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THE WORLD BANK
MYANMAR Informal Questionnaire 2013

GPS Coordinates			
poslat	N	S	Degrees (Latitude)
poslon	E	W	Degrees (Longitude)
			lat
			lon

A. CONTROL INFORMATION**A.0 Questionnaire****Module a0**

Informal

4

A.1 Country**a1** = 152**A.2x City/town//district****a2x****A.3a****Region of the business****a3a**

Yangon

1

Mandalay

2

Bago

3

Taunggyi

4

Monywa

5

A.3**Size of locality****a3**City with population over 1 million
– other than capital

2

Over 250.000 to 1 million

3

50.000 to 250.000

4

Less than 50.000

5

A.5 Interviewer code**a5****A.6 Supervisor code****a6**

SC. SCREENING INFORMATION

INTERVIEWER: Once a potential business is identified approach the potential respondent (owner or decision maker of the business) using the following information: This is a study for an independent research and it is not linked to any local or national authority or government. The information you provide is strictly confidential and your name or your business identity we will not be revealed.

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

The goal of this survey is to gather information and opinions about business activities such as yours. The information gathered here will help to develop policies and programs that enhance employment and economic growth in MYANMAR.

Sc.1	Is this business or activity currently registered with either 1) DICA 2) Directorate of Industrial Supervision and Inspection of the Ministry of Industry 3) City Development Committees or Department of Development Affairs?
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Yes	1	TERMINATE
No	2	

sc1

Sc.2	What is your main activity or business?
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Description as said by respondent

sc2ax

INTERVIEWER: PLEASE CODE SC2a ONLY AFTER HAVING WRITTEN THE DESCRIPTION.

		Main business	Activity for the interview
Making goods (Manufacturing)	Manufacturing of clothes or shoes	1	1
	Manufacturing of baked food (Baker)	2	2
	Manufacturing of coffee, sugar, oil, dry fruits and other processed foods(exclude restaurants, street food-sellers,)	3	3
	Manufacturing of handcrafts	4	4
	Manufacturing of furniture	5	5
	Manufacturing of metal products	6	6
	Manufacturing of household items	7	7
	Manufacturing of tools and instruments	8	8
	Other manufacturing (not included above)	14	14
Selling goods or services (Services)	Selling food or Groceries (street food sellers, restaurants)	15	15
	Selling of clothes or household items	16	16
	Selling of business/computer/phone services	17	17
	Selling of other goods	18	18
	Transport Services	19	19
	Cleaning and washing services	20	20
	Hairdressers and barber shops	21	21
	Professional Services (including internet services)	22	22
	Repair of motor vehicles and motorcycles	23a	23a
	Repair of machinery and equipment	23b	23b

	Repair of computers and personal and household goods	23c	23c
	Construction	24	24
	Other services (not included above)	30	30
		sc2a	sc2b

Sc.3	INTERVIEWER: Please write the description of all businesses or activities in addition to the main activity described above _____ sc3x _____

INTERVIEWER: AFTER COMPLETING SC.3x GO BACK AND COMPLETE SC.2B.

IF THERE IS MORE THAN ONE BUSINESS OR ACTIVITY WITHIN EITHER MAKING GOODS OR SELLING GOODS, THEN SELECT THE BUSINESS OR ACTIVITY WITH THE HIGHEST VALUE OF SALES

IF THERE ARE BOTH MAKING GOODS AND SELLING GOODS SELECT, THEN SELECT THE BUSINESS OR ACTIVITY WITH THE HIGHEST VALUE OF SALES WITHIN MAKING GOODS

Sc.4 Time face-to-face interview begins:

Day (dd)	Month (mm)	Year (yyyy)	Hour (00 to 23)	Minutes (00 to 59)
sc4d	sc4m	sc4y	sc4h	sc4min

Sc.5	INTERVIEWER: Does the business or activity have a physical location?
------	--

Yes	1	<i>GO TO QUESTION Sc.7</i>
No	2	

sc5

Sc.6	Do you have more than one business activity in this location?
------	---

Yes	1	<i>GO TO QUESTION B.1</i>
No	2	<i>GO TO QUESTION B.1</i>

sc6

Sc.7	Do you have more than one business activity?
------	--

Yes	1	
No	2	

sc7

B. GENERAL INFORMATION

B.1 How many owners does this business or activity have?

	Number
Number of owners in this business	b1
Don't know (spontaneous)	-9

IF '1' GO TO QUESTION B.3

B.2 How many owners are male?

	Number
Male owners	b2
Don't know (spontaneous)	-9

INTERVIEWER MAKE SURE THE TOTAL NUMBER OF MALES IS SMALLER OR EQUAL TO B.1

B.3 Is the largest owner female?

INTERVIEWER: If there are multiple large owners with equal participation in ownership, please answer with respect to the person most active in the operation of the firm.

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

b3

AFB.4 How did the largest owner acquire ownership of this business?

INTERVIEWER: READ OPTIONS

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

AFb4

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

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

GO TO QUESTION B.8A

GO TO QUESTION B.8A

b7

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

	Number
Number of businesses	
Don't know (spontaneous)	-9

b8

B.8a	In the past three years have the number of employees, the machinery used, or the space occupied by this business or activity have increased?
-------------	--

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

b8a

B.9	Is the largest owner also the main decision maker of this business or activity?
------------	---

Yes	1	GO TO QUESTION B.11
No	2	
Don't know (spontaneous)	-9	

b8a

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

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

b10

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

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

B.12	What year did this business or activity originally start?
-------------	---

	Year
Year business started	b12
Don't know (spontaneous)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

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

	Number
Employees at start-up	b13
Don't know (spontaneous)	-9

B.14	Was this business or activity registered with either 1) DICA 2) Directorate of Industrial Supervision and Inspection of the Ministry of Industry 3) City Development Committees or Department of Development Affairs at start up?
-------------	---

Yes	1	GO TO QUESTION B.15
No	2	
Don't know (spontaneous)	-9	

b14

B.14a	Was this business or activity registered with either 1) DICA 2) Directorate of Industrial Supervision and Inspection of the Ministry of Industry 3) City Development Committees or Department of Development Affairs at any moment in the past?
--------------	---

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

b14a

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

B.15	What is the age of the largest owner?
-------------	---------------------------------------

	Years
Age of largest owner	b15
Don't know (spontaneous)	-9

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

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

b16

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

	Number of Years	
Number of years		b17
Entire life	-5	GO TO QUESTION B.19
Don't know (spontaneous)	-9	

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

Smaller city in the same country	1
Bigger or same size of city in the same country	2
Different country	3
Don't know (spontaneous)	-9
b18	

B.19	How many people live within the largest owner's household premises?
-------------	---

	Number
People who live in the same household premises of largest owner	b19
Don't know (spontaneous)	-9

B.19a	How many of the people who live within the largest owner's household premises are less than 6 years old?
--------------	--

	Number
People who live in the same household premises of largest owner who are less than 6 years old	b19a
Don't know (spontaneous)	-9

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

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

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

No Education	1
Primary School (complete or not)	2
Secondary School (complete or not)	3
Vocational and Technical Training	4
University training (complete or not)	5
Don't Know (spontaneous)	-9
b21	

B.22	Has the largest owner completed any vocational training or technical education?
-------------	---

Yes	1
No	2
Don't know (spontaneous)	-9
b22	

B.23	What is or was the highest level of education of either of the largest owner's parents?
-------------	---

No Education	1
Primary School (complete or not)	2
Secondary School (complete or not)	3
Vocational Training	4
University training (complete or not)	5
Don't Know (spontaneous)	-9
b23	

B.24	Did either of the largest owner's parents own a business or do they currently own a business?
-------------	---

Yes	1
No	2
Don't know (spontaneous)	-9
b24	

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

Employed in the same activity as the current business	1	GO TO QUESTION B.26
Employed in a different activity	2	
Self-employed in a different type of activity	3	
Self employed in the same type of activity	4	GO TO QUESTION B.26
Unemployed	5	GO TO QUESTION B.26
Other (for example housewife, student, etc.)	6	
Don't know (spontaneous)	-9	GO TO QUESTION B.26
b25		

B.25a	What was the main reason to change to a different activity? (INTERVIEWER - READ OUT)
--------------	--

Changing activity offered a more attractive business activity	1
Changing activity offered better hours or better location	2
Could not open a business in the same activity in the desired location	3
Other reason. Specify b25ax	5
Don't know (spontaneous)	-9
b25	

B.26	Does the largest owner currently have a job in a formal business registered with either 1) DICA 2) Directorate of Industrial Supervision and Inspection of the Ministry of Industry 3) City Development Committees or Department of Development Affairs?
-------------	---

Yes	1	GO TO QUESTION B.29
No	2	
Don't know (spontaneous)	-9	
b26		

B.27	In the past two years, did the largest owner try to get a job in a formal business registered with either 1) DICA 2) Directorate of Industrial Supervision and Inspection of the Ministry of Industry 3) City Development Committees or Department of Development Affairs?
-------------	---

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

GO TO QUESTION B.29

GO TO QUESTION B.29

b27

B.28	Did the largest owner get the job?
-------------	------------------------------------

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

b28

B.29	Does the largest owner have insurance?
-------------	--

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

GO TO QUESTION C.1

GO TO QUESTION C.1

b29

B.30	Does the largest owner have the following type of insurance?
-------------	--

	Yes	No	Don't Know (spontaneous)
Life insurance b30a	1	2	-9
Non-life insurance b30b	1	2	-9
Life insurance, excluding health insurance b30c	1	2	-9

C. LOCATION AND INFRASTRUCTURE

READ THE FOLLOWING TO THE INTERVIEWEE BEFORE CONTINUING:

We now turn to another topic

C.1 Where is this business or activity located?
(INTERVIEWER - READ OUT)

Within household premises	1
Outside household premises	2

GO TO QUESTION C.2

c1

C.1a What is the main reason the business or activity is located within household premises?
(INTERVIEWER - READ OUT)

It costs less to run a business from home	1
It makes it easier to manage family responsibilities along with work	2
There is no benefit working outside the household premises	3
Other (spontaneous) SPECIFY c1ax	4
Don't Know (spontaneous)	-9

GO TO QUESTION C.3

GO TO QUESTION C.3

GO TO QUESTION C.3

GO TO QUESTION C.3

GO TO QUESTION C.3

c1a

INTERVIEWER: PLEASE ANSWER THIS QUESTION YOURSELF BY USING OWN JUDGEMENT

C.2 What kind of location does this business or activity have?

With fixed premises and with permanent structure	1
With fixed premises and with temporary structure	2
Without fixed premises (street vendors or services without fixed location)	3
Don't Know (spontaneous)	-9
	c2

GO TO QUESTION I.1

C.3 What is the total area occupied by this business or activity?

Area	c3a
Don't know (spontaneous)	-9

SPECIFY UNITS

Square Feet	1
Square Meters	2
Other (SPECIFY) c3bx	3
	c3b

C.4	Does the owner or owners own the location or space occupied by the business or activity?
------------	--

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

GO TO QUESTION C.7

c4

C.5	Does this business or activity pay any rent for the location or space it occupies?
------------	--

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

GO TO QUESTION C.9

GO TO QUESTION C.9

c5

C.7	Does the owner or owners have a title registered at the land registry office (cadastral register) Yangon City Development Council (or Department of Land for cities outside Yangon) over the land it occupies?
------------	---

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

c7

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

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

c9

AFC.10	Is this business or activity located in an industrial zone or cluster?
---------------	--

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

c10

AFC.11	Is this business or activity located in the city center?
---------------	--

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

c11

C.30	Is limited access to land a severe obstacle to the current operation of this business or activity?
-------------	--

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

c30

C.31	Does your business or activity use electricity?
-------------	---

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

GO TO QUESTION C.38

c31

C.31a	Is the business or activity connected to the electricity grid?
--------------	--

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

c31a

C.31b	How does this business or activity pay for electricity? (INTERVIEWER - READ OUT)
--------------	--

Cash	1
Check or Bank transfer	2
Another form of payment (by internet, etc.)	3
No payment for electricity	4
Don't know (spontaneous)	-9

c31b

C.32	In [insert last completed month] , did this business or activity experience power outages?
-------------	---

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

GO TO QUESTION C.36
GO TO QUESTION C.36

c32

C.33	In [insert last completed month] , how many power outages did this business or activity experience?
-------------	--

	Number
Number of power outages per month	c33
Don't know (spontaneous)	-9

C.34	How long did these power outages last on average? (INTERVIEWER NOTE IN HOURS)
-------------	---

	Hours
Average duration of power outage	c34
Less than one hour	1
Don't know (spontaneous)	-9

C.36	Do you own or share a generator for business activities?
-------------	--

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

GO TO QUESTION C.38

GO TO QUESTION C.38

c36

C.37	In [insert last completed month] , what percent of this business' electricity came from a generator or generators that the business owned or shared?
-------------	---

	Percent
Percentage of electricity from generators	c37
Don't know (spontaneous)	-9

C.38	Does this business or activity use water for its activity aside from typical consumption and hygiene?
-------------	---

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

GO TO QUESTION C.50

c38

C.38a	Does the water this business or activity uses for its operations come from public or private sources?
--------------	---

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

GO TO QUESTION C.50

c38a

C.39	In [insert last completed month] , did this business or activity experience insufficient water supply?
-------------	---

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

GO TO QUESTION C.50

GO TO QUESTION C.50

c39

C.40	In [insert last completed month] , how many incidents of insufficient water supply did this business or activity experience?
-------------	---

	Number
Number of incidents of water insufficiency	c40
Don't know (spontaneous)	-9

GO TO QUESTION C.50

C.41	How long did these incidents of insufficient water supply last on average? (INTERVIEWER NOTE IN HOURS)
-------------	--

	Hours
Average duration of insufficient water supply	c41
Less than one hour	1
Don't know (spontaneous)	-9

C.50	Are problems with the electricity supply a severe obstacle to the current operation of this business or activity?
-------------	--

Yes	1	
No	2	
Don't know (spontaneous)	-9	
		c50

C.60	Are problems with the water supply a severe obstacle to the current operation of this business or activity?
-------------	--

Yes	1	
No	2	
Don't know (spontaneous)	-9	
		c60

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

I.1 In **[insert last completed month]**, did this business or activity pay for security, for example equipment, personnel, security services, or protection payments?

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

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

I.2 Please estimate the total cost of security in **[insert last completed month]**.

	Kyat '000
Total cost of security	i2
Don't know (spontaneous)	-9

I.3 In **[insert last completed month]**, did this business or activity experience losses as a result of crime?

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

GO TO QUESTION I.5**GO TO QUESTION I.5****i3**

I.4 Please estimate the value of losses, including sales lost, due to crime occurred to this business or activity in **[insert last completed month]**.

	Kyat '000
Total value of losses	i4
Don't know (spontaneous)	-9

I.4a In **[insert last completed month]**, how many incidents of crime did this business or activity experience?

	Number
Number of crime incidents	I4a
Don't know (spontaneous)	-9

I.5 Do you think that unregistered businesses or activities similar to yours give informal payments, gifts, bribes or protection payments in order to stay in business?

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

i5

I.6	In [insert last completed month] , did this business or activity experience harassment by government officials or police?
------------	--

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

i6

I.30	Is crime a severe obstacle to the current operation of this business or activity?
-------------	---

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

i30

I.31	Is corruption a severe obstacle to the current operation of this business or activity?
-------------	--

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

i31

D. SALES AND SUPPLIES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The next topic to be covered is about your sales and purchases.

D.1 In **[insert last completed month]**, what was this business or activity main product or service, that is, the product that represented the largest proportion of sales for the month (in value)?

Description

d1x

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

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

CODE OF THE MAIN PRODUCT OR ACTIVITY

Code

d1a2

D.2 Do you manufacture this product yourself?

Yes	1
No	2
Does not apply (spontaneous)- it's a service	-7
Don't know (spontaneous)	-9

d2

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

	Kyat '000
Total sales of main product or service	d3
Don't know (spontaneous)	-9

D.4 What were the **total** sales of this business or activity in **[insert last completed month]**?

	Kyat '000
Last complete month's total sales	d4
Don't know (spontaneous)	-9

INTERVIEWER: IF ONLY ONE PRODUCT OR SERVICE d3=d4

D.5	The total sales in [insert last completed month] represented: (INTERVIEWER READ OUT)
------------	---

What is normally sold by this business	1
Below what is normally sold by this business	2
Above what is normally sold by this business	3
Don't know (spontaneous)	-9

GO TO QUESTION D.7

d5

D.6	Could you please estimate total sales for this business or activity in a regular month , that is, a month that is neither the busiest nor the slowest of the year?
------------	---

	Kyat '000
Regular month's total sales	d6
Don't know (spontaneous)	-9

D.7	Could you please estimate total sales for this business or activity in the slowest month of the year?
------------	--

	Kyat '000
Slowest month's total sales	d7
Don't know (spontaneous)	-9

D.8	Could you please estimate total sales of this business or activity in the busiest month of the year?
------------	---

	Kyat '000
Busiest month's total sales	d8
Don't know (spontaneous)	-9

D.10	Does this business or activity produce or sell under contract for another business or person?
-------------	---

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

GO TO QUESTION D.12

GO TO QUESTION D.12

d10

D.11	For how many years has this business or activity worked with this business' primary supplier of its main input or sales item?
-------------	---

	Number of years
Years of relations with primary supplier	d11
Less than one year	1
Don't know (spontaneous)	-9

D.12	How many hours per week does this business or activity normally operate?
-------------	--

	Hours
Hours of normal operation	d12
Don't know (spontaneous)	-9

D.13	At the present time, does this business or activity use cell phone(s) for its operations?
-------------	---

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

d13

AFD.14	At the present time, does this business or activity use internet for its operations?
---------------	--

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

AFd14

AFD.15	At the present time, does this business or activity use any machinery, vehicles or other means of transport, or equipment?
---------------	--

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

GO TO QUESTION K.3
GO TO QUESTION K.3

AFd15

AFD.16	How old is the most recent machinery, vehicle or other means of transport or equipment used by this business or activity?
---------------	---

Less than 3 years	1
3 to 5 years	2
5-10 years	3
More than 10 years	4
Don't know (spontaneous)	-9

AFd16

AFD.17	In the last year, did this business or activity face the following problems related to any machinery, vehicles or other means of transport, or equipment?
---------------	---

Problems	Yes	No	DON'T KNOW (SPONTANEOUS)
Difficulties in finding spare parts available AFd17a	1	2	-9
Problems with repairing AFd17b	1	2	-9
Problems with maintenance AFd17c	1	2	-9

K. FINANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

I would like to ask you a few questions about how this business finances its operations.

K.3 Are the accounts of the business or activity kept separately from the household expenses?

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

k3

K.4 In the last year, did you finance the day-to-day operations of this business or activity by using:
(INTERVIEWER: READ ONE BY ONE)

		Yes	No	Don't Know (spontaneous)
1. Own funds	k4a	1	2	-9
2. Credit from suppliers or advances from customers	k4b	1	2	-9
3. Moneylenders	k4c	1	2	-9
4. Microfinance institutions	k4d	1	2	-9
5. Banks	k4e	1	2	-9
6. Friends or relatives	k4f	1	2	-9
7. Other sources (specify k4gx)	k4g	1	2	-9

K.5 Of the options listed above, which is the most used?

Most used form of finance	k5
Don't know (spontaneous)	-9

K.6 In the last 3 years, did you buy any machinery, vehicles or other means of transport, equipment, land or buildings for your business or activity?

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

GO TO QUESTION K.10
GO TO QUESTION K.10

k6

K.7 In the last 3 years, how much did this business or activity spend on purchases of:
(INTERVIEWER: READ OUT)

	Kyat '000	Don't Know (spontaneous)
Machinery new or used	k7an	-9
Equipments and tools new or used	k7bn	-9
Vehicles new or used and other means of transport	k7cn	-9
Land	k7dn	-9
Buildings (purchased or constructed by yourself)	k7en	-9

K.8	In the last 3 years, have you financed the purchases of machinery, vehicles or other means of transport, equipment, land or buildings of this business or activity by using: INTERVIEWER: READ ONE BY ONE
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		Yes	No	Don't Know (spontaneous)
1. Own funds	k8an	1	2	-9
2. Credit from suppliers or advances from customers	k8bn	1	2	-9
3. Moneylenders	k8cn	1	2	-9
4. Microfinance institutions	k8dn	1	2	-9
5. Banks	k8en	1	2	-9
6. Friends/ Relatives	k8fn	1	2	-9
7. Other sources (SPECIFY _____)	k8gn k8gnx	1	2	-9

K.9	Of the options listed above, which was the most important?
------------	--

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

K.10	Do you have a bank account to run this business or activity?
-------------	--

Yes	1	GO TO QUESTION K.12 GO TO QUESTION K.12
No	2	
Don't know (spontaneous)	-9	
		k10

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

Yes	1	
No	2	
Don't know (spontaneous)	-9	
		k11

K.12	At this time, does this business or activity have a loan or does the owner have a loan for the business or activity?
-------------	--

Yes	1	GO TO QUESTION K.17 GO TO QUESTION K.17
No	2	
Don't know (spontaneous)	-9	
		k12

K.13	Referring to the most recently obtained loan, where did you get the loan from? INTERVIEWER: READ OUT
-------------	--

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

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

Yes	1
No	2
Don't know (spontaneous)	-9
k16	

K.17	In the last year, did you apply for any loans for this business or activity?
-------------	--

Yes	1	GO TO QUESTION K.30
No	2	
Don't know (spontaneous)	-9	
k17		

K.18	What was the main reason why you did not apply for any loan for this business or activity? INTERVIEWER: SHOW CARD
-------------	--

No need for a loan	1
Application procedures are complex	2
Interest rates are too high	3
Did not have required guarantees	4
Did not think it would be obtained because I am not registered	5
Other (spontaneous)	6
k18	

K.30	Is limited access to finance or loans a severe obstacle to the current operation of this business or activity?
-------------	--

Yes	1
No	2
Don't know (spontaneous)	-9
k30	

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

Now I would like to ask you a few questions about the individual who work in this business or activity

L.1 In [insert last completed month], how many people who work in this business or activity were:
INTERVIEWER: include family members, owner and respondent if applicable.

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

(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)

L.2 Would you state that in [insert last completed month] the number of people working in the business was:

Higher than usual	1
Lower than usual	2
As usual	3
Don't know (spontaneous)	-9
GO TO QUESTION L.4	
12	

L.3 Considering a usual month over last year, could you please estimate how many people who worked in this business or activity were:
INTERVIEWER: include family members, owner and respondent if applicable.

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

(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)

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

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

(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)

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

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

(INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE)

L.6	In [insert last completed month] , how many females worked in this business or activity for the following categories? INTERVIEWER: include family members, owner and respondent if applicable.
------------	---

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

L.7	In [insert last completed month] , how many family members of the owner(s) of this business or activity were working in this business?
------------	---

	Number
Family members last month	17
Don't know (spontaneous)	-9

L.8	What is the approximate average monthly salary for an average worker in this business or activity?
------------	--

	Kyat '000
Average monthly salary for a worker	18
Don't know (spontaneous)	-9

L.9	What is the approximate average monthly salary for an average female worker in this business or activity?
------------	---

	Kyat '000
Average monthly salary for a female full-time worker	19
Does not apply	-7
Don't know (spontaneous)	-9

L.10	For how many people working for this business or activity do this business or activity pay social security coverage like the Social Security Board?
-------------	---

	Number	Don't know (spontaneous)
Number of men working in the business with social security coverage like SS Board	110a	-9
Number of women working in the business with social security coverage like SS Board	110b	-9

R. REGISTRATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

- R.1** Would you like for your business or activity to be registered with either
- 1) DICA
 - 2) Directorate of Industrial Supervision and Inspection of the Ministry of Industry
 - 3) City Development Committees or Department of Development Affairs?

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

r1

- R.2** Please indicate if any of the following is a reason why this business or activity is not registered with either
- 1) DICA
 - 2) Directorate of Industrial Supervision and Inspection of the Ministry of Industry
 - 3) City Development Committees or Department of Development Affairs

	Yes	No	Don't Know (spontaneous)
Because of time, fees, and paper work required to complete registration r2a	1	2	-9
Because of the taxes that need to be paid if registered r2b	1	2	-9
Because of the inspections and meetings with government officials that would take place if registered r2c	1	2	-9
Because of the bribes registered businesses need to pay r2d	1	2	-9
Because there is no benefit for my business from being registered r2e	1	2	-9

- R.5** Does this business or activity have to give gifts, informal payments or bribes to remain unregistered?

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

r5

- R.6** As I read several options please indicate if each one represents a benefit for your business or activity that could be obtained from being registered with either
- 1) DICA
 - 2) Directorate of Industrial Supervision and Inspection of the Ministry of Industry
 - 3) City Development Committees or Department of Development Affairs.
- (INTERVIEWER: READ OUT ONE BY ONE)**

	Yes	No	Don't know (spontaneous)	Not applicable
Better access to financing or loans r6a	1	2	-9	-7
Better access to raw materials, infrastructure services, and government services r6b	1	2	-9	-7
Less bribes to pay r6c	1	2	-9	-7
Being able to issue receipts to attract customers r6g	1	2	-9	-7

R.8	On average, how long do you think it would take to register your business or activity with either 4) DICA 5) Directorate of Industrial Supervision and Inspection of the Ministry of Industry 6) City Development Committees or Department of Development Affairs?
------------	---

	Days
Time to register the business or activity	
Don't know (spontaneous)	-9

r8

R.9	What is the maximum time (or the longest) you think it can take to register your business or activity with either 1) DICA 2) Directorate of Industrial Supervision and Inspection of the Ministry of Industry 3) City Development Committees or Department of Development Affairs?
------------	---

	Days
Maximum time to register the business	
Don't know (spontaneous)	-9

r9

R.10	What is the minimum time (or the shortest) you think it can take to register your business or activity with either 1) DICA 2) Directorate of Industrial Supervision and Inspection of the Ministry of Industry 3) City Development Committees or Department of Development Affairs?
-------------	--

	Days
Maximum time to register the business	
Don't know (spontaneous)	-9

r10

M. BUSINESS ENVIRONMENT

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
--

The next set of questions is designed to get a general picture of your opinion about the business environment that affects the operations of this business or activity
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M.1	Which of the following elements of the business environment, if any, currently represents the biggest obstacle faced by this business or activity.
------------	--

ENUMERATOR: PLEASE ROTATE THE ORDER IN WHICH THE OPTIONS ARE READ

1-Limited access to finance or loans
2-Limited access to land
3-Corruption
4-Crime
5-Problems with the electricity supply
6-Problems with the water supply
7. Limited access to technology
8. Inadequately educated workforce (including the owner)

Biggest Obstacle	m1a
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

N. ASSETS

N.1 For **[insert last completed month]** last complete month, please provide the following information about this business or activity:

	Kyat '000	Don't know (spontaneous)
a. Total cost of workers including salaries and any other form of payment	n1a	-9
c. Total costs of electricity	n1c	-9
d. Total costs in transportation	n1d	-9
b. Total cost of raw materials (if manufacturing)	n1b	-9

N.2 In its current operations does this business or activity use machinery (excluding tools, equipment and computers)?

Yes	1	
No	2	GO TO QUESTION N.4
Don't know (spontaneous)	-9	GO TO QUESTION N.4
		n2

N.3 If this business or activity were to purchase all the machinery it uses (excluding tools, equipment and computers), in its current condition, how much would they cost?

	Kyat '000
Cost of machinery	n3
Refusal	-8
Don't know (spontaneous)	-9

N.4 In its current operations does this business or activity use its own means of transport including vehicles?

Yes	1	
No	2	GO TO QUESTION N.6
Don't know (spontaneous)	-9	GO TO QUESTION N.6
		n4

N.5 If this business or activity were to purchase its own means of transport including vehicles, in their current condition, how much would they cost?

	Kyat '000
Cost of own means of transport including vehicles	n5
Refusal	-8
Don't know (spontaneous)	-9

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

	Kyat ‘000
Cost of tools and equipment	n6
Refusal	-8
Don’t know (spontaneous)	-9

A.15a Please complete the following information about the interviewee

	Business Address	Position in the business	Years with the business	Gender
Main respondent	a15a4ax	a15a1ax	a15a2a	a15a3a

**THE SURVEY ENDS HERE
THANK YOU VERY MUCH FOR YOUR COOPERATION.**

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

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

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)