

**THE WORLD BANK**  
**Enterprise Survey**  
**INFORMAL Module (2008)**

**A. CONTROL INFORMATION**

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

**A.1 Country**

<b>a1</b>
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**A.2**
**Sampling region  
a2**

Region A	1
Region B	2
Region C	3
Region D	4

**A.3x City/town/village**

<b>a3x</b>
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**A.3a**
**Region of the  
business  
a3a**

Region A	1
Region B	2
Region C	3
Region D	4

**A.3b**
**Size of locality  
a3b**

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** Is this business registered with  
[insert name of the registration  
office where businesses are  
required to register]? **a4**

Yes	1
No	2

**TERMINATE**

**A.5 Industry**
**Sector of  
the  
business  
a5**

Manufacturing :Section D	Food	15
	Textiles	17
	Garments	18
	Chemicals	24
	Plastics & rubber	25
	Non metallic mineral products	26
	Basic metals	27
	Fabricate metal products	28
	Machinery and equipment	29
	Electronics (31 & 32)	31
Service	Retail	52
Other	Other Manufacturing	2
	Wholesale	51
	IT	72
	Hotel and restaurants: section H	55
	Services of motor vehicles	50
	Construction Section F:	45
	Transport Section I: (60-64)	60

**A.6 Interviewer code**

**a6**

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**A.7 Supervisor code**

**a7**

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**A.8 Time face-to-face interview begins:**

Day (dd)	Month (mm)	Year (yyyy)	Hour (00 to 23)	Minutes (00 to 59)
a8d	a8m	a8y	a8h	a8min

**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. Ultimately, the information gathered here will help the World Bank to develop policies and programs that enhance employment and economic growth in [COUNTRY]. The information obtained here will be held in the strictest confidentiality. Neither your name nor the name of your business will be used in any analysis based on this survey.

**B. GENERAL INFORMATION**

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

	Number
Number of owners in this business	b1

**If '1' GO TO QUESTION B3**

**B.2** How many owners are male?

**INTERVIEWER MAKE SURE THE TOTAL NUMBER OF MALES IS SMALLER OR EQUAL TO B1**

	Number
Male owners	b2a

**B.3** Is the largest owner female?  
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

b3

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

African (specify AFB4a1 [table 1] )	1	
Indian	2	
Lebanese/Middle Eastern	3	
Other Asian (specify AFB4a2 [table 2])	4	
European/Caucasian	5	
Other	6	
Don't Know (spontaneous)	-9	
		AFB4a

Table 1 Main African nationality <b>AFb4a1</b>	
XXXX	1
XXXX	2
XXXX	3
XXXX	4
XXXX	5

Table 2 Main "Other Asian" nationality <b>AFb4a2</b>	
XXXX	1
XXXX	2
XXXX	3
XXXX	4
XXXX	5

<b>B.4</b>	How did the largest owner acquire ownership of this business? <b>INTERVIEWER: SHOW CARD</b>
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Started the business on their own or with partners	1	<b>GO TO QUESTION B6</b>
Purchased an existing business	2	<b>GO TO QUESTION B6</b>
Joined an existing family business	3	
Joined an existing non family business	4	<b>GO TO QUESTION B6</b>
<b>Other (spontaneous)</b>	5	<b>GO TO QUESTION B6</b>
		<b>b4</b>

<b>B.5</b>	The family business was joined by:
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Heritage	1	
Marriage	2	
<b>Other (spontaneous)</b>	3	
		<b>b5</b>

<b>B.6</b>	Which of the following options best describes why the largest owner started or took over this business? <b>INTERVIEWER: READ ALOUD</b>
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To take advantage of a business opportunity	1	
Jobs or opportunities were absent or not satisfactory	2	
<b>Other (spontaneous)</b>	3	
<b>Don't know (spontaneous)</b>	-9	
		<b>b6</b>

<b>B.7</b>	Is the largest owner also the main decision maker?
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Yes	1	
No	2	
<b>Don't know (spontaneous)</b>	-9	
		<b>b7</b>

<b>B.8</b>	What year did this business start?
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	<b>Year</b>
Year business started	<b>b8</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

<b>B.9</b>	How many people, including owner and family members, worked in this business at start up? (INTERVIEWER: include respondent when applicable)
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	Number
Full-time employees at start-up	<b>b9</b>
Don't know (spontaneous)	<b>-9</b>

<b>B.10</b>	Was this business formally registered with the [insert name of the registration office where businesses are required to register] when it began operations?
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Yes	1
No	2
Don't know (spontaneous)	<b>-9</b>

**b10**

<b>B.11</b>	What is the highest level of education of the main decision maker?
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No Education	1
Primary School (complete or not)	2
Secondary School (complete or not)	3
Vocational Training	4
Some university training	5
Don't Know (spontaneous)	<b>-9</b>

**b11**

<b>B.12</b>	How many years of experience working in this business does the main decision maker have?
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	Number of years
Decision maker years experience	<b>b12</b>
Don't know (spontaneous)	<b>-9</b>

**C. INFRASTRUCTURE AND SERVICES**

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

Now, we turn to your business.

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

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

**GO TO QUESTION C.8**

**c1**

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

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

**c1a**

**C.1b** **ENUMERATOR: DOES THE ELECTRICAL CONNECTION APPEARS TO BE**

<b>LEGAL</b>	<b>1</b>
<b>ILLEGAL</b>	<b>2</b>
<b>IMPOSSIBLE TO DETERMINE</b>	<b>3</b>

**c1b**

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

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

**GO TO QUESTION C.6**

**GO TO QUESTION C.6**

**c2**

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

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

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

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

<b>C.5</b>	Please estimate the losses that resulted from power outages either as a percentage of total annual sales or as total annual losses.
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	<b>Percent</b>
Loss as percent of total annual sales due to power outages	<b>c5a</b> %

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

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

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

<b>C.6</b>	Does this business own or share a generator?
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Yes	1	<b>GO TO QUESTION C.8</b> <b>GO TO QUESTION C.8</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	
		<b>c6</b>

<b>C.7</b>	In the last month, what percent of this business' electricity came from a generator or generators that the business owned or shared?
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	<b>Percent</b>
Percentage of electricity from generators	<b>c7</b> %
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>C.8</b>	Over the last two years, did this business submit an application to obtain an electrical connection?
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Yes	1	<b>GO TO QUESTION C.11</b> <b>GO TO QUESTION C.11</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	
		<b>c8</b>

<b>C.9</b>	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?
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	<b>Days</b>
Wait for electrical connection	<b>c 9</b>
<b>Less than one day</b>	<b>1</b>
<b>Still in process</b>	<b>-6</b>
<b>Application denied</b>	<b>-5</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

<b>C.10</b>	In reference to that application for an electrical connection, was an informal gift or payment expected or requested?
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Yes	1	<b>c10</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	
<b>REF (spontaneous)</b>	<b>-8</b>	

**C.11** Does this business use water for its activity (aside from typical employee consumption and hygiene)?

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

**GO TO QUESTION C.15**

**c11**

**C.12** In the last month, did this business experience insufficient water supply?

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

**GO TO QUESTION C.15**

**GO TO QUESTION C.15**

**c12**

**C.13** In the last month, how many incidents of insufficient water supply did this business experience?

	Number
Number of incidents of water insufficiency	<b>c13</b>
Don't know (spontaneous)	-9

**GO TO QUESTION C.15**

**C.14** How long did these incidents of insufficient water supply last on average?

	Hours
Average duration of insufficient water supply	<b>c14</b>
Less than one hour	1
Don't know (spontaneous)	-9

**C.15** Over the last two years, did this business submit an application to obtain a water connection?

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

**GO TO QUESTION C.18**

**GO TO QUESTION C.18**

**c15**

**C.16** 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	<b>c16</b>
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

**C.17** 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

**c17**

**C.18** At the present time, does this business use any of the following?

	Yes	No	Don't know (spontaneous)
a. E-mail to communicate with clients or suppliers <b>c18a</b>	1	2	-9
c. Cell phone(s) <b>c18b</b>	1	2	-9

**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 business? **SHOW CARD**

Is **water** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this business? **SHOW CARD**

	No Obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know (spontaneous)	Does Not Apply (spontaneous)
Electricity <b>c30a</b>	0	1	2	3	4	-9	-7
Water <b>c30b</b>	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 about your sales and purchases.

**D.1** In the last month, what was this business main product\service (that is, the product that represented the largest proportion of annual sales (in LCU))?

Description

**d1x**

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

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

**d2**

**D.3** Please estimate what percentage of last month total sales does the main product\service represent?

	Percent
Percentage of sales represented by main product\service	<b>d3a</b>
Don't know (spontaneous)	-9

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

	LCU
Sales represented by main product\service	<b>d3b</b>

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

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

**D.5** The total sales **last month** represented:

What I normally sell	1
Below what I normally sell	2
Above what I normally sell	3
Don't know (spontaneous)	-9

**GO TO QUESTION D.7**

**D5**

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

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

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

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

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

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

**D.9** Currently, what percent of this business sales are:  
**INTERVIEWER: SHOW CARD**

**INTERVIEWER: THESE MUST BE ASKED IN THE ORDER THEY APPEAR ON THE TABLE**

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

**INTERVIEWER: CHECK TOTAL ADDS UP TO 100%**

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

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

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

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

<b>D.12</b>	Does this business receive any discount by paying the suppliers in cash for the inputs/supplies?
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Yes	1	
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	
		<b>d12</b>

<b>D.13</b>	How many hours per week does the business normally operate?
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		Hours
Hours of normal operation		d13
Don't know (spontaneous)		-9

**E. LOCATION**

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

Now we turn to another topic.

**E.1** Is this business located...?

**INTERVIEWER SHOULD USE THEIR OWN JUDGEMENT FOR THIS QUESTION**

Within household premises	1
Outside household premises	2

**GO TO QUESTION E.3**

**e1**

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

**INTERVIEWER SHOULD USE THEIR OWN JUDGEMENT FOR THIS QUESTION**

With fixed premises and with permanent structure	1
With fixed premises and with temporary structure/kiosk/stall or no structure	2
Mobile business (ice-creams, taxi drivers)	3
Without fixed premises but with a given location (street vendors, etc.)	4
<b>Don't Know (spontaneous)</b>	<b>-9</b>
	<b>e2</b>

**GO TO QUESTION E.30**  
**GO TO QUESTION E.30**

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

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

**SPECIFY UNITS**

Square Feet	1
Square Yards	2
Square Meters	3
<b>Other (SPECIFY) _____ e3bx</b>	<b>4</b>

**e3b**

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

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

**GO TO QUESTION E.7**

**e4**

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

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

GO TO QUESTION E.8

GO TO QUESTION E.8

e5

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

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

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

GO TO QUESTION E.9

GO TO QUESTION E.9

GO TO QUESTION E.9

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

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

GO TO QUESTION E.9

GO TO QUESTION E.9

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

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

e7

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

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

**E.9** Over the last two years, did this business submit an application to obtain a construction-related permit?

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

GO TO QUESTION E.30

GO TO QUESTION E.30

e9

<b>E.10</b>	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?
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	Days
Wait for a construction-related permit	<b>e10</b>
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

<b>E.11</b>	In reference to that application for a construction-related permit, was an informal gift or payment expected or requested?
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Yes	1
No	2
Don't know (spontaneous)	-9
REF (spontaneous)	-8

**e11**

<b>E.12</b>	Over the last 12 months, did the business have to change its main business location due to a lack of formal title to its land or building?
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Yes	1
No	2
Don't know (spontaneous)	-9

**e12**

<b>E.30</b>	Is <b>access to land</b> No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this business? <b>INTERVIEWER: SHOW CARD</b>
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	No obstacle	Minor Obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Access to land <b>e30a</b>	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 the last month, did this business pay for security, for example equipment, personnel, or security services?

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 last month.

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

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

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

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

**i3**

**I.4** Please estimate the value of losses (including sales lost) due to crime occurred to this business last month.

	LCU
Total value of losses	<b>i4</b>
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 business?  
**SHOW CARD**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Crime, theft and disorder <b>i30</b>	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 business.**

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

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

k1

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

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

k2

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

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

k3

**K.4** In the last year, have you financed the day to day operations of this business by using:  
**INTERVIEWER: SHOW CARD**

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

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

Most used form of finance	<b>K5</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

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



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

**GO TO QUESTION K.8**

**GO TO QUESTION K.8**

**K6**

**k.7** In the last year, how much did this business spend on purchases of:

	LCU
Machinery new or used	<b>k7a</b>
Equipments and tools new or used	<b>k7b</b>
Vehicles new or used and other means of transport	<b>k7c</b>
Land	<b>k7d</b>
Buildings (purchased or constructed by yourself)	<b>k7e</b>

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

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

**K.9** Of the options listed above, which is the most important?

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

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

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

**GO TO QUESTION K.12**

**GO TO QUESTION K.12**

**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 have a loan?

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

**GO TO QUESTION K.18**

**GO TO QUESTION K.18**

**K12**

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

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

**K.14** Referring only to the most recently approved loan, in what year was it approved?

	<b>Year</b>
Year most recent loan approved	<b>k14</b>
Don't know (spontaneous)	-9

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

**K.15** Referring only to this most recent loan, what was its value at the time of approval?

	<b>MUR</b>
Size of most recent loan approved	<b>k15</b>
REF (spontaneous)	-9
Don't know (spontaneous)	-9

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

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

**GO TO QUESTION K.18**

**GO TO QUESTION K.18**

**k16**

**K.17** Referring only to the most recent loan, what type of guarantee was required?

Collateral	Yes	No
1. Land, buildings under ownership of the business <b>k17a</b>	1	2
2. Machinery and equipment including movables <b>k17b</b>	1	2
3. Inventories and accounts receivable <b>k17c</b>	1	2
4. Personal assets of owner (house, etc.) <b>k17d</b>	1	2
5. Cosigner <b>k17e</b>	1	2
6. Other forms of guarantee (specify <b>k17fx</b> ) <b>k17f</b>	1	2

**K.18** In the last year, did this business apply for any loans?

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

**GO TO QUESTION K.30**

**k18**

<b>K.19</b>	What was the <b>main</b> reason why this business did not apply for any loan? <b>INTERVIEWER: SHOW CARD</b>
-------------	--

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

**k19**

<b>K.30</b>	Is <b>access to financing</b> , which includes availability and cost, No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this business? <b>INTERVIEWER: SHOW CARD</b>
-------------	--

	No obstacle	Minor obstacle	Moderat e obstacle	Major obstacle	Very Severe Obstacl e	<b>Do Not Know (sponta neous)</b>	<b>Does Not Apply (sponta neous)</b>
Access to financing <b>k30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**J. BUSINESS-GOVERNMENT RELATIONS**

**J.1** Over the last two years, did this business 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

j1

**J.2** 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	j2
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

**J.3** In reference to that application for an operating license, was an informal gift or payment expected or requested?

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

j3

**J.30** Is **political instability** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this business? **SHOW CARD**

Is **corruption** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this business? **SHOW CARD**

ROTATE OPTIONS

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
e. Political instability	j30a	0	1	2	3	4	-9	-7
f. Corruption	j30b	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 business' employees.

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

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

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

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

**GO TO QUESTION L.4**

15

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

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

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

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

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

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

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

	Number	Don't know (spontaneous)
Paid <b>19a</b>		-9
Unpaid <b>19b</b>		-9

<b>L.7</b>	Last month, how many family members of the owner(s) of this business were working in this business?
------------	---

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

<b>L.8</b>	What is the approximate average monthly salary for a full-time worker?
------------	--

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

<b>L.9</b>	What is the approximate average monthly salary for a full-time female worker?
------------	---

	LCU
Average monthly compensation for a female full-time worker	<b>19</b>
Does not apply	-7
Don't know (spontaneous)	-9

**R. REGISTRATION**

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

**We now turn to another topic.**

**R.1** At the present time, has this business registered with the Office of the Register, local courts, or other government institution responsible for commercial registration?

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

**r1**

**R.2** At the present time, has this business registered with or obtained a tax identification number from the tax administration or other agency responsible for tax registration?

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

**r2**

**R.3** At the present time, has this business obtained an operating or trade license or otherwise registered for a general permit/business license with any municipal agency?

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

**r3**

**R.4** At the present time, has this business obtained approval for or registered its name with the Office of the Register or other government institution responsible for approving company names?

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

**r4**

**R.5** At the present time, has this business obtained any other form of registration?

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

**r5**

<b>R.6</b>	Do you think that the following pose No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle with respect to registering a business with the <b>[insert name of the registration office where businesses are required to register]</b> <b>INTERVIEWER: SHOW CARD</b>
------------	---

<b>ROTATE OPTIONS</b>	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Do Not Know (spontaneous)</b>	<b>Does Not Apply (spontaneous)</b>
Getting information on what you need to do to register <b>r6a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Time to complete registration procedures <b>r6b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Fees to complete registration procedures <b>r6c</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Taxes on registered businesses <b>r6d</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
The inspections and meetings with government officials registered businesses must have <b>r6e</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Bribes that registered businesses need to pay <b>r6f</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

Rotation

**r6g**

<b>R.7</b>	What is the main reason you are not registered with the <b>[insert name of the registration office where businesses are required to register]</b> ? <b>INTERVIEWER SHOW CARD</b>
------------	---

Getting information on what you need to do to register	1
Time to complete registration procedures	2
Fees to complete registration procedures	3
Taxes on registered businesses	4
The inspections and meetings with government officials registered businesses must have	5
Bribes that registered businesses need to pay	6

Main reason for not registering

**r7a**
**Don't know (spontaneous)**
**-9**

Rotation

**r7b**



**R.8** Are there any other relevant obstacles not mentioned above that would arise from registering your business?

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

**GO TO QUESTION R.10**

**GO TO QUESTION R.10**

**r8**

**R.9** Please specify what obstacle:

**Description**

**r9x**

**R.10** Does this business have to pay any informal payment to remain unregistered?

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

**r8**

**R.11** As I read several options please indicate if each one represents a benefit for your business activity that could be obtained from registered with the **[insert name of the registration office where businesses are required to register]**

	Yes	No	Don't know (spontaneous)	Not applicable
Better access to financing <b>r11a</b>	1	2	-9	-7
Better access to raw materials <b>r11b</b>	1	2	-9	-7
Less bribes to pay <b>r11c</b>	1	2	-9	-7
Better legal foundations on the property rights of land and buildings <b>r11d</b>	1	2	-9	-7
More access to government programs or services <b>r11e</b>	1	2	-9	-7
Better access to workers <b>r11f</b>	1	2	-9	-7
Better opportunities of negotiation with formal firms <b>r11g</b>	1	2	-9	-7
Better access to markets <b>r11h</b>	1	2	-9	-7
Better access to services <b>r11i</b>	1	2	-9	-7

<b>R.12</b>	By looking at the card, please indicate which of the following is the most important benefit for your business activity that could be obtained from registration with the <b>[insert name of the registration office where businesses are required to register]</b> <b>SHOW CARD</b>
-------------	--

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

Main benefit of registering	<b>r12a</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

Rotation	<b>r12b</b>
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**S. AIDS AND SICKNESS**

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

**We now turn to another topic.**

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

	Yes	No	Don't know (spontaneous)
High absenteeism due to sickness of the employee <b>AFs1a</b>	1	2	-9
High absenteeism as employees need to care of family members or friends due to sickness <b>AFs1b</b>	1	2	-9

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

	Yes	No	Don't know (spontaneous)
High absenteeism due to HIV/AIDS of the employee <b>AFs2a</b>	1	2	-9
High absenteeism as employees need to care of family members or friends due to HIV/AIDS <b>AFs2b</b>	1	2	-9

**M. BUSINESS ENVIRONMENT**

<b>M.1</b>	Which of the following elements of the business environment, if any, represents the biggest obstacle faced by this business? <b>INTERVIEWER: SHOW CARD</b>
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<b>1-Access to finance</b>
<b>2-Access to land</b>
<b>3-Corruption</b>
<b>4-Crime, theft and disorder</b>
<b>5-Electricity</b>
<b>6-Political instability</b>
<b>7-Transport</b>

<b>Most serious obstacle</b>	<b>m1a</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>
<b>Does not apply (spontaneous)</b>	<b>-7</b>

Rotation	<b>m1b</b>
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**N. ASSETS**

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

	LCU
a. Total cost of labor	<b>n1a</b>
e. Total cost of raw materials and intermediate goods used in production	<b>n1b</b>
b. Total costs of electricity including fuel for generators	<b>n1c</b>

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

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

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

	LCU
Cost of machinery	<b>n3</b>

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

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

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

	LCU
Cost of vehicles	<b>n5</b>

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

	LCU
Cost of tools and equipment	<b>n6</b>

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

	Position in the business	Years with the business	Gender
Main respondent	a15a1a	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

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

<b>A.16</b>	It is my perception that the questions regarding opinions and perceptions:
-------------	--

Truthful	1
Somewhat truthful	2
Not truthful	3

**a16**

<b>A.17</b>	The questions regarding figures (productivity and employment numbers):
-------------	--

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

**a17**

**INTERVIEWER COMMENTS:**

**a17x**

(Problems occurred/extraordinary circumstances which could influence results)

**SUPERVISORS PLEASE ANSWER:**

<b>A.18</b>	This questionnaire was completed in:
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One visit in face-to-face interview with one person	1
One visit in face-to-face interview with different people	2
Several visits	3

**STOP HERE**

**a18**

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

<b>Hour</b>	<b>Minutes</b>
<b>a19h</b>	<b>a19min</b>