

**THE WORLD BANK**  
Enterprise Survey  
Core Module (2007)

**A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]**

<b>A.0 Questionnaire a0</b>	<b>Module</b>
Core	3

**A.1 Country a1**

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<b>A.2 a2</b>	<b>Sampling Region</b>
Zagreb and surroundings	1
Northern Croatia	2
Slavonia	3
Lika I Banovina	4
Istra I Hrvatsko Primorje	5
Dalmacija	6

**A.3x City/town/village a3x**

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**A3a City/town/village local code a3a**

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<b>A.4</b>	<b>Industry</b>	<b>Sampling sector a4a</b>	<b>Screener sector a4b</b>
Manufacturing	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
	Fabricate metal products	28	28
	Machinery and equipment	29	29
	Electronics (31 & 32)	31	31
	Other manufacturing	2	2
Services	Wholesale	51	51
	Retail	52	52
	IT	72	72
	Hotels and restaurants	55	55
	Other services	50	50
Other	Construction	45	45
	Transport (60-64)	60	60

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

Yes, screener and sample frame info match	1
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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

<b>HRA.6a</b>	<b>Sampling size HRA6a</b>	<b>A.6b Size</b>	<b>Screener Size a6b</b>
Size			
Small >=4 and <=20	1	Small >=5 and <=19	1
Medium =21 and <=100	2	Medium =20 and <=99	2
Large >=101	3	Large >=100	3

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

Yes	1
No, a firm on its own	2

**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 Establishment financial statements prepared separately of HQ statements a9**

Yes	1
No	2
Does not apply	-7

**A.10 Establishment financial statements prepared separately of other establishments of same firm a10**

Yes	1
No	2
Does not apply	-7

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

Yes	1
No	2
Does not apply	-7

A.12 Interviewer code **a12**

A.13 Supervisor code: **a13**

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

Date (mm/dd)	Hour	Minutes	AM/PM
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**a14**

**(READ OUT):** The goal of this survey is to gather information and opinions about the investment climate in Croatia. Ultimately the information gathered here will help the World Bank to develop programs that enhance investment 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 IF ESTABLISHMENT IS PART OF A LARGER FIRM):** We begin by asking four questions that apply to the firm, not the establishment.

**B.1** What is this firm's current legal status? **(SHOW CARD 1)**

a. Publicly listed company	1	<b>b1</b>
b. Private held, limited liability company	2	
c. Sole proprietorship	3	
d. Partnership	4	
e. Limited partnership	5	
f. Other <b>(SPECIFY)</b>	6	

**B.2** What percent of this firm is owned by each of the following: **(SHOW CARD 2 - CHECK TOTAL SUMS TO 100%)**

	Percent
a. Private domestic individuals, companies or organizations	<b>b2a</b> %
b. Private foreign individuals, companies or organizations	<b>b2b</b> %
c. Government/State	<b>b2c</b> %
d. Other <b>(SPECIFY)</b>	<b>b2d</b> %
<b>100%</b>	

**B.3** What percent of this firm does the largest owner or owner(s) own?

	Percent
Percent held by largest owner	<b>b3</b> %
Don't know	<b>-9</b>

**B.4** Are any of the owners female?

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

**b4**

**(READ OUT IF ESTABLISHMENT IS PART OF A LARGER FIRM): I want to proceed by asking you about the establishment.**

**B.5** In what year did this establishment begin operations in this country? **(PLEASE CODE YEAR: YYYY)**

	Year
Year establishment began operations	<b>b5</b>
Don't know	<b>-9</b>

**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	<b>b6</b>
Don't know	<b>-9</b>

**B.6a** Was this establishment formally registered when it began operations in this country?

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

**b6a**

**B.6b** In what year was this establishment formally registered? **(PLEASE CODE YEAR: YYYY)**

	Year
Year establishment formally registered	<b>b6b</b>
Never registered	<b>-7</b>
Don't know	<b>-9</b>

**B.7** How many years of experience working in this sector does the top manager have?

	Years
Manager's experience in sector	<b>b7</b>
Less than one year	<b>1</b>

**C. INFRASTRUCTURE AND SERVICES**

**(READ OUT):** Now, we turn to the establishment's operations in fiscal year **2006**. The questions that follow assess how infrastructure and infrastructure services affect this establishment

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

Yes	1	<b>GO TO QUESTION C.6</b>
No	2	
<b>Don't know</b>	<b>-9</b>	<b>GO TO QUESTION C.6</b>
		<b>c3</b>

**C.4** In reference to the application for an electrical connection, approximately what was the wait, in days, experienced to obtain that connection from the day this establishment applied for it to the day it received the service?

	<b>Days</b>
Wait for electrical connection	<b>c4</b>
Less than one day	<b>1</b>
Still in process	<b>-6</b>
Application denied	<b>-5</b>
Don't know	<b>-9</b>

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

Yes	1	<b>c5</b>
No	2	
<b>Don't know</b>	<b>-9</b>	
<b>REF</b>	<b>-8</b>	

**C.6** Over fiscal year **2006**, did this establishment experience power outages?

Yes	1	<b>GO TO QUESTION C.12</b>
No	2	
<b>Don't know</b>	<b>-9</b>	<b>GO TO QUESTION C.12</b>
		<b>c6</b>

**C.7** In a typical month, over fiscal year **2006**, how many power outages did this establishment experience?

	<b>Incidents per month</b>	
Average number of power outages	<b>c7</b>	<b>IF 0, GO TO QUESTION C.10</b>
Don't know	<b>-9</b>	

**C.8** How long did the average power outage last?

	Hours
Average duration of power outage in hours	<b>c8</b>
Less than one hour	1
Don't know	-9

**C.9** Please estimate the losses as percent of annual sales that resulted because of power outages or estimate total annual losses as a result of power outages? (**PROVIDE THE ANSWER IN % OR IN 'ALL', NOT BOTH**)

	Percent
Loss as percent of total annual sales due to power outages	<b>c9a</b> %

  

	LCUs
Annual losses due to power outages	<b>c9b</b>

  

None/ No losses	0
Don't know	-9

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

Yes	1	<b>GO TO QUESTION C.19</b> <b>GO TO QUESTION C.19</b>
No	2	
Don't know	-9	

**c12**

**C.13** In reference to the application for a water connection, approximately what was the wait, in days, experienced to obtain that connection from the day this establishment applied for it to the day it received the service?

	Days
Wait for water connection	<b>c13</b>
Less than one day	1
Still in process	-6
Application denied	-5
Don't know	-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	-9
REF	-8

**c14**

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

Yes	1
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No	2	<b>GO TO QUESTION C.22</b> <b>GO TO QUESTION C.22</b>
<b>Don't know</b>	<b>-9</b>	
		<b>c19</b>

**C.20** In reference to the application for a telephone connection, approximately what was the wait, in days, experienced to obtain that connection from the day this establishment applied for it to the day it received the service?

	<b>Days</b>
Wait for telephone connection	<b>c20</b>
Less than one day	<b>1</b>
Still in process	<b>-6</b>
Denied	<b>-5</b>
Don't know	<b>-9</b>

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

Yes	1	
No	2	
<b>Don't know</b>	<b>-9</b>	
<b>REF</b>	<b>-8</b>	
		<b>c21</b>

**C.22** At the present time, does this establishment use the following to communicate with its clients or suppliers?

(READ OUT)

		Yes	No	<b>Don't know</b>
a. E-mail	<b>c22a</b>	1	2	<b>-9</b>
b. Its own website	<b>c22b</b>	1	2	<b>-9</b>

**C.30** Is **electricity** No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment? (**SHOW CARD 3**)

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Don't Know</b>	<b>Does Not Apply</b>
Electricity	<b>c30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

## D. SALES AND SUPPLIES

**(READ OUT):** The next topic is about sales and supplies.

**D.1** In fiscal year **2006**, what was this establishment's main product or service represented by the largest proportion of annual sales? Please provide its description, ISIC code and percent of total annual sales **(SHOW CARD 4 – TOTAL DOES NOT NECESSARILY ADD UP TO 100%)**

	Description	Code	% of total sales
a. First	<b>d1a1x</b>	<b>d1a2</b>	<b>d1a3</b>

**D.2** In fiscal year **2006**, what were this establishment's total annual sales?

	LCUs
Last complete fiscal year's total annual sales	<b>d2</b>

**D.3** In fiscal year **2006**, what percent of this establishment's sales were: **(SHOW CARD 5 – ASK FOLLOWING THE ORDER OF THE TABLE - CHECK TOTAL ADDS UP TO 100%)**

	Percent	
a. National sales	<b>d3a</b> %	<b>IF 100, GO TO QUESTION D.30</b>
b. Indirect exports [sold domestically to third party that exports products]	<b>d3b</b> %	<b>IF 100, GO TO QUESTION D.8</b>
c. Direct exports	<b>d3c</b> %	<b>IF 0, GO TO QUESTION D.8</b>
	<b>100%</b>	

**D.4** In fiscal year **2006**, when this establishment exported goods directly, what was the average number of days that it took from the time this establishment's goods arrived to their main point of exit [e.g., port, airport] until the time these goods cleared customs?

**D.5** And what was the longest number of days?

	Days
Average number of days to clear customs	<b>d4</b>
Longest number of days to clear customs	<b>d5</b>
Less than one day	<b>1</b>
Don't know	<b>-9</b>

**D.6** In fiscal year **2006**, what percent of the consignment value of the products exported directly was lost, if any, while in transit because of theft?

	as % of consignment value
Losses due to theft of direct exports	<b>d6</b> %
No losses	<b>0</b>
Don't know	<b>-9</b>

**D.7** In fiscal year **2006**, what percent of the consignment value of the products exported directly was lost, if any, while in transit because of breakage or spoilage?

	as % of consignment value	
Losses due to breakage or spoilage	<b>d7</b>	%
No losses	<b>0</b>	
Don't know	<b>-9</b>	

**D.8** In what year did this establishment first export directly or indirectly? **(PLEASE CODE YEAR: YYYY)**

	Year
When began exporting directly or indirectly	<b>d8</b>
Don't know	<b>-9</b>

**D.30** a. Is transport No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment?  
 b. Do you think that **customs and trade regulations** are No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **(SHOW CARD 6)**

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

**E. DEGREE OF COMPETITION**

**(READ OUT):** Now we turn to the topic of competition.

**E.12** In fiscal year **2006**, has this establishment reduced prices of its main product in response to price reductions by its domestic competitors?

Yes	1
No	2
<b>Don't know</b>	<b>-9</b>
<b>Does not apply</b>	<b>-7</b>

**e12**

**E.13** In fiscal year **2006**, has this establishment reduced prices of its main product in response to price reductions by its foreign competitors?

Yes	1
No	2
<b>Don't know</b>	<b>-9</b>
<b>Does not apply</b>	<b>-7</b>

**e13**

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

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

**e11**

**HRE.11** Does this establishment compete against subsidized state –owned or partially state owned firms?

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

**HRe11**

**E.30** Do you think that the **practices of competitors in the informal sector** are No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **(SHOW CARD 6)**

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

**O. INNOVATION**

**(READ OUT): Let's move to another topic.**

**E.6** Does this establishment at present use technology licensed from a foreign-owned company?

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

**e6**

**HRE.6b** Has this establishment introduced new technology over the last three years that either substantially changed the way products are produced or services are provided, or allowed the production of new products or provision of new services?

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

**GO TO QUESTION HRO.7**  
**GO TO QUESTION HRO.7**

**HRe6b**

**HRE.6c** Which of the following was the most important way this establishment introduced this new technology? And which is the second the second most important way? (**SHOW CARD 7**)

	Code
1. With the purchase of new machinery or equipment	1
2. By hiring personnel skilled in the operation of the new technology	2
3. Licensing from international sources	3
4. Developed or adapted internally	4
5. Transferred from parent company	5
6. Other (SPECIFY)	6

Rank	Code	Don't know
<b>Most important</b>	<b>HRe6c1</b>	<b>-9</b>
<b>Second most important</b>	<b>HRe6c2</b>	<b>-9</b>

**HRO.7** What percent of the workforce regularly use computers in their jobs in this establishment?

Percent of workforce that uses computers	<b>HRo7 %</b>
Don't Know	<b>-9</b>
Not applicable	<b>-7</b>

**B.8** Does this establishment have an internationally-recognized quality certification?

Yes	1
No	2
Still in process	-6
<b>Don't know</b>	<b>-9</b>

**GO TO QUESTION HRB8b**

**GO TO QUESTION HRB8b**

**b8**

**HRB.8a** Which internationally-recognized quality certifications does this establishment have or is in the process of obtaining?

1. Specify: _____	<b>HRB.8a1</b>	<b>GO TO QUESTION HRE.13a</b>
2. Specify: _____	<b>HRB.8a2</b>	<b>GO TO QUESTION HRE.13a</b>
3. Specify: _____	<b>HRB.8a3</b>	<b>GO TO QUESTION HRE.13a</b>
<b>Don't know</b>	<b>-9</b>	<b>GO TO QUESTION HRE.13a</b>

**HRB.8b** Do you know of any internationally-recognized quality certification this establishment would be eligible for?

Yes	1	<b>GO TO QUESTION HRE.13a</b>
No	2	
<b>Don't know</b>	<b>-9</b>	<b>GO TO QUESTION HRE.13a</b>

**HRb8b**

**B.8c** What is the main reason for not having an internationally-recognized quality certification? (SHOW CARD 8)

It is not necessary for this establishment	1
The cost of obtaining it is too high	2
Not willing to implement the necessary organizational changes to obtain it	3
Has applied but was not approved	4
Other reason not included above	5
<b>Don't know</b>	<b>-9</b>

**HRb8c**

**E.13a** Has this establishment undertaken any of the following initiatives in the last three years?

	Undertaken			
	Yes	No	Does not apply	
1-Developed a new product or service line	1	2	-7	<b>HRE.13a1</b>
2-Upgraded an existing product or service line	1	2	-7	<b>HRE.13a2</b>
3-Agreed to a new joint venture with foreign partner	1	2	-7	<b>HRE.13a3</b>
4-Outsourced a major production or service activity that was previously conducted in-house	1	2	-7	<b>HRE.13a4</b>
5-Conducted or contracted market research studies for the introduction of a new product or service line	1	2	-7	<b>HRE.13a5</b>
6-Introduced new or significantly improved services or methods to produce or deliver services	1	2	-7	<b>HRE.13a6</b>
7-Introduced a more efficient input for production	1	2	-7	<b>HRE.13a7</b>
8-Applied for one or more patents	1	2	=7	<b>HRE.13a8</b>
9-Registered one or more international trademarks	1	2	-7	<b>HRE.13a9</b>
10-Introduced or increased the use of computers	1	2	-7	<b>HRE.13a10</b>
11-Introduced new improved management or accounting practices	1	2	-7	<b>HRE.13a11</b>

**G. LAND**

**(READ OUT): We change to questions about land issues.**

**G.1** Of the land occupied by this establishment, what percent is: **(SHOW CARD 9 - UNLESS RESPONDENT DOES NOT KNOW, CHECK TOTAL SUMS TO 100%)**

	Percent	Don't know
a. Owned by this establishment	<b>g1a</b> %	<b>-9</b>
HRg1b Leased by this establishment	<b>g1b</b> %	<b>-9</b>
HRg1c Other (SPECIFY)	<b>g1c</b> %	<b>-9</b>
<b>It is a floor in a building</b>	<b>-7</b>	<b>-9</b>
	<b>100%</b>	<b>-9</b>

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

Yes	1	<b>GO TO QUESTION G.30</b> <b>GO TO QUESTION G.30</b>
No	2	
<b>Don't know</b>	<b>-9</b>	
	<b>g2</b>	

**G.3** In reference to the application for a construction-related permit, approximately what was the wait, in days, experienced to obtain that permit from the day this establishment applied for it to the day it was granted?

	Days
Wait for a construction-related permit	<b>g3</b>
Less than one day	<b>1</b>
Still in process	<b>-6</b>
Application denied	<b>-5</b>
Don't know	<b>-9</b>

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

Yes	1
No	2
<b>Don't know</b>	<b>-9</b>
<b>REF</b>	<b>-8</b>
	<b>g4</b>

**G.30** Do you think that **access to land** is No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **(SHOW CARD 10)**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Do Not Know</b>	<b>Does Not Apply</b>
Access to land <b>g30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**I. CRIME**

**(READ OUT): Let's change the subject.**

**I.1** In fiscal year **2006**, did this establishment pay for security, for example equipment, personnel, or professional security services?

Yes	1	<b>GO TO QUESTION I.3</b> <b>GO TO QUESTION I.3</b>
No	2	
<b>Don't know</b>	<b>-9</b>	

**i1**

**I.2** In fiscal year **2006**, what percent of its total annual sales is paid for security, or what is the total annual cost of security? (**PROVIDE THE ANSWER IN % OR IN 'ALL', NOT BOTH**)

	<b>Percent</b>
Percent of total annual sales for security	<b>i2a</b> %
	<b>LCUs</b>
Total annual cost of security	<b>i2b</b>
<b>Don't know</b>	<b>-9</b>

**I.3** In fiscal year **2006**, has this establishment experienced losses as a result of theft, robbery, vandalism or arson?

Yes	1	<b>GO TO QUESTION I.30</b> <b>GO TO QUESTION I.30</b>
No	2	
<b>Don't know</b>	<b>-9</b>	

**i3**

**I.4** For fiscal year **2006**, what are the estimated losses as a result of theft, robbery, vandalism or arson that occurred on this establishment's premises calculated as a percent of annual sales or the total annual value of the losses? (**PROVIDE THE ANSWER IN % OR IN 'ALL', NOT BOTH**)

	<b>Percent</b>
Losses from theft as percent of total annual sales	<b>i4a</b> %
	<b>LCUs</b>
Total annual value of losses from theft	<b>i4b</b>
<b>Don't know</b>	<b>-9</b>

**I.30** Do you think that **crime, theft and disorder** are No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment? (**SHOW CARD 10**)

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Do Not Know</b>	<b>Does Not Apply</b>
Street crime, theft and disorder <b>i30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**J. BUSINESS-GOVERNMENT RELATIONS**

**(READ OUT):** The following questions assess how establishments, such as this one, deal with government rules and regulations.

**J.1** I am going to read some statements that describe the courts and the way government officials interpret laws and regulations that affect this establishment's business. For each statement, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree. **(SHOW CARD 11)**

**[READ OUT]**

		Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	Don't know
"The court system is fair, impartial and uncorrupted"	<b>h7a</b>	1	2	3	4	<b>-9</b>
"Government officials' interpretations of the laws and regulations affecting this establishment are consistent and predictable."	<b>j1a</b>	1	2	3	4	<b>-9</b>

**J.2** In a typical week over the last 12 months, what percentage of total senior management's time was spent in dealing with requirements imposed by government regulations?  
**[(READ OUT IF NECESSARY)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 in dealing with regulations	<b>j2</b> %
No time was spent	<b>0</b>
Don't know	<b>-9</b>

**J.3** Over the last 12 months, was this establishment visited and or inspected by tax officials?

Yes	1	<b>GO TO QUESTION J.6a</b> <b>GO TO QUESTION J.6a</b>
No	2	
<b>Don't know</b>	<b>-9</b>	

**j3**

**J.4** Over the last 12 months, 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	<b>j4</b>
Don't know	<b>-9</b>

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

Yes	1
No	2
<b>Don't know</b>	<b>-9</b>
<b>REF</b>	<b>-8</b>

**j5**

**J.6a** Over the last 12 months, has this establishment secured a government contract or attempted to secure a contract with the government?

Yes	1
No	2
Don't know	-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	<b>j6</b> %
No payments/gifts are typically paid or expected	<b>0</b>
Refusal	<b>-8</b>
Don't know	<b>-9</b>

**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 percent of total annual sales, or estimated total annual value, do establishments like this one pay in informal payments or gifts to public officials for this purpose? (**PROVIDE THE ANSWER IN % OR IN 'ALL', NOT BOTH**)

	Percent
Percent of total annual sales paid as informal payment	<b>j7a</b> %

	LCUs
Total annual informal payment	<b>j7b</b>

<b>No payments/gifts are paid</b>	<b>0</b>
<b>Refusal</b>	<b>-8</b>
<b>Don't know</b>	<b>-9</b>

**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	-9

**GO TO QUESTION J.13**  
**GO TO QUESTION J.13**

**j10**

**J.11** In reference to the application for an import license, approximately what was the wait, in days, experienced to obtain that license from the day this establishment applied for it to the day it was granted?

	Days
Wait for import license	<b>j11</b>
Less than one day	<b>1</b>
Still in process	<b>-6</b>
Application denied	<b>-5</b>
Don't know	<b>-9</b>

**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	<b>-9</b>
REF	<b>-8</b>

**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	<b>-9</b>

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

**j13**

**J.14** In reference to the application for an operating license, approximately what was the wait, in days, experienced to obtain that license from the day this establishment applied for it to the day it was granted?

	Days
Wait for operating license	<b>j14</b>
Less than one day	<b>1</b>
Still in process	<b>-6</b>
Application denied	<b>-5</b>
Don't know	<b>-9</b>

**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	<b>-9</b>
REF	<b>-8</b>

**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, or a Very Severe Obstacle to the current operations of this establishment. **(SHOW CARD 12)**

**(ROTATE)  
READ OUT**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
a. Tax rates <b>j30a</b>	0	1	2	3	4	-9	-7
b. Tax administration <b>j30b</b>	0	1	2	3	4	-9	-7
c. Business licensing and permits <b>j30c</b>	0	1	2	3	4	-9	-7
e. Political instability <b>j30e</b>	0	1	2	3	4	-9	-7
f. Corruption <b>j30f</b>	0	1	2	3	4	-9	-7
g. Courts <b>h30</b>	0	1	2	3	4	-9	-7

**K. FINANCE**

**(READ OUT): Let's move to another topic**

**K.1** In fiscal year **2006**, what percent, as a proportion of the value of total annual purchases of material inputs or services, were: **(SHOW CARD 13 – UNLESS DK, CHECK THAT TOTAL SUMS TO 100%)**

	Percent	Don't know
a. Paid for before the delivery?	<b>k1a</b> %	<b>-9</b>
b. Paid for on delivery?	<b>k1b</b> %	<b>-9</b>
c. Paid for after delivery?	<b>k1c</b> %	<b>-9</b>
	<b>100 %</b>	

**K.2** In fiscal year **2006**, what percent of this establishment's total annual sales of its goods or services were: **(SHOW CARD 13 – UNLESS 'DON'T KNOW' CHECK THAT TOTAL SUMS TO 100%)**

	Percent	Don't know
a. Paid for before the delivery?	<b>k2a</b> %	<b>-9</b>
b. Paid for on delivery?	<b>k2b</b> %	<b>-9</b>
c. Paid for after delivery?	<b>k2c</b> %	<b>-9</b>
	<b>100 %</b>	

**K.3** Over fiscal year **2006**, please estimate the proportion of this establishment's working capital that was financed from each of the following sources? **(SHOW CARD 14 – UNLESS 'DON'T KNOW' CHECK THAT TOTAL SUMS TO 100%)**

	Percent Sources of Working Capital	Don't know
a. Internal funds/Retained earnings	<b>k3a</b> %	-9
b. Borrowed from banks (private and state-owned)	<b>k3bc</b> %	-9
e. Borrowed from non-bank financial institutions	<b>k3e</b> %	-9
f. Purchases on credit from suppliers and advances from customers	<b>k3f</b> %	-9
HRk3hd1 State aid or Government subsidies	<b>k3hd1</b> %	-9
HRk3hd. Other (moneylenders, friends, relatives, etc.)	<b>k3hd</b> %	-9
	<b>100%</b>	

**K.4** In fiscal year **2006**, did this establishment purchase fixed assets, such as machinery, vehicles, equipment, land or buildings?

Yes	1	<b>GO TO QUESTION K.6</b> <b>GO TO QUESTION K.6</b>
No	2	
<b>Don't know</b>	<b>-9</b>	
	<b>k4</b>	

**N.5** In fiscal year **2006**, how much did this establishment spend on purchases of:

	LCUs	Don't know
a. Machinery, vehicles and equipment (new and/or used)	<b>n5a</b>	<b>-9</b>
b. Land and buildings	<b>n5b</b>	<b>-9</b>

**K.5** Over fiscal year **2006**, please estimate the proportion of this establishment's purchase of fixed assets that was financed from each of the following sources? (**SHOW CARD 15 – UNLESS DON'T KNOW CHECK THAT TOTAL SUMS TO 100%**)

	Percent Sources of Investment	Don't know
a. Internal funds/Retained earnings	<b>k5a</b> %	-9
i. Owners' contribution or issued new equity shares	<b>k5i</b> %	-9
j. Issued new debt (including commercial paper and debentures)	<b>k5j</b> %	-9
bc. Borrowed from banks (private and state-owned)	<b>k5bc</b> %	-9
e. Borrowed from non-bank financial institutions	<b>k5e</b> %	-9
f. Purchases on credit from suppliers and advances from customers	<b>k5f</b> %	-9
HRk5hd1 State aid or Government subsidies	<b>HRk5hd1</b> %	-9
HRk5hd. Other (moneylenders, friends, relatives, etc.)	<b>HRk5hd</b> %	-9
	<b>100%</b>	

**K.6** Now let's talk about the establishment's current position. At this time, does this establishment have a checking and/or saving account?

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

**k6**

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

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

**k7**

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

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

**GO TO QUESTION K.16**  
**GO TO QUESTION K.16**  
**k8**

**K.9** Referring to the most recent line of credit or loan what type of financial institution granted this loan? **(SHOW CARD 17)**

Private commercial banks	1
State-owned banks and/or government agency	2
Non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	3
Other	4

**k9**

**K.10** Referring only to this most recent loan or line of credit, in what year was the most recent loan or line of credit approved? **(PLEASE CODE YEAR: YYYY)**

	Year
Year most recent loan/line of credit approved	<b>k10</b>
Don't know	<b>-9</b>

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

	LCUs
Size of most recent loan/line of credit approved	<b>k11</b>
Refusal	<b>-8</b>
Don't know	<b>-9</b>

**K.12** Referring only to this most recent loan or line of credit, how much time, in months, was this establishment granted to pay off the loan or line of credit when it was received?

	Months
Months to pay off most recent loan loan/line of credit	<b>k12</b>
No time to pay back specified	<b>-5</b>
Don't know	<b>-9</b>

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

Yes	1	<b>GO TO QUESTION K.16</b> <b>GO TO QUESTION K.16</b>
No	2	
<b>Don't know</b>	<b>-9</b>	

**k13**

**K.14** Referring only to this most recent loan or line of credit, what type of collateral was required? **(SHOW CARD 17)**

<b>(READ OUT)</b>		Yes	No
a. Land, buildings	<b>k14a</b>	1	2
b. Machinery and equipment including movables	<b>k14b</b>	1	2
c. Accounts receivable and inventories	<b>k14c</b>	1	2
d. Personal assets of owner (house etc.)	<b>k14d</b>	1	2
e. Other collateral not included in categories above	<b>k14e</b>	1	2

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

	Percent
Value of collateral as percent of loan/line of credit value	<b>k15</b> %
Don't know	<b>-9</b>

**K.16** Going back to the past, in fiscal year **2006**, did this establishment apply for loans or lines of credit?

Yes	1	<b>GO TO QUESTION K.18</b>
No	2	
<b>Don't know</b>	<b>-9</b>	

**k16**

**K.17** What was the main reason why this establishment did not apply for line of credit or loan in fiscal year **2006**?  
**(SHOW CARD 18)**

No need for a loan - establishment has sufficient capital	1	<b>GO TO QUESTION K.21</b>
Application procedures for loans or line of credit are complex	2	<b>GO TO QUESTION K.21</b>
Interest rates are not favorable	3	<b>GO TO QUESTION K.21</b>
Collateral requirements for loans or line of credit are unattainable	4	<b>GO TO QUESTION K.21</b>
Size of loan and maturity are insufficient	5	<b>GO TO QUESTION K.21</b>
Did not think it would be approved	6	<b>GO TO QUESTION K.21</b>
Other	7	<b>GO TO QUESTION K.21</b>
Don't know	-9	<b>GO TO QUESTION K.21</b>

**k17**

**K.18** In fiscal year **2006**, how many times did this establishment apply for new loans or new lines of credit?

	Number
Loan applications submitted	<b>k18</b>
Don't know	<b>-9</b>

**GO TO QUESTION K.21**

**K.19** How many of those loan or line of credit applications were rejected?

	Number
Loan applications rejected	<b>k19</b>
Don't know	<b>-9</b>

**K.21** In fiscal year **2006**, did this establishment have its annual financial statement checked and certified by an external auditor?

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

**k21**

**K.30** Is **access to financing**, which includes availability and cost [interest rates, fees and collateral requirements], No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment? (**SHOW CARD 19**)

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
Access to financing	<b>k30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**L. LABOR**

**(READ OUT): Let's change the subject.**

**L.1** At the end of fiscal year **2006**, how many permanent, full-time employees did this establishment employ? Please include all employees and managers (INTERVIEWER: include respondent if applicable)

**(READ OUT): 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.**

	Number
Permanent, full-time employees end of last complete fiscal year	<b>11</b>
Don't know	<b>-9</b>

**L.2** At the end of **2004**, how many permanent, full-time employees did this establishment employ? Please include all employees and managers (INTERVIEWER: include respondent if applicable)

	Number
Permanent, full-time employees three complete fiscal years ago	<b>12</b>
Not in business at the end of 2004	<b>-7</b>
Don't know	<b>-9</b>

**L.6** How many full-time temporary employees did this establishment employ in fiscal year **2006**?

**(READ OUT): 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 contract and that work 8 or more hours per day.**

	Number	Don't know
Full-time seasonal/temporary workers employed last fiscal year	<b>16</b>	<b>-9</b>

**IF 0, GO TO L.30**

**L.8** What was the average length of employment in months of all full-time temporary employees in fiscal year **2006**?

	Months
Average length full-time seasonal/temporary employment	<b>18</b>
Less than one month	<b>1</b>
Don't know	<b>-9</b>

**L.30** Are **labor regulations** No Obstacle, a Minor Obstacle, a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment?  
  
Is an **inadequately educated workforce** No Obstacle, a Minor Obstacle, a a Moderate Obstacle, or a Very Severe Obstacle to the current operations of this establishment? (**SHOW CARD 19**)

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
Labor regulations	<b>130a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

Inadequately educated workforce <b>130b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
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**M. INVESTMENT CLIMATE CONSTRAINTS TO THE ESTABLISHMENT AND REFORMS**

**(READ OUT):** The next set of questions is designed to get a general picture of your opinion about the investment climate that affects your operations.

**M.1** You have indicated that several obstacles affect the operation and growth of this establishment. Here is a card with the obstacles I just listed [SHOW CARD 20]. Please tell me the three that you think are currently the biggest problem, beginning with the worst of all three.

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

Rank	Obstacle number	Not applicable	Don't know
Most serious obstacle	<b>m1a</b>	<b>-7</b>	<b>-9</b>
Second most serious obstacle	<b>m1b</b>	<b>-7</b>	<b>-9</b>
Third most serious obstacle	<b>m1c</b>	<b>-7</b>	<b>-9</b>

Rotation order	m1d
Rotation A	<b>1</b>
Rotation B	<b>2</b>
Rotation C	<b>3</b>

**N. PERFORMANCE**

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

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

**N.2** For fiscal year **2006**, please provide the following information about this establishment: **(SHOW CARD 21)**

	LCUs	Don't know
a. Total annual cost of labor (including wages, salaries, bonuses, social payments)	n2a	-9
b. Total annual costs of electricity (from public grid only)	n2b	-9
c. Total annual costs of communications services	n2c	-9
d. Total annual cost of rental of land/buildings, equipment, furniture	n2d	-9

**N.3** At the end of the fiscal year 2004,, three fiscal year's ago, what were the total annual sales for this establishment?

	LCUs
Total annual sales three years ago	n3
Not in business at the end of the fiscal year 2004	-7
Don't know	-9

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

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

Date (mm/dd)	Hour	Minutes	AM/PM

**a15**

**A.15a1** Main respondent position in the firm:

Respondent's position in the firm	
-----------------------------------	--

**A.15a2** Main respondent years working in the firm:

Number of years working in the firm	
Less than one year	1
Refusal	-9
Don't know	-8

**A.15a3** Main respondent gender:

Male	1
Female	2

**A.15a4** Main respondent educational attainment: How old were you when you stopped full-time education?

How old when stopped full time education?	
Still studying	00
No education	01
Refusal	-9
Don't know	-8

**A.15b1** **Second** respondent position in the firm:

Respondent's position in the firm	
Not applicable	-7

**A.15b2** Second respondent years working in the firm:

Number of years working in the firm	
Less than one year	1
Refusal	-9
Don't know	-8
Not applicable	-7

**A.15b3** Second respondent gender:

Male	1
Female	2
Not applicable	-7

<b>A.15b4</b>	Second respondent educational attainment: How old were you when you stopped full-time education?
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How old when stopped full time education?	
Still studying	00
No education	01
Refusal	-9
Don't know	-8
Not applicable	-7

<b>A.15c1</b>	Third respondent position in the firm:
---------------	--

Respondent's position in the firm	
Not applicable	-7

<b>A.15c2</b>	Third respondent years working in the firm:
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Number of years working in the firm	
Less than one year	1
Refusal	-9
Don't know	-8
Not applicable	-7

<b>A.15c3</b>	Third respondent gender:
---------------	--------------------------

Male	1
Female	2
Not applicable	-7

<b>A.15c4</b>	Third respondent educational attainment: How old were you when you stopped full-time education?
---------------	---

How old when stopped full time education?	
Still studying	00
No education	01
Refusal	-9
Don't know	-8
Not applicable	-7

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

**A.16** It is my perception that the answers given to the questions regarding opinions and perceptions are:

Truthful	1
Somewhat truthful	2
Not truthful	3

**a16**

**A.17** The answers given 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:**

(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 the questionnaire was completed in more than one visit or by different persons, estimate duration of the whole interview

<b>Hour</b>	<b>Minutes</b>

**a19**

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