---------|
| Losses as percentage of total annual sales | i4a % |
| DON'T KNOW (SPONTANEOUS) | -9 |

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

| | BIRR |
|------------------------------|------|
| Total annual value of losses | i4b |
| DON'T KNOW (SPONTANEOUS) | -9 |

| I.30 | Using the response options on the card; To what degree is Crime, Theft and Disorder an obstacle |
|------|--|
| | to the current operations of this establishment? SHOW CARD 22 |

| | | | | | | (SPONTA | NEOUS) |
|--------------------------------------|----------------|-------------------|----------------------|-------------------|----------------------------|---------------|----------------------|
| | No obstacle | Minor obstacle | Moderate obstacle | Major obstacle | Very Severe Obstacle | DON'T KNOW | DOES NOT APPLY |
| 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 fiscal year **2010**, what percentage of material inputs or services were paid for after delivery (purchased on credit)?

| | Percent | DON'T KNOW (SPONTANEOUS) |
|----------------------|--------------|-----------------------------|
| Paid after delivery? | k1c % | -9 |

K.2 In fiscal year **2010**, what percentage of this establishment's total annual sales of goods and services were paid for after delivery (sold on credit)?

| | Percent | DON'T KNOW (SPONTANEOUS) |
|----------------------|---------|-----------------------------|
| Paid after delivery? | k2c % | -9 |

| K.3 | Over fiscal year 2010 , please estimate the proportion of this establishment's working capital that |
|-----|--|
| | was financed from each of the following sources? SHOW CARD 23 |

| | 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 which include | | -9 |
| microfinance institutions, credit cooperatives, credit unions, or | k3e % | |
| finance companies | | |
| Purchases on credit from suppliers and advances from customers | <mark>k3f</mark> % | -9 |
| Other, moneylenders, friends, relatives, etc. | k3hd % | -9 |
| | 100% | |

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

K.4 In fiscal year **2010**, did this establishment purchase any fixed assets, such as machinery, vehicles, equipment, land or buildings?

| Yes | 1 | |
|--------------------------|----|--------------------|
| No | 2 | GO TO QUESTION K.6 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION K.6 |
| | | k4 |

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

| | BIRR | DON'T KNOW (SPONTANEOUS) |
|--|------|-----------------------------|
| Machinery, vehicles, and equipment (new or used) | n5a | -9 |
| Land and buildings | n5b | -9 |

K.5 Over fiscal 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 24

| | 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 | GO TO | O QUESTION K.8 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO | O QUESTION K.8 |
| | | k7 | |

AFK.7a For this establishment's overdraft facility, what is the average interest rate?

| | Percent |
|--|---------|
| Average rate of interest for overdraft | AFk7a % |
| Don't know (spontaneous) | -9 |

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

| Yes | 1 | |
|--------------------------|----|----------------------|
| No | 2 | GO TO QUESTION K.15d |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION K.15d |
| | | k8 |

AFK.8a Was the most recent credit in the form of?

| Loan | 2 | 1 |
|--------------------------|----|---|
| Don't know (spontaneous) | -9 | - |

K.9 Referring to the most recent line of credit or loan, what type of financial institution granted this loan? **SHOW CARD 25**

| Private commercial banks | 1 | |
|--|----|----|
| State-owned banks or government agency | 2 | |
| Non-bank financial institutions | 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 |

AFK.10a What is the rate of interest of this most recent line of credit or loan?

| | Percent |
|--|-----------------|
| Average rate of interest for most recent loan/line of credit | AFk10a % |
| approved | |
| Don't know (spontaneous) | -9 |

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

| | BIRR |
|---|------|
| Size of most recent loan or line of credit approved | k11 |
| REFUSE (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 | GO TO QUESTION K.15b |
| DON'T KNOW (SPONTANEOUS) | -9 | 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?

| | BIRR |
|--------------------------|------|
| Value of collateral | k15a |
| DON'T KNOW (SPONTANEOUS) | -9 |

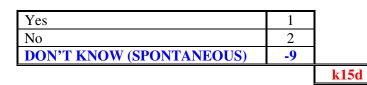
K.15b What is the total number of outstanding loans or lines of credit held by this establishment?

| | Number |
|-----------------------------------|--------|
| Total number of loans 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?

| | BIRR |
|----------------------------------|------|
| Total value of loans 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?



K.16 Referring again to fiscal 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 26

| No need for a loan - establishment had sufficient capital | 1 | GO TO QUESTION K.21 |
|---|----|---------------------|
| Application procedures were complex | 2 | GO TO QUESTION K.21 |
| Interest rates were not favorable | 3 | GO TO QUESTION K.21 |
| Collateral requirements were too high | 4 | GO TO QUESTION K.21 |
| Size of loan and maturity were insufficient | 5 | GO TO QUESTION K.21 |
| Did not think it would be approved | 6 | GO TO QUESTION K.21 |
| Other | 7 | GO TO QUESTION K.21 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION K.21 |
| | | k17 |

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 fiscal 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 27**

| | | | | | | (SPONTA | NEOUS) |
|-----------------------|----------------|-------------------|----------------------|-------------------|----------------------------|---------------|----------------------|
| | No obstacle | Minor obstacle | Moderate obstacle | Major obstacle | Very Severe Obstacle | DON'T KNOW | DOES NOT APPLY |
| 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 court system and how it could affect businesses. For each of them, could you please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree. SHOW CARD 28

| | Strongly disagree | Tend to disagree | Tend to agree | Strongly agree | Don't know (sponta neous) |
|--|----------------------|------------------|---------------------|-------------------|------------------------------------|
| "The court system is fair, impartial and uncorrupted." h7a | 1 | 2 | 3 | 4 | -9 |
| "The court system is able to enforce its decisions" AFh1 | 1 | 2 | 3 | 4 | -9 |
| "I am confident that the legal system will uphold my contract and property rights in business disputes." AFh2 | 1 | 2 | 3 | 4 | -9 |

AFH.3a In the last 2 years, did your establishment have a payment dispute over payments owed to it in which a third party (such as arbiters, collecting agency or judicial system) was involved?

| Yes | 1 | |
|--------------------------|----|--------------------|
| No | 2 | GO TO QUESTION J.2 |
| Don't know (spontaneous) | -9 | GO TO QUESTION J.2 |
| | | AFh3a |

AFH.3b Was the court system used to resolve this payment dispute?

| Yes | 1 | |
|--------------------------|----|--------------------|
| No | 2 | GO TO QUESTION J.2 |
| Don't know (spontaneous) | -9 | GO TO QUESTION J.2 |
| | | AFh3b |

AFH.3c Was a court judgment made for this payment dispute?

| Yes | 1 |] |
|--------------------------|----|--------------------|
| No | 2 | GO TO QUESTION J.2 |
| Still in process | -6 | GO TO QUESTION J.2 |
| Don't know (spontaneous) | -9 | GO TO QUESTION J.2 |
| | | AFh3c |

AFH.3d How many weeks did it take the courts to come to judgment on this payment dispute, from the day the establishment first took court action until the moment a judgment was made?

| | Weeks |
|-------------------------------------|-------|
| Number of weeks to come to judgment | AFh3d |
| Less than one week | 1 |
| Don't know (spontaneous) | -9 |

AFH.3e Was this decision of the court enforced?

| Yes | 1 | |
|--------------------------|----|---------------------------|
| No | 2 | GO TO QUESTION J.2 |
| Still in process | -6 | GO TO QUESTION J.2 |
| Don't know (spontaneous) | -9 | GO TO QUESTION J.2 |
| | | AFh3e |

AFH.3f How many weeks did it take to enforce this court judgment?

| | Weeks |
|--------------------------------|-------|
| Number of weeks to enforcement | AFh3f |
| Less than one week | 1 |
| Don't know (spontaneous) | -9 |

| 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 o | | |
| | 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 |

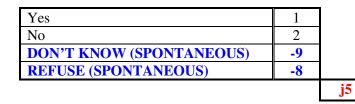
J.3 Over the last year, was this establishment visited or inspected by tax officials?

| Yes | 1 | |
|--------------------------|----|---------------------|
| No | 2 | GO TO QUESTION J.6a |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION J.6a |
| | | j3 |

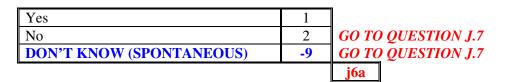
J.4 Over the last year, how many times was this establishment either inspected by tax officials or required to meet with them?

| | 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?



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



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

| | Percent |
|---|-------------------|
| Percentage of the contract value paid as informal payments or | <mark>j6</mark> % |
| gifts | |
| 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?

| | 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 |

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

| | BIRR |
|-------------------------------|------|
| Total annual informal payment | j7b |
| NO PAYMENTS OR GIFTS ARE PAID | 0 |
| DON'T KNOW (SPONTANEOUS) | -9 |
| REFUSAL (SPONTANEOUS) | -8 |

AFJ.8 Recognizing the difficulties many establishments face in fully complying with taxes and regulations, at the present time what percentage of total annual sales would you estimate the typical establishment in your line of business declares for tax purposes?

| | Percent |
|--|---------|
| Percentage of total annual sales reported for tax purposes | AFj8 % |
| Don't know (spontaneous) | -9 |
| Refusal (spontaneous) | -8 |

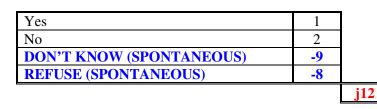
J.10 Over the last two years, did this establishment submit an application to obtain an import license?

| Yes | 1 |] |
|--------------------------|----|---------------------|
| No | 2 | GO TO QUESTION J.13 |
| DON'T KNOW (SPONTANEOUS) | -9 | GO TO QUESTION J.13 |
| | | j10 |

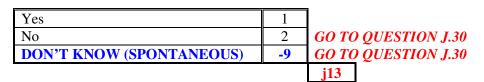
J.11 Approximately how many days did it take to obtain this import license from the day of the application to the day it was granted?

| | 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?



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



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 | |
| REFUSE (SPONTANEOUS) | -8 | |
| | | i15 |

J.30 Using the response options on the card to what degree each of the following is an obstacle to the current operations of this establishment? SHOW CARD 29

| | | | | | | (SPONT | ANEOUS) |
|------------------------------------|----------------|-------------------|----------------------|-------------------|----------------------------|---------------|----------------------|
| ROTATE OPTIONS | No obstacle | Minor obstacle | Moderate obstacle | Major obstacle | Very Severe Obstacle | DON'T KNOW | DOES NOT APPLY |
| Tax rates j30 | a 0 | 1 | 2 | 3 | 4 | -9 | -7 |
| Tax administration j30 | 0 | 1 | 2 | 3 | 4 | -9 | -7 |
| Business licensing and permits j30 | c 0 | 1 | 2 | 3 | 4 | -9 | -7 |
| Political instability j30 | e 0 | 1 | 2 | 3 | 4 | -9 | -7 |
| Corruption j30 | f 0 | 1 | 2 | 3 | 4 | -9 | -7 |
| Courts h3 | 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 fiscal year 2010, how many permanent, full-time individuals worked in this establishment? Please include all employees and managers (INTERVIEWER: INCLUDE INTERVIEWEE IF APPLICABLE) (Permanent, full-time employees are defined as all paid employees that are contracted for a term of one or more fiscal years and/or have a guaranteed renewal of their employment contract and that work full-time)

| | Number |
|--|--------|
| Permanent, full-time workers end of last fiscal year | l1 |
| DON'T KNOW (SPONTANEOUS) | -9 |

L.2 Three fiscal years ago, at the end of fiscal year 2008, how many permanent, full-time individuals worked in this establishment? Please include all employees and managers (INTERVIEWER: INCLUDE INTERVIWEE IF APPLICABLE)

| | Number |
|---|--------|
| Permanent, full-time workers three fiscal years ago | 12 |
| IF ESTABLISHMENT WAS NOT IN BUSINESS | -7 |
| THREE YEARS AGO | |
| DON'T KNOW (SPONTANEOUS) | -9 |

L.3 At the end of fiscal year 2010, how many permanent, full-time individuals in this establishment were: (INTERVIEWER: READ EACH CATEGORY)

| | Number | DON'T KNOW (SPONTANEOUS) |
|--|-------------|-----------------------------|
| Production workers | 13 a | -9 |
| Non-production workers [e.g., managers, administration, sales] | 13b | -9 |

L.4 At the end of fiscal year 2010, how many permanent, full-time individuals working in this establishment were: (INTERVIEWER: READ EACH CATEGORY)

| | Number | DON'T KNOW (SPONTANEOUS) |
|------------------------------|--------|-----------------------------|
| Skilled production workers | l4a | -9 |
| Unskilled production workers | l4b | -9 |

| L.5 | At the end of fiscal year 2010, how many permanent full-time individuals working in this | |
|-----|--|--|
| | establishment in the following categories were female? | |

| | Number | DON'T KNOW (SPONTANEOUS) |
|---|-------------|-----------------------------|
| Female permanent full-time production workers | 15 a | -9 |
| Female permanent full-time non-production workers | 15b | -9 |

L.6 How many full-time temporary employees did this establishment employ throughout fiscal year 2010?
(Full-time, temporary workers are all paid short-term (i.e. for less than a fiscal year) employees with

no guarantee of renewal of contract employment and that work full-time)

| | Number | |
|---|--------|----------------------|
| Full-time seasonal or temporary workers employed last | 16 | IF 0, GO TO QUESTION |
| fiscal year | | AFL.8a |
| DON'T KNOW (SPONTANEOUS) | -9 | |

L.6a How many full-time temporary employees employed throughout fiscal year **2010** were females?

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

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

| | Months |
|--|--------|
| Average length full-time seasonal or temporary employment last | 18 |
| fiscal year | |
| LESS THAN ONE MONTH | 1 |
| DON'T KNOW (SPONTANEOUS) | -9 |

| AFL.8a | At the end of fiscal year 2010, how many part-time workers—workers that work less than 8-hour |
|--------|---|
| | shift per day—were employed by this establishment? |

| | Number |
|--------------------------|--------|
| Part-time Workers | AF18a |
| Don't know (spontaneous) | -9 |

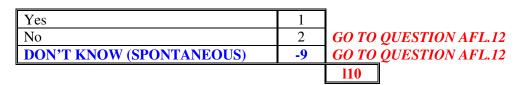
L.9a What is the average number of years of education of a typical permanent full-time production worker employed in this establishment?

| READ OUT | Number |
|---|--------|
| Average number of years of education of typical production worker | 19a |
| Average number of years of education of typical Female production worker | 19a2 |
| 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 | 19b |
| completed secondary school | |
| DON'T KNOW (SPONTANEOUS) | -9 |

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



L.11 Referring to the training programs run over fiscal year **2010**, what percentage of permanent, full-time employees of the following categories received formal training?

| | Percent | IF NO EMPLOYEES IN THE CATEGORY WERE TRAINED | DON'T KNOW (SPONTAN EOUS) |
|--|---------------|---|------------------------------------|
| Production full-time permanent employees trained | l11a % | 0 | -9 |
| Non-production full-time permanent employees trained | l11b % | 0 | -9 |

AFL.12 What percentage of this establishment's workforce is currently unionized?

| | Percent Unionized |
|-----------------------------|-------------------|
| Percent workforce unionized | AF112 % |
| Don't know (spontaneous) | -9 |

AFL.14 Over fiscal year 2010, how did this establishment usually find new employees? SHOW CARD 30

| Through family/friends | 1 | |
|-----------------------------------|---|-------|
| Public placement office | 2 | |
| Private placement office | 3 | |
| Public announcement/advertisement | 4 | |
| School-related network | 5 | |
| Other | 6 | |
| | | AFI14 |

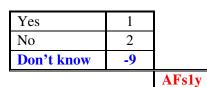
L.30 Using the response options on the card; To what degree are Labor Regulations an obstacle to the current operations of this establishment? SHOW CARD 31 Using the response options on the card; To what degree is an Inadequately Educated Workforce an obstacle to the current operations of this establishment? SHOW CARD 31

| | | | | | | (SPONT | ANEOUS) |
|---|----------------|-------------------|----------------------|-------------------|----------------------------|---------------|----------------------|
| | No obstacle | Minor obstacle | Moderate obstacle | Major obstacle | Very Severe Obstacle | DON'T KNOW | DOES NOT APPLY |
| Labor regulations 130a | 0 | 1 | 2 | 3 | 4 | -9 | -7 |
| Inadequately educated workforce 130b | 0 | 1 | 2 | 3 | 4 | -9 | -7 |

S. AIDS AND SICKNESS

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

AFS.1y Does this establishment currently have a pre-employment health check for new employees?



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

| | Yes | No | DK |
|---|-----|----|----|
| High absenteeism due to sickness AFs1a | 1 | 2 | -9 |
| High absenteeism as employees need to care of family members or friends due to sicknessAFs1b | 1 | 2 | -9 |

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

| | | Yes | No | DK |
|--|---|-----|----|----|
| High absenteeism due to HIV/AIDS AFs2 | a | 1 | 2 | -9 |
| High absenteeism as employees need to care of family | | 1 | 2 | -9 |
| members or friends due to HIV/AIDS AFs2t | | 1 | Z | -9 |

AFS.3 Did this establishment undertake any of the following activities, in fiscal year **2010**, to prevent HIV/AIDS among employees?

| | | Yes | No | DK |
|--------------------------|-------|-----|----|----|
| HIV prevention messages | AFs3a | 1 | 2 | -9 |
| Free condom distribution | AFs3b | 1 | 2 | -9 |
| Anonymous HIV testing | AFs3c | 1 | 2 | -9 |

AFS.4 In fiscal year 2010, how much did this establishment spend on all AIDS/HIV programs and activities?

| | BIRR |
|--|------|
| Cost of all AIDS/HIV programs and activities | AFs4 |
| Don't know (spontaneous) | -9 |

M. BUSINESS ENVIRONMENT

M.1 By looking at card [insert card number] 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 32

INTERVIEWER: DO NOT READ OPTIONS UNLESS RESPONDENT CANNOT READ

| 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 |

| SHOW CARD ROTATIONS | | |
|---------------------|---|-----|
| Rotation 1 | 1 | |
| Rotation 2 | 2 | |
| Rotation 3 | 3 | |
| | - | m1d |

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.

N.2 From the Income Statement of fiscal year 2010, please provide the following information: SHOW CARD 33

| | BIRR | DON'T KNOW (SPONTANEOUS) |
|--|------|-----------------------------|
| Total annual cost of labor including wages, salaries, bonuses, social security payments | n2a | -9 |
| Total annual cost of raw materials and intermediate goods used in production | n2e | -9 |
| Total annual costs of fuel | n2f | -9 |
| Total annual costs of electricity | n2b | -9 |
| Other cost of production not included above | n2j | -9 |

| N.6 | From the Balance Sheet of fiscal year 2010 , what was the net book value, that is the value of assets |
|-----|--|
| | after depreciation, of the following: |

| | BIRR | DON'T KNOW (SPONTANEOUS) |
|------------------------------------|------|-----------------------------|
| Machinery, vehicles, and equipment | пба | -9 |
| Land and buildings | n6b | -9 |

N.7 Hypothetically, if this establishment were to purchase the assets it uses now, in their current condition, how much would they cost?

| | BIRR | DON'T KNOW (SPONTANEOUS) |
|------------------------------------|------|-----------------------------|
| Machinery, vehicles, and equipment | n7a | -9 |
| Land and buildings | n7b | -9 |

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

| | 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):

| e taken directly from establishment records 1 |
|---|
| e estimates computed with some precision 2 |
| e arbitrary and unreliable numbers 3 |
| substituty and amenable numbers 3 |

a17

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)

SUPERVISORS PLEASE ANSWER:

A.18 This questionnaire was completed in:

One visit in face-to-face interview with one person1One visit in face-to-face interview with different managers/staff2Several visits3

STOP HERE

a18

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

| Hour | Minutes |
|------|---------|
| | |
| a19h | a19m |

Shareholding company with shares trade in the stock market Shareholding company with non-traded shares or shares traded privately Sole proprietorship Partnership Limited partnership

CARD 2

| Private domestic individuals, companies or organizations | % |
|--|------|
| Private foreign individuals, companies or organizations | % |
| Government/State | % |
| Other | % |
| | 100% |

CARD 3

| All men |
|---------------------------------------|
| Majority are men |
| Majority are women |
| All women |
| Equally divided between men and women |

| No Education |
|------------------------------------|
| Primary School (complete or not) |
| Secondary School (complete or not) |
| Vocational Training |
| Some university training |
| Graduate degree |

| No | Minor | Moderate | Major | Very Severe |
|----------|----------|----------|----------|-------------|
| obstacle | obstacle | obstacle | obstacle | Obstacle |

CARD 6

| | Percent |
|---|---------|
| National sales | % |
| Indirect exports (sold domestically to third party that exports products) | % |
| Direct exports | % |
| | 100% |

CARD 7

| Neighboring Countries within Africa | % |
|-------------------------------------|------|
| Developed Countries | % |
| Other | % |
| | 100% |

CARD 8

| Did not need financial support |
|---|
| Did not know about these schemes |
| Administrative process was too cumbersome |
| No real benefits from schemes |
| Lack contacts needed to qualify |
| It takes too long to receive benefits |
| Applied but not eligible |
| Other |

| No | Minor | Moderate | Major | Very Severe |
|----------|----------|----------|----------|-------------|
| obstacle | obstacle | obstacle | obstacle | Obstacle |

| No | Minor | Moderate | Major | Very Severe |
|----------|----------|----------|----------|-------------|
| obstacle | obstacle | obstacle | obstacle | Obstacle |

CARD 11

| | Percent |
|--|---------|
| Owned by this establishment | % |
| Rented or leased by this establishment | % |
| Other | % |
| | 100% |

CARD 12

| | Percent |
|--|---------|
| Owned by this establishment | % |
| Rented or leased by this establishment | % |
| Other | % |
| | 100% |

CARD 13

| No | Minor | Moderate | Major | Very Severe |
|----------|----------|----------|----------|-------------|
| obstacle | obstacle | obstacle | obstacle | Obstacle |

CARD 14

EXAMPLES OF NEW OR SIGNIFICANTLY IMPROVED PRODUCTS

New products are any products with significantly new characteristics or uses

New or increased functions and applications, including user friendliness

New or significantly improved technical specifications or capabilities

New or significantly improved components or materials

(Do not include minor changes, regular seasonal changes, routine upgrades and purely aesthetic or design changes that do not affect functionality.

Do not include the resale of a good purchased from other enterprises)

EXAMPLES OF NEW OR IMPROVED METHODS OF MANUFACTURING PRODUCTS

Changes in production techniques or processes of production

Introduction of new technology for production

Introduction of automation of processes previously man-made

Introduction of new process of finishing, packaging, or quality control

Introduction of new or significantly improved production equipment not previously used

Introduction of new software for production

CARD 16

EXAMPLES OF NEW OR SIGNIFICANLTY IMPROVED LOGISTICAL OR BUSINESS SUPPORT SERVICES

Changes in how inputs are delivered to the establishment, for ex. outsourcing transport that previously was done in-house

Changes in how products are delivered to clients, ex. outsourcing

Introduction of scanning to register goods using bar codes

Introduction of new software to manage inventories

New or improved software or routines for purchasing, accounting or maintenance systems

EXAMPLES OF NEW OR SIGNIFICANLTY IMPROVED ORGANIZATIONAL STRUCTURES OR MANAGEMENT PRACTICES

Change in number of management levels

Changes in communication systems

Changes in production targeting and monitoring systems

Changes or introduction of incentives for performance such as changes in salary or bonus determination to reward performance

Changes in promotion practices

Changes in hiring and firing practices

Changes on how decisions and results are communicated across the establishment such as new reporting systems

Restructuring departments or units

Changes in external relations systems

CARD 18

EXAMPLES OF NEW OR SIGNIFICANLTY IMPROVED MARKETING METHODS

New design, branding, or packaging, including use of trademarks or brand symbols

New channels to promote or sell products such as direct selling internet sales, exclusive retailing

New pricing systems to attract or retain customers, such as discounts, deferred payment, loyalty rewards cards

EXAMPLES OF RESEARCH AND DEVELOPMENT

Organized work to create new knowledge

Investigation or research to create new products

Investigation or research to improve existing products

Investigation to determine new or more efficient methods of production

CARD 20

| No | Minor | Moderate | Major | Very Severe |
|----------|----------|----------|----------|-------------|
| obstacle | obstacle | obstacle | obstacle | Obstacle |

| | Percent |
|---|---------|
| Internal funds or retained earnings | % |
| Borrowed from banks (private and state-owned) | % |
| Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies | % |
| Purchases on credit from suppliers and advances from customers | % |
| Other, moneylenders, friends, relatives, etc. | % |
| | 100% |

| | Percent |
|---|---------|
| Internal funds or retained earnings | % |
| Borrowed from banks (private and state-owned) | % |
| Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies | % |
| Purchases on credit from suppliers and advances from customers | % |
| Other, moneylenders, friends, relatives, etc. | % |
| | 100% |

CARD 23

| Private commercial banks |
|--|
| State-owned banks or government agency |
| Non-bank financial institutions |
| Other |

CARD 24

| No need for a loan - establishment has sufficient capital |
|---|
| Application procedures were complex |
| Interest rates are not favorable |
| Collateral requirements were too high |
| Size of loan and maturity were insufficient |
| Did not think it would be approved |
| Other |

CARD 25

| No | Minor | Moderate | Major | Very Severe |
|----------|----------|----------|----------|-------------|
| obstacle | obstacle | obstacle | obstacle | Obstacle |

| Strongly disagree Tend to disagree Tend to agree Strongly agree |
|---|
|---|

| No | Minor | Moderate | Major | Very Severe |
|----------|----------|----------|----------|-------------|
| obstacle | obstacle | obstacle | obstacle | Obstacle |

CARD 28

| Through family/friends | | | |
|-----------------------------------|--|--|--|
| Public placement office | | | |
| Private placement office | | | |
| Public announcement/advertisement | | | |
| School-related network | | | |
| Other | | | |

| No | Minor | Moderate | Major | Very Severe |
|----------|----------|----------|----------|-------------|
| obstacle | obstacle | obstacle | obstacle | Obstacle |

CARD 30 - ROTATION 1

- Access to land
- Access to finance
- Practices of competitors in the informal sector
- Customs and trade regulations
- Tax rates
- Corruption
- Transport
- Inadequately educated workforce
- Business licensing and permits
- Courts
- Labor regulations
- Crime, theft and disorder
- Tax administration
- Political instability
- Electricity

CARD 30 - ROTATION 2

- Electricity
- Transport
- Labor regulations
- Customs and trade regulations
- Access to land
- Tax rates
- Access to finance
- Corruption
- Courts
- Crime, theft and disorder
- Business licensing and permits
- Political instability
- Practices of competitors in the informal sector
- Inadequately educated workforce
- Tax administration

CARD 30 - ROTATION 3

- Customs and trade regulations
- Labor regulations
- Access to finance
- Political instability
- Crime, theft and disorder
- Practices of competitors in the informal sector
- Electricity
- Business licensing and permits
- Inadequately educated workforce
- Tax administration
- Access to land
- Courts
- Tax rates
- Transport
- Corruption