

Your QUESTIONNAIRE NUMBER
RECORD NUMBER
PREFERENCE NUMBER

THE WORLD BANK
AFRICAN Enterprise Survey
Retail Module (2010)

A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]

A.0 Questionnaire a0	Module
Retail	2

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

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.4 Industry

		Sampling sector a4a	Screener sector a4b
Manufacturing :Section D	Food	15	15
	Textiles	17	17
	Garments	18	18
	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
Other manufacturing	2	2	
Retail	Retail	52	52
Residual(Other)	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 does activities which match both screener and sample frame	2
No, does not match	3

A.6 Size

	Sampling size a6a	Screener Size a6b
MICRO (PANEL ONLY)		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	a7a
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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	3
Establishment physically separated from HQ but with other establishments of the same firm	4
Does not apply	-7

A.9 Are establishment's financial statements prepared separately from HQ's statements? **a9**

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

Yes	1
No	2
Does not apply	-7

A.11 If HQ, are financial statements independent from the rest of establishments? **a11**

Yes	1
No	2
Does not apply	-7

A.11a How many establishments – counting the headquarters- are included in the financial statements kept in the headquarters?

Number of establishments	a11a
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A.12 Interviewer code **a12**

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A.13 Supervisor code **a13**

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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 [insert country name]. 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? **INTERVIEWER: SHOW CARD**

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.2

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: **INTERVIEWER: SHOW CARD**

	Percent	Don't know (spontaneous)
Private domestic individuals, companies or organizations	b2a %	-9
Private foreign individuals, companies or organizations	b2b %	-9
Government/State	b2c %	-9
Other	b2d %	-9
	100%	

IF 100% end interview

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

B.3a Are the owners of the firm: **INTERVIEWER: SHOW CARD**

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

B.3b Is 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	1
No	2
Don't know (spontaneous)	-9
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

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	Answer from previous round (ONLY FOR PANEL)
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	Answer from previous round (ONLY FOR PANEL)
Year establishment formally registered	b6b	
Don't know (spontaneous)	-9	
Never registered (spontaneous)	-7	

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR.

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

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.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?

Yes	1
No	2
Don't know (spontaneous)	-9
b7a	

B.8 Does this establishment have an internationally-recognized quality certification?
(INTERVIEWER: if there is need for clarification, some examples are: ISO 9000, 9002 or 14000)

Yes	1
No	2
Still in process	-6
Don't know (spontaneous)	-9
b8	

C. INFRASTRUCTURE AND SERVICES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

Now, we turn to the establishment's operations in fiscal year 2009.

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 fiscal year 2009, 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 fiscal year 2009, 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	c9a %
None	0
Don't know (spontaneous)	-9

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

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

C.10 Over the course of fiscal year **2009**, did this establishment own or share a generator?

Yes	1	GO TO QUESTION C.12 GO TO QUESTION C.12
No	2	
Don't know (spontaneous)	-9	

c10

C.11 In fiscal year **2009**, 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	GO TO QUESTION C.19 GO TO QUESTION C.19
No	2	
Don't know	-9	

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

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 use 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
Deliver services to this establishment's clients	c24c	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

GO TO QUESTION C.30
GO TO QUESTION C.30

c28

C.29 The majority of cell phones used for the operations of the establishment are?
INTERVIEWER: SHOW CARD

Purchased and air use paid by the establishment	1
Purchased by the establishment but air time is paid by the staff	2
Purchased by the staff but air time is paid by the establishment	3
Purchased and air time paid by the staff	4
Don't know (spontaneous)	-9

c29

C.30 Is **electricity** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?
 Is **Telecommunications** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know (spontaneous)	Does Not Apply (spontaneous)
Electricity c30a	0	1	2	3	4	-9	-7
Telecommunications c30b	0	1	2	3	4	-9	-7

D. SALES AND SUPPLIES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
The next topic to be covered is how and where this establishment makes its sales.

D.1a1 In fiscal year **2009**, 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.
INTERVIEWER: SHOW CARD

	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 fiscal year **2009**, what were this establishment's total annual sales?

	LCUs
Last complete fiscal year's total sales	d2
Don't know (spontaneous)	-9

D.3 In fiscal year **2009**, what percentage of this establishment's sales were:
(INTERVIEWER: these must be asked in the order they appear on the table)
INTERVIEWER: SHOW CARD

	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 D.17
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)

AFD.3f-h In fiscal year 2009, what percent of this establishment's annual export revenue were to:
INTERVIEWER: SHOW CARD

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

INTERVIEWER: CHECK THAT THE TOTAL IS 100%

D.4 In fiscal year **2009**, 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

AFD.5b In fiscal year 2009, what percent of this establishment's export consignments were handled by an outside clearing agent to facilitate customs clearance?

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

AFD.5c In fiscal year 2009, what percent of this establishment's export containers were physically inspected by custom officials?

Percent physically inspected	Percent
Don't know (spontaneous)	-9

AFd5c

D.6 In fiscal year **2009**, 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 value	d6 %
No losses	0
Don't know (spontaneous)	-9

D.7 In fiscal year **2009**, 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 value	d7 %
No losses	0
Don't know (spontaneous)	-9

AFD.7a In fiscal year 2009, did this establishment benefit from any of the following export or investment incentive schemes: **INTERVIEWER: READ EACH OPTION ALOUD**

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

AFD.7b In fiscal year 2009, what was the MAIN reason that this establishment did NOT take advantage of any of the schemes listed above? **INTERVIEWER: SHOW CARD**

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

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.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

AFD.11a In fiscal year 2009, for how many years have you known this establishment's primary supplier of its main input?

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

AFD.11d In fiscal year 2009, did this establishment subcontract any part of its production to other firms?

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

AFd11d

D.30 Is **transport** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD**

Are **customs and trade regulations** No Obstacle, a Minor Obstacle, a Moderate obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD**

	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. DEGREE OF COMPETITION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

Now we will talk about another topic.

AFE.2a In fiscal year **2009**, 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.11 Does this establishment compete against unregistered or informal firms?

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

e11

E.30 Are **practices of competitors in the informal sector** No Obstacle, a Minor Obstacle, a Moderate Obstacle, Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?
SHOW CARD

	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

G. LAND AND PERMITS

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The next topic to be covered is about the land.

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

	Percent	Don't know (spontaneous)	It is a floor in a building
Owned by this establishment	g1a %	-9	-7
Rented or Leased by this establishment	g1b %	-9	-7
Other	g1c %	-9	-7
	100%		

INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%

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

Yes	1	GO TO QUESTION G.5 GO TO QUESTION G.5
No	2	
Don't know (spontaneous)	-9	
	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	g4
No	2	
Don't know (spontaneous)	-9	
REF (spontaneous)	-8	

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.7 In the last three years, has this establishment acquired or attempted to acquire additional land or buildings to expand operations?

Yes	1	GO TO QUESTION G.30 GO TO QUESTION G.30
No	2	
Don't know (spontaneous)	-9	

g7

G.8 In the last three years, has this establishment been successful in acquiring land or new premises?

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

g8a

G.30 Is **access to land** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD**

	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

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

I.1	In fiscal year 2009 , did this establishment pay for security, for example equipment, personnel, or professional security services?
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Yes	1
No	2
Don't know (spontaneous)	-9

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

I.2	In fiscal year 2009 , what percentage of this establishment's total annual sales was paid for security, or what was the total annual cost of security?
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	Percent
Percentage of total annual sales for security	i2a %
Don't know (spontaneous)	-9

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

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

I.3	In fiscal year 2009 , did this establishment experience losses as a result of theft, robbery, vandalism or arson?
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Yes	1
No	2
Don't know (spontaneous)	-9

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

I.4 In fiscal year **2009**, 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

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

I.30 Are **crime, theft and disorder** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?
INTERVIEWER: SHOW CARD 17

	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 fiscal year **2009**, what percentage, as a proportion of the value of total annual purchases of material inputs or services, were: **INTERVIEWER: SHOW CARD**

	Percent	Don't know (spontaneous)
Paid for before the delivery?	k1a %	-9
Paid for on delivery?	k1b %	-9
Paid for after delivery?	k1c %	-9
	100 %	

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

K.2 In fiscal year **2009**, what percentage of this establishment's total annual sales of its goods or services were: **INTERVIEWER: SHOW CARD**

	Percent	Don't know (spontaneous)
Paid for before the delivery?	k2a %	-9
Paid for on delivery?	k2b %	-9
Paid for after delivery?	k2c %	-9
	100 %	

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

K.3 Over fiscal year **2009**, please estimate the proportion of this establishment's working capital that was financed from each of the following sources?

INTERVIEWER: SHOW CARD

	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%	

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

K.4 In fiscal year **2009**, 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 fiscal year **2009**, how much did this establishment spend on purchases of:

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

K.5 Over fiscal year **2009**, please estimate the proportion of this establishment's total purchase of fixed assets that was financed from each of the following sources:
SHOW CARD

	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, commercial papers 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

GO TO QUESTION K.8
GO TO 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	GO TO QUESTION K.16 GO TO QUESTION K.16
No	2	
Don't know (spontaneous)	-9	

k8

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

Line of credit	1	AFk8a
Loan	2	
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**

Private commercial banks	1	k9
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	

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/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 approved	AFk10a
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?

	LCUs
Size of most recent loan/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	GO TO QUESTION K.16 GO TO QUESTION K.16
No	2	
Don't know (spontaneous)	-9	

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

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

K.16 Referring again to the last fiscal year **2009**, did this establishment apply for any loans or lines of credit?

Yes	1	GO TO QUESTION K.21
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 in fiscal year **2009**? **SHOW CARD**

No need for a loan - establishment has sufficient capital	1
Application procedures for loans or lines of credit are complex	2
Interest rates are not favorable	3
Collateral requirements are too high	4
Size of loan and maturity are insufficient	5
Did not think it would be approved	6
Other	7
Don't know (spontaneous)	-9

k17

K.21 In fiscal year **2009**, 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 Is **access to finance**, which includes availability and cost, interest rates, fees and collateral requirements, No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD 23**

	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**

	Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	Don't know (spontaneous)
"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
Don't know (spontaneous)	-9

GO TO QUESTION J.2
GO TO QUESTION J.2

AFh3a

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

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

GO TO QUESTION J.2
GO TO QUESTION J.2

AFh3b

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

Yes	1
No	2
Still in process	-6
Don't know (spontaneous)	-9

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

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 of production/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	GO TO QUESTION J.6a GO TO QUESTION J.6a
No	2	
Don't know (spontaneous)	-9	

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
Refusal (spontaneous)	-8

j5

J.6a 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

j6a

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

	Percent
Percent of the contract value paid as informal payments or gifts	j6 %
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/gifts are paid	0
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	LCUs
Total annual informal payment	j7b
No payments/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 percent of total annual sales would you estimate the typical establishment in your line of business declares for tax purposes?

	Percent
Percent 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
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 J.30
GO TO QUESTION J.30

j13

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

	Days
Wait for operating license	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
Refusal (spontaneous)	-8

j15

J.30 As I list some factors that can affect the current operations of a business, please look at this card and tell me if you think that each factor is No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment.
[SHOW CARD 25](#)

ROTATE OPTIONS

	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

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 **2009**, how many permanent, full-time individuals worked in this establishment? Please include all employees and managers
(INTERVIEWER: 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 8 or more hours per day)
(INTERVIEWER: include interviewee if applicable).

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

L.2 Three fiscal years ago, at the end of fiscal year **2007**, 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 fiscal years ago	12
If establishment was not in business three years ago	-7
Don't know (spontaneous)	-9

L.5 At the end of fiscal year **2009** 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 in fiscal year **2009**?
(INTERVIEWER: 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 work 8 or more hours per day)

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

IF 0, GO TO QUESTION L.10

L.8 What was the average length of employment of all full-time temporary employees in fiscal year 2009?

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

AFL.8a At the end of fiscal year 2009, 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.10 Over fiscal year 2009, did this establishment have formal training programs for its permanent, full-time employees?

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

110

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

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

AFL.14 Over fiscal year 2009, how did this establishment usually find new employees? **SHOW CARD**

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

AF114

L.30 Are **labor regulations** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?
 Is an **inadequately educated workforce** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?
INTERVIEWER: SHOW CARD

	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

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?

Yes	1
No	2
Don't know	-9

AFs1y

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 sickness AFs1b	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 AFs2a	1	2	-9
High absenteeism as employees need to care of family members or friends due to HIV/AIDS AFs2b	1	2	-9

AFS.3 Did this establishment undertake any of the following activities, in fiscal year 2009, 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 2009, how much did this establishment spend on all AIDS/HIV programs and activities?

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

M. BUSINESS ENVIRONMENT

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

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 with ROTATION**

Access to finance	1	
Access to land	2	
Business licensing and permits	3	
Corruption	4	
Courts	5	
Crime, theft and disorder	6	
Customs and trade regulations	7	
Electricity	8	
Inadequately educated workforce	9	
Labor regulations	10	
Political instability	11	
Practices of competitors in the informal sector	12	
Tax administration	13	
Tax rates	14	
Transport	15	
Don't know (spontaneous)	-9	
Does not apply (spontaneous)	-7	m1a

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 For fiscal year **2009**, please provide the following information about this establishment: **SHOW CARD**

READ OUT

	LCUs	Don't know (spontaneous)
Total annual cost of labor including wages, salaries, bonuses, social security payments	n2a	-9
Total annual cost of finished goods and materials purchased to resell	n2i	-9
Total annual costs of electricity	n2b	-9
Total annual depreciation	AFn2k	-9

N.3 In fiscal year **2007**, three fiscal years ago, what were total annual sales for this establishment?

	LCUs
Total annual sales three years ago, in 2007	n3
If establishment was not in business three years ago	-7
Don't know (spontaneous)	-9

INTERVIEWER: PLEASE VERIFY IF THERE IS ANY DIFFERENCE BETWEEN B.5 AND B.6b; IF THERE ARE, CONTINUE WITH THE FOLLOWING QUESTIONS. IF THERE ARE NOT, PROCEED WITH A.15A

PANEL INTERVIEWS CONTROL

A.20a	INTERVIEWER : Ask A.20a if B.5 is different from answer in previous survey. If not , go to A.20.b Read both answers and ask which is the correct answer:
--------------	---

Current answer incorrect and previous answer correct:	1	CORRECT CURRENT ANSWER IN THIS QUESTIONNAIRE AND GO TO A.20b
Current answer correct and previous incorrect	2	GO TO A.20b
Both, previous and current answer incorrect:	3	CORRECT CURRENT ANSWER IN THIS QUESTIONNAIRE AND GO TO A.20b

a20a

A.20b	INTERVIEWER : Ask A.20b if B.6b is different from answer in previous survey. If not , go to A.20.c a-Read both answers and ask which is the correct answer:
--------------	--

Current answer incorrect and previous answer correct:	1	CORRECT CURRENT ANSWER IN THIS QUESTIONNAIRE AND GO TO A.20c
Current answer correct and previous incorrect	2	GO TO A.20c
Both, previous and current answer incorrect:	3	CORRECT CURRENT ANSWER IN THIS QUESTIONNAIRE AND GO TO A.20c

a20b

A.20c	INTERVIEWER : Check the following contact information. If any part of the following information is different from the records used to contact the establishment please write the new information.
--------------	--

Name of the establishment	a20c1
Address of the establishment	a20c2
Telephone of the establishment	a20c3

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

	Position in the firm	Years with the firm	Gender
Main respondent	a15a1ax	a15a2a	a15a3a
Second respondent	a15a1bx	a15a2b	a15a3b
Third Respondent	a15a1cx	a15a2c	a15a3c

**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

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

STOP HERE

a18

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

Hour	Minutes

a19h
a19m

