

THE WORLD BANK
Enterprise Survey
Core Plus Service Module (2006)

A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]

A.0 Questionnaire	Module	A0
Manufacturing	1	
Services	2	
Core	3	30

A.1 Country

INDIA

A.2	Sampling Region	A02
Region A (North)	1	
Region B (East)	2	
Region C (West)	3	
Region D (South)	4	31

A.3 City/town/village

A03

32-36

A.4 Industry

Retail Services	Traditional FMCG (Grocers, General Stores, Chemists, Food Stores, Cosmetic Stores etc.)	1	A04
	Modern Format Stores	2	
	Consumer Durable Stores	3	
			37

DEACOD---Unique firm id

Special codes used throughout the questionnaire

-9	Don't Know
-8	Refuse to respond
-7	Does not apply
-6	Still in process
-5	Illegally occupied
-4	Floor in building

A.5 Size (No. of Workers)

Small ≥ 1 and ≤ 19	1	A05
Medium $= 20$ and ≤ 99	2	
Large ≥ 100	3	38

A.6 Store is part of a larger firm

A06

Yes	1	
No, a firm on its own	2	39

A.7 Store financial statements prepared separately of HQ statements

A07

Yes	1	
No	2	40

A.8 Store financial statements prepared separately of other stores of same firm

A08

Yes	1	
No	2	41

A.9 If HQ, financial statements independent of the rest of stores

A09

Yes	1	
No	2	42

A.10 Interviewer code:

A10

43-45

A.11 Supervisor code:

A11

46-48

A.1 Time face-to-face interview begins:

Date (mm/dd)	Hour	Minutes	AM/PM	
A1DAT	A1HH	A1MM	A1AMPM	49-60

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

The goal of this survey is to gather information and opinions about the investment climate in this country. Ultimately, the information gathered here will help to advise governments in developing new policies and programs that enhance employment and economic growth.

The information obtained here will be held in the strictest confidentiality. Neither your name nor the name of your business will be used in any document based on this survey.

B. GENERAL INFORMATION

INTERVIEWER: READ THE FOLLOWING TWO SENTENCES ONLY IF THE STORE IS PART OF A LARGER FIRM.

We begin by asking four questions that apply to the firm, not the store. After these four questions, the rest of the questionnaire is directed solely to store-level issues.

B.1	What is this firm's current legal status? (SHOW CARD)	B01
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a. Publicly listed company	1
b. Private held, limited company	2
c. Sole proprietorship	3
d. Partnership	4
f. Other (SPECIFY) _____	5

61

B.2	What percent of this firm is owned by each of the following: (SHOW CARD)
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a. Private domestic individuals, companies or organizations	%	62-64	B02A
b. Private foreign individuals, companies or organizations	%	65-67	B02B
c. Government/State	%	68-70	B02C
d. Other	%	71-73	B02D
		100%	

INTERVIEWER: CHECK TOTAL ADDS UP TO 100%

B.3	What percent of this firm does the largest (individual/company) shareholder(s) own?	B03
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	Percent
Percent held by largest shareholder	

74-76

-9= Don't Know

B.4	Are any of the principal owners female?	B04
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Yes	1
No	2
Don't know	-9

77

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

I want to proceed by asking you about the store; when it started operations, management's experience in this sector, and quality certifications it may have obtained.

B.5 In what year did this store begin operations in this country? **B05**

Year	
Year store began operations	78-81

B.6 How many **full-time employees** did this **store** employ when it started operations? **B06**

At Start up	
Number full-time employees	82-84

B.7 How many years of experience working in the **Retail** industry does the top manager have? **B07**

Years	
Manager's experience in the Retail sector	85-86

C. INFRASTRUCTURE AND SERVICES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

Now, we turn to the store's operations in fiscal year 2005-06.

The questions that follow assess how infrastructure and infrastructure services affect this store

C.1 Over the last two years, did this **store** submit an application to obtain an electrical connection? **C01**

Yes	1
No	2
Don't know	-9

GO TO QUESTION C.4

GO TO QUESTION C.4

87

C.2 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 store applied for it to the day it received the service? **C02**

	Days
Wait for electrical connection	88-90

INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE DAY, WRITE 1
IF STILL IN PROCESS, WRITE -6

C.3 In reference to that application for an electrical connection, was an informal gift or payment expected or requested? **C03**

Yes	1
No	2
Don't know	-9
Refuses	-8

91

C.4 Over fiscal year **2005-06**, did this **store** experience **power outages**/power cuts? **C04**

Yes	1
No	2
Don't know	-9

GO TO QUESTION C.8

GO TO QUESTION C.8

92

C.5 In a typical month, over fiscal year **2005-06**, how many power outages/**power cuts** did this store experience? **C05**

	Incidents per month
Average number of power outages	93-94

INTERVIEWER: IF THE RESPONDENT SAID 0, GO TO QUESTION C.8

C.6 How long did the average power outage/**power cut** last? **C06**

	Hours per day
Average duration of power outage	95-96

INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE HOUR, WRITE 1

C.7	Please estimate the losses as percent of annual sales that resulted because of power outages/ power cuts or estimate total annual losses as a result of power outages?
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	Percent	C07_PER
Loss as percent of total annual sales due to power outages/ power cuts		97-99

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	Rs.	C07_RS
Total annual losses due to power outages		100-106

INTERVIEWER: IF THE RESPONDENT SAID NONE, WRITE -9

C.8 Does this store own or share a generator/ inverter?

C08

Yes	1	GO TO QUESTION C.10 GO TO QUESTION C.10
No	2	
Don't know	-9	

107

C.9 In fiscal year 2005-06, what percent of this store's electricity came from a generator or generators that the store owned or shared?

	Percent	C09
Percent of total electricity from the generator/inverter that the store owns/shares		108-110

-9= "Don't know"

C.10	Over the last two years, did this store submit an application to obtain a telephone connection?	C10
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Yes	1	GO TO QUESTION C.13 GO TO QUESTION C.13
No	2	
Don't know	9	

111

C.11	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 store applied for it to the day it received the service?
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	Days	C11
Wait for telephone connection		112-114

INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE DAY, WRITE 1, IF STILL IN PROCESS WRITE -6

C.12	In reference to that application for a telephone connection, was an informal gift or payment expected or requested?	C12
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Yes	1	115
No	2	
Don't know	-9	
Refuses	-8	

C.13 Does this store use its own/hired computer for running its business?

C13

Yes	1
No	2
Don't know	-9

GO TO QUESTION C.20

GO TO QUESTION C.20

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C.14	Thinking about at the present time, does this store use any of the following in its communications with clients and suppliers?
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	Yes	No	Don't know		
a. E-mail	1	2	-9	117	C14A
b. Its own website	1	2	-9	118	C14B

C.15	Does this store have a high-speed, broadband Internet connection on its premises and uses it for business purposes?	C15
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Yes	1
No	2
Don't know	-9

GO TO QUESTION C.20

GO TO QUESTION C.20

119

C.16	Is this store's Internet connection used to:
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	Yes	No	Don't know		
a. Communicate with clients and suppliers	1	2	-9	120	C16A
b. Make purchases for this store	1	2	-9	121	C16B
c. Deliver services to this store's clients	1	2	-9	122	C16C
d. Do research and develop ideas on new products and services	1	2	-9	123	C16D
e. Communicate with its HO and other branches	1	2	-9	124	C16E

C.17	Over fiscal year 2005-06, did this store experience unavailability of Internet connection?	C17
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Yes	1
No	2
Don't know	-9

GO TO QUESTION C.20

GO TO QUESTION C.20

125

C.18	In a typical month, over fiscal year 2005-06 , how many times has this store experienced unavailability of Internet connection?	C18
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	Incidents per month	
Average number times unavailable Internet connection		126-127

INTERVIEWER: IF THE RESPONDENT SAID 0, GO TO QUESTION C.20

C.19	In a typical month, over fiscal year 2005-06, on average how long did the unavailability of an Internet connection last? C19
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Average duration of unavailable Internet connection	Hours per day	128-129
INTERVIEWER: IF THE RESPONDENT SAID LESS THAN 1 HOUR, WRITE 1		

C.20	Is electricity No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this store? Are telecommunications No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this store?
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	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very severe obstacle	Don't Know	Does Not Apply	
a. Electricity	0	1	2	3	4	-9	-7	C20A
b. Telecommunications	0	1	2	3	4	-9	-7	C20B

130-131

D. SALES AND SUPPLIES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The next topic to be covered is how and where this store makes its sales and how and from where this store obtains its supplies.

D.1 In fiscal year 2005-06, what percent of this store's sales were:

a. Sales within India	%	IF 100, GO TO QUESTION D.6	132-134	D01A
b. Indirect exports [sold domestically to third party that exports products]	%	IF 100, GO TO QUESTION D.5	135-137	D01B
c. Direct exports	%	IF > 0, GO TO QUESTION D.2	138-140	D01C
	100%			

INTERVIEWER: CHECK THAT THE TOTAL IS 100%

D.2 In fiscal year 2005-06, when this store **exported goods directly**, what was the average number of days that it took from the time this store's goods arrived to their **main point of exit** [e.g., port, airport] until the time these goods cleared Indian customs?

And what was the longest number of days?

	Days	
Average number of days to clear Indian customs	D02_AVER	141-142
Longest number of days to clear Indian customs	D02_LONG	143-144

INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE DAY, WRITE 1

D.3 In fiscal year 2005-06, what percent of the consignment value of the products shipped for **direct export** was lost while in transit because of **theft**? **D03**

	as % of consignment value	
Direct export losses due to theft	%	145-147

INTERVIEWER: IF THE RESPONDENT SAID NO LOSSES, WRITE 0

D.4 In fiscal year 2005-06, what percent of the consignment value of the products shipped for **direct export** was lost while in transit because of **breakage or spoilage**? **D04**

	as % of consignment value	
Direct export losses due to breakage or spoilage	%	148-150

INTERVIEWER: IF THE RESPONDENT SAID NO LOSSES, WRITE 0

D.5 In what year did this store first export directly or indirectly? **D05**

	Year	
When began exporting directly or indirectly		151-154

D.6	In fiscal year 2005-06, who was the principal buyer for this store's output? (SHOW CARD)	D06
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Large private firms (with more than 100 workers)	1	
Medium private firms (with 20 to 100 workers)	2	
Small private firms (with less than 20 workers)	3	
Individuals	4	
Government or government agencies (including state-owned enterprises)	5	
Others	6	
Don't know	-9	155

D.7	Thinking about the present, do you import goods directly?	D07
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Yes	1	GO TO QUESTION D.9
No	2	
Don't know	-9	
		156

D.8	In the last 1 year, when this store imported goods , what was the :	
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	Number of Days	
Average number of days to clear Indian customs	D08_AVER	157-159
Longest number of days to clear Indian customs	D08_LONG	160-162

INTERVIEWER: IF THE RESPONDENT SAID LESS THAN ONE DAY, WRITE 1

D.9	Now thinking about your current experience, at the time this store receives delivery of its main sales item , on average how many days of inventory/stock [days of sales] does this store have on hand?	
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	Days	
Days of inventory of main sales item	D09	163-164

INTERVIEWER: IF RESPONDENT REQUIRES CLARIFICATION, DEFINE AS STOCK ON HAND

D.10	<p>a. Do you think that the transportation of goods, supplies and inputs is No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this store?</p> <p>b. Please tell me if you think that customs and trade regulations are No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this store.</p>	
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	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know	Does Not Apply	
Transportation	0	1	2	3	4	-9	-7	165 D10_TRAN
Customs and Trade regulations	0	1	2	3	4	-9	-7	166 D10_CUST

E. DEGREE OF COMPETITION AND INNOVATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

Now we turn to the topic of competition and innovation.

E.1 For this **store**, how important are each of the following influences over prices of its **main products**?
(SHOW CARD)

	Not at all important	Slightly important	Fairly important	Important	Don't know	NA		
a. Pressure/ influence from domestic competitors	1	2	3	4	-9	-7	167	E01A
b. Pressure/ influence from foreign competitors	1	2	3	4	-9	-7	168	E01B
c. Pressure/ influence from unorganized trade (hawkers, traders sitting on pavement, people selling from home, people selling spurious good)	1	2	3	4	-9	-7	169	E01C

E.2 How important or unimportant are each of the following influences on this store in presenting new lines of products? (SHOW CARD)

	Not at all important	Slightly important	Fairly important	Important	Don't know	NA		
a. Pressure / influence from domestic competitors	1	2	3	4	-9	-7	170	E02A
b. Pressure / influence from foreign competitors	1	2	3	4	-9	-7	171	E02B
c. Pressure / influence from unorganized trade (hawkers, traders sitting on pavement, people selling from home, people selling spurious good)	1	2	3	4	-9	-7	172	E02C

E.3 Please tell me if you think that the **practices of competitors in the informal sector** are No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this store.

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply		
Practices of competitors in the informal sector (unorganized trade, i.e., (hawkers, traders sitting on pavement, people selling from home, people selling spurious good))	0	1	2	3	4	-9	-7	173	E03

F. LAND

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
We change topics to questions about land issues.

F.1 Of the land occupied by this **store**(selling area and go-down for this area), what percent is:

Owned by this store	%	174-176	F01_OWN
Leased/ rented by this store	%	177-179	F01_LEA
	100%		

INTERVIEWER: CHECK SUM IS 100%, IF IT IS A FLOOR IN A BUILDING, WRITE -4, IF THE LAND IS ILLEGALLY OCCUPIED, WRITE -5

F.2 Of the buildings occupied by this **store** (selling area and go-down for this area), what percent is owned and what percent is rented or leased?

Owned by this store	%	180-182	F02_OWN
Leased/ rented by this store	%	183-185	F02_LEA
	100%		

INTERVIEWER: CHECK SUM IS 100%

F.3 In the last three years, has this store acquired or attempted to acquire additional land or buildings to expand operations? **F03**

Yes	1		
No	2	GO TO QUESTION F.9	
Don't know	-9	GO TO QUESTION F.9	186

F.4 In the last three years, has this store been successful in acquiring land or new premises? **F04**

Yes	1	GO TO QUESTION F.6	
No	2	GO TO QUESTION F.5	
Don't know	-9	GO TO QUESTION F.5	187

F.5 If in the last three years this store was unsuccessful acquiring land or new premises, do any of the following reasons explain why these attempts were unsuccessful (ONLY ONE APPLIES)

	Yes	No	Don't know	NA		
The government did not want to sell the land	1	2	-9	-7	188	F05_1
The required zoning approval would take too long	1	2	-9	-7	189	F05_2
Could not obtain land in desired retail zone	1	2	-9	-7	190	F05_3
Municipality would not provide infrastructure for desired site	1	2	-9	-7	191	F05_4
Other (please specify)	1	2	-9	-7	192	F05_5

F.6 In the last three years , for this store most recent acquisition, was the acquisition for:

Acquisition	Yes	No		
Land	1	2	193	F06_LAND
Buildings	1	2	194	F06_BUIL
Land and buildings, both	1	2	195	F06_BOTH

F.7	How long did the entire process take from the time a suitable site was identified to the time licenses, excluding construction permits, were acquired?	F07
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	Weeks	
Time to complete acquisition		196-198

IF STILL IN PROCESS WRITE -6

F.8	Excluding the cost of the land and buildings how much did the process cost in transaction fees?
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	Rs.	
Transaction fees (including registration fees, payments to lawyers, brokers etc):	F08_TRAN	199-206
Informal payments to government officials or private parties to get things done	F08_INFO	207-214

-8= "Refuse to respond"

F.9	Please tell us if any of the following issues are a problem for the operation and growth of this store. Please judge its severity as an obstacle on a four point scale where: 0 = No obstacle 1 = Minor Obstacle 2 = Moderate obstacle 3 = Major obstacle 4 = Very severe obstacle
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	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply		
Access to land/ building	0	1	2	3	4	9	7	215	F09

F.10 If access to land is an obstacle (moderate or higher) to the operations or growth of your business in what way is that the case? Code: Yes=1, No=2.

a. Availability of Land	F10A	216
b. Ownership of the seller/size of land was unclear	F10B	217
c. Problematic and costly registration process	F10C	218
d. Obtaining permits/licenses to use the land is problematic and costly	F10D	219

F.11	What is the total selling area in this store?
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Area	F11_AREA	220-225
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INTERVIEWER: IF RESPONDENT DOES NOT KNOW, WRITE -9

SPECIFY UNITS **F11_UNIT**

Square Feet	1	
Square Yards	2	
Square Meters	3	
Other (SPECIFY) _____	4	226

G. COURTS

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The next set of questions address payment disputes that this store may have had with clients. The questions are designed to get an idea of how stores like this one resolves these disputes.

G1 In fiscal year 2005-06, what percent of this store's **total annual sales** of its goods were:

a. Paid for before the delivery?	%	IF 100% GO TO QUESTION G5	227-229	G01A
b. Paid for on delivery?	%	IF 100% GO TO QUESTION G5	230-232	G01B
c. Paid for after delivery?	%		233-235	G01C
d. Sales never paid for	%		236-238	G01D
	100%			

INTERVIEWER: CHECK THAT TOTALS ARE 100%

G.2 On average over the last year, what percent, in terms of sales value, of this **store's** monthly total sales to private customers were not paid within the agreed time?

	Percent		
Percent not paid in agreed time		239-241	G02

G.3 Typically, what percent, in terms of value, of these late monthly sales are never repaid? **G03**

	Percent		
Percent not re-paid		242-244	

G.4 In general, how many days does it typically take to resolve an overdue payment (i.e. from the moment it becomes overdue until you receive payment) with private customers in direct negotiations? **G04**

	Days		
Time to resolve overdue payment		245-247	

G.5 In the last two years, did this store have a dispute with clients over payments owed to it in which the store had to engage a third party such as arbiters, collecting agency or judicial system? **G05**

Yes	1	
No	2	GO TO QUESTION G.12
Don't know	-9	GO TO QUESTION G.12
		248

G.6 In the last two years, in reference to such a payment dispute, was the court system used to resolve it? **G06**

Yes	1	GO TO QUESTION G.7
No	2	GO TO QUESTION G.11
Don't know	-9	GO TO QUESTION G.12
		249

G.7	In the last two years , in reference to this payment dispute where the court system was used to resolve it, was a court judgment made? G07
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Yes	1
No	2
Still in process	-6
Don't know	-9

GO TO QUESTION G.11
GO TO QUESTION G.11
GO TO QUESTION G.12 250

G.8	In reference to the most recent resolved dispute for which the court system was used and a court judgment was made, how many weeks did it take the courts to come to judgment on this dispute? Calculate time to reach a judgment from the day the store first took court action until the moment a judgment was made. G08
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	Weeks	
Weeks for courts to reach judgment		251-253

INTERVIEWER: IF RESPONDENT GIVES ANSWER IN DAYS, MONTHS OR YEAR, WRITE ANSWER HERE _____ AND TRANSLATE INTO WEEKS LATER
IF STILL IN PROCESS, WRITE -6

G.9	In reference to the most recent resolved dispute for which a legal proceeding was initiated and a court judgment was made, was the decision of the court enforced? G09
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Yes	1
No	2
Still in process	6
Don't know	9

GO TO QUESTION G11
GO TO QUESTION G11
GO TO QUESTION G11

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G.10	In reference to the most recent resolved dispute for which a legal proceeding was initiated, a court judgment was made, and judgment was enforced, how many weeks did the enforcement (execution) of the court judgment take [from the moment of the issuance of the court decision until the moment payment was resolved]? G10
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	Weeks	
Weeks for court enforcement to take place		255-257

INTERVIEWER: IF STILL IN PROCESS, WRITE -6
IF NO ENFORCEMENT BECAUSE STORE LOST CASE, WRITE -7
INTERVIEWER: IF RESPONDENT GIVES ANSWER IN DAYS, MONTHS OR YEAR, WRITE ANSWER HERE _____ AND TRANSLATE INTO WEEKS LATER.

G.11 For any other disputes in which the court system was not used, please indicate how you resolved your disputes (check all that apply) what percent were resolved by the following ?

- | | | |
|----------------------------|----------------|-------------|
| a. Mediator ,arbitrator _% | 258-260 | G11A |
| b. Business association _% | 261-273 | G11B |
| c. Collection Agency _ % | 264-266 | G11C |
| d. Muscle power....% | 267-269 | G11D |
| e. Other _% | 270-272 | G11E |

G.12	<p>I am going to read some descriptions of how the court system handles business disputes between private parties. Disputes might include matters of payment for goods or services, liability, and property right enforcement, but not labor disputes. For each description, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree.</p> <p>The court system is (READ EACH DESCRIPTION). Do you Strongly disagree, Tend to disagree, Tend to agree or Strongly agree?</p>
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	Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	Don't know		
a. Fair, impartial and uncorrupted	1	2	3	4	-9	274	G12A
b. Quick	1	2	3	4	-9	275	G12B
c. Affordable	1	2	3	4	-9	276	G12C
d. Able to enforce its decisions	1	2	3	4	-9	277	G12D

G.13	Do you think that the functioning of the courts is No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this store.
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	No obstacle	Minor Obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply		
Functioning of the courts	0	1	2	3	4	-9	-7	278	G13

H. CRIME

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to questions on crime and how crime affects the operations of this store.

H.1	In fiscal year 2005-06, did this store pay for security, for example equipment, personnel, professional security services or insurance for theft/robbery/vandalism etc.?	H01
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Yes	1
No	2
Don't know	-9

GO TO QUESTION H.3
GO TO QUESTION H.3

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H.2	In fiscal year 2005-06, what percent of its total annual sales is paid for security, or what is the total annual cost of security?
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	Percent	
Percent of total annual sales for security	H02_PRE	280-282

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	Rs.	
Total annual cost of security	H02_RS	283-289

H.3	In fiscal year 2005-06 , has this store experienced losses as a result of crime (e.g., theft, robbery, vandalism or arson)?	H03
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Yes	1
No	2
Don't know	-9

GO TO QUESTION H.5
GO TO QUESTION H.5

H03

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H.4	For fiscal year [insert last complete fiscal year] , what are the estimated losses as a result of theft, robbery, vandalism or arson that occurred on store's premises calculated as a percent of annual sales or the total annual value of the losses?
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	Percent	
Losses from theft as percent of total annual sales	H04_PRE	291-293

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

	Rs.	
Total value of annual losses from theft	H04_RS	294-301

H.5	Please tell me if you think that crime, theft and disorder is No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this store.
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	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply
Street crime, theft and disorder	0	1	2	3	4	-9	-7

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H05

I. BUSINESS-GOVERNMENT RELATIONS

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The following questions assess how stores, such as this one, deal with the relationships with government officials, their agencies, and the rules and regulations these agencies are designed to implement and enforce.

I.1	Recognizing the difficulties many businesses face in fully complying with taxes and regulations, what percent of total annual sales would you estimate the typical firm in your line of business declares for tax purposes?
------------	--

	Percent		
Percent of total annual sales reported for tax purposes		303-305	I01

IF RESPONDENT REFUSES TO RESPOND, WRITE -8

I.2	Recognizing the difficulties that many businesses face in fully complying with labor regulations, what percent of total workforce would you estimate the typical firm in your line of business declares for tax purposes?
------------	--

	Percent		
Percent of total workforce reported for tax purposes		306-308	I02

IF RESPONDENT REFUSES TO RESPOND, WRITE -8

I.3	I am going to read some statements that describe business-government relations. For each statement, please tell me if you Strongly disagree, Disagree in most cases, Tend to disagree, Tend to agree, Agree in most cases, or Strongly agree. (READ STATEMENT). Do you Strongly disagree, Disagree in most cases, Tend to disagree, Tend to agree, Agree in most cases, or Strongly agree?
------------	--

	Strongly disagree	Disagree in most cases	Tend to Disagree	Tend to Agree	Agree in most cases	Strongly agree	Don't know	Refuses to Answer	
"Government officials' interpretations of the laws and regulations affecting this store are consistent and predictable."	1	2	3	4	5	6	-9	-8	I03 309

I.4	In a typical week the over last year, what percentage of total senior management's time was spent in dealing with requirements imposed by government regulations? By senior management I mean managers, directors, and officers above direct supervisors of workers. Some examples of government regulations are taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms?
------------	---

	Percent	
Percent of total senior management's time	I04	310-312

INTERVIEWER: IF THE RESPONDENT SAID NO TIME WAS SPENT, WRITE 0

I.5	Was this store visited / inspected or its owner/manager called for meeting by any center, state or local agencies in the last year?	I05
------------	---	------------

Yes	1
No	2
Don't know	-9

GO TO QUESTION I.7

GO TO QUESTION I.7

313

I.6	Based on the experience of this store over the last year : a) How many times was this store either inspected by the following agencies or required to meet with officials from these agencies? b) How long did these meetings take? c) In any of these inspections or meetings was a gift or informal payment expected or requested? d) Were the agencies from the state, center or local level?
------------	---

Inspections and required meetings with officials			c. Was a gift or informal payment ever expected/ requested? <i>1=Yes 2= No</i>	d. State (S) /Center (C) /Local (L) (write all that apply)	
	a. Times (no. of visits)	b. Average duration (hours)			
i. Tax Inspectorate (VAT, sales tax, income, customs, excise)	I61_V1	I61_DH1, I61_DM1	I61_YN1	I61_AG1	314-321
ii. Labour	I61_V2	I61_DH2, I61_DM2	I61_YN2	I61_AG2	322-329
iii. Fire and Building Safety	I61_V3	I61_DH3, I61_DM3	I61_YN3	I61_AG3	330-337
iv. Others	I61_V4	I61_DH4, I61_DM4	I61_YN4	I61_AG4	338-345
v. TOTAL, all agencies (including others)	I61_V5				346-353

State (S) /Center (C) /Local (L)/ State, Center and Local i.e. All (A)/ State and Center (B)/ State and Local (E) / Center and local (D)

**INTERVIEWER: IF THE RESPONDENT SAID NO PAYMENTS/GIFTS ARE PAID, WRITE 0
IF RESPONDENT REFUSES TO RESPOND, WRITE -8**

I.7	We've heard that retailers 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 retailers like this one pay in informal payments/gifts to public officials for this purpose?
------------	--

percent of total annual sales % **I07_PER** 354-356

OR

Estimated value(Rs.) **I07_EST** 357-366

PROVIDE EITHER ONE OR THE OTHER, NOT BOTH

**INTERVIEWER: IF THE RESPONDENT SAID NO PAYMENTS/GIFTS ARE PAID, WRITE -7
IF RESPONDENT REFUSES TO RESPOND, WRITE -8**

I.8	Based on the experience of this store over the last two years : a) Were applications submitted to obtain (READ EACH ITEM) in the last 2 years? IF RESPONDENT ANSWERS 'NO', DO NOT ASK (b) AND (c). SKIP TO NEXT ITEM. b) What was the wait experienced to obtain the latest (READ EACH ITEM) from the day this store applied to the day this store received the service or license? a) Was an informal gift expected ore requested to obtain approval for the latest (READ EACH ITEM)?
------------	--

	a) Over the last two years, has this store sought	b) Wait (days)	c) Was an informal gift or payment expected or requested?	
	Yes=1 No=2 DK=-9	NA= -7 still waiting = -6	Yes=1 No=2 DK= -9 Refuses to respond= -8	
A construction-related permit	I08A_1	I08B_1	I08C_1	367-370
An import license	I08A_2	I08B_2	I08C_2	371-374
An operating/trade license	I08A_3	I08B_3	I08C_3	375-378

INTERVIEWER: IF THE RESPONDENT SAID NO WAIT, WRITE 0

I.9	As I list some of many factors that can affect the current operations of a business and opportunities for its growth, please look at this card and tell me if you think that each factor is No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations and opportunities for growth of this store. (SHOW CARD) Is/Are (READ EACH CATEGORY) No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations and opportunities for growth of this store?
------------	--

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply		
a. Tax rates	0	1	2	3	4	-9	-7	379	I09A
b. Tax administration	0	1	2	3	4	-9	-7	380	I09B
c. Business licensing and permits	0	1	2	3	4	-9	-7	381	I09C
d. Macroeconomic instability	0	1	2	3	4	-9	-7	382	I09D
e. Regulatory and Policy uncertainty	0	1	2	3	4	-9	-7	383	I09E
f. Corruption	0	1	2	3	4	-9	-7	384	I09F
g. Regulation on hours of operation	0	1	2	3	4	-9	-7	385	I09G
h. Regulations on pricing & mark-ups	0	1	2	3	4	-9	-7	386	I09H

J. 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 store.

J.1	In fiscal year 2005-06, what percent, as a proportion of the value of total annual purchases of material inputs or services (merchandise), were:
------------	---

a. Paid for before the delivery?	%	387-389	J01A
b. Paid for on delivery?	%	390-392	J01B
c. Paid for after delivery?	%	393-395	J01C
	100%		

INTERVIEWER: CHECK THAT TOTALS ARE 100%

J.2	Over fiscal year 2005-06, please estimate the proportion of this store's working capital (merchandise) that was financed from each of the following sources? (SHOW CARD)
------------	--

	Percent Sources of Working Capital	
a. Internal funds/Retained earnings	J02A	396-398
b. Borrowed from private commercial banks	J02B	399-403
c. Borrowed from state-owned banks and/or government agency	J02C	402-404
d. Borrowed from family/friends	J02D	405-407
e. Borrowed from non-bank financial institutions	J02E	408-410
f. Purchases on credit from suppliers and advances from customers	J02F	411-413
g. Borrowed from informal sources (e.g., moneylenders, pawnshops)	J02G	414-416
h. Other	J02H	417-419
	100%	

INTERVIEWER: CHECK THAT TOTALS ARE 100%

J.3	In fiscal year 2005-06, did this store purchase fixed assets, such as machinery, vehicles, equipment, land, buildings, improvements to leaseholds or owned properties?	J03
------------	--	------------

Yes	1	GO TO QUESTION J.5 GO TO QUESTION J.5
No	2	
Don't know	-9	

420

J.4	Over fiscal year 2005-06, please estimate the proportion of this store's purchase of fixed assets that was financed from each of the following sources? (SHOW CARD)
------------	--

	Percent Sources of Investment	
a. Internal funds/Retained earnings	J04A	421-423
b. Issued new equity shares	J04B	424-426
c. Issued new debt (including commercial paper and debentures)	J04C	427-429
d. Borrowed from private commercial banks	J04D	430-432
e. Borrowed from state-owned banks and/or government agency	J04E	433-435
f. Borrowed from family/friends	J04F	436-438
g. Borrowed from non-bank financial institutions	J04G	439-441
h. Purchases on credit from suppliers and advances from customers	J04H	442-444
i. Borrowed from informal sources (e.g., moneylenders)	J04I	445-447
j. Other	J04J	448-450

100%

INTERVIEWER: CHECK THAT TOTALS ARE 100%

J.5	Now let's talk about the store's current position. At this time, does this store have a current and/or saving account?	J05
------------	--	------------

Yes	1	
No	2	
Don't know	-9	451

J.6	At this time, does this store have an overdraft facility?	J06
------------	---	------------

Yes	1	
No	2	
Don't know	-9	452

J.7	At this time, does this store have a line of credit or loan from a financial institution?	J07
------------	---	------------

Yes	1	GO TO QUESTION J.15 GO TO QUESTION J.15
No	2	
Don't know	-9	

453

J.8	Referring to the latest outstanding line of credit or loan what type of financial institution granted this loan? (SHOW CARD)	J08
------------	---	------------

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	454

J.9	Referring only to this most recent line of credit or loan, on what year was the most recent line of credit or loan approved?	J09
------------	--	------------

	Year	
Year most recent loan/line of credit approved		455-458

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

J.10	Referring only to this most recent line of credit or loan, what was the value at the time of approval?	J10
-------------	--	------------

	Rs.	
Size of most recent loan/line of credit approved		459-465

INTERVIEWER: IF RESPONDENT REFUSES TO RESPOND, WRITE -8

J.11	Referring only to this most recent line of credit or loan, how much time, in months, was this store/store granted to pay off the loan or line of credit when it was received?	J11
-------------	---	------------

	Months	
Months to pay off most recent loan/line of credit		466-468

-9= "Don't Know" and -8= "Refuse to respond"

J.12	Referring only to this most recent line of credit or loan, did the financing require collateral?	J12
------	--	-----

Yes	1	GO TO QUESTION J.15 GO TO QUESTION J.15
No	2	
Don't know	9	
	k13	

469

J.13	Referring only to this most recent line of credit or loan, what type of collateral was required? (SHOW CARD)	
------	--	--

Collateral	Yes	No		
a. Land, buildings of the store	1	2	470	J13A
b. Machinery and equipment including movables	1	2	471	J13B
c. Accounts receivable and inventories	1	2	472	J13C
d. Personal assets of owner (house etc.)	1	2	473	J13D
e. Collateral not included in categories above	1	2	474	J13E

J.14	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?	J14
------	--	-----

	Percent	
Value of collateral as percent of loan/line of credit value		475-477

-8= Refuse to respond

J.15	Going back to the past, in fiscal year 2005-06, did this store apply for new loans or new lines of credit?	J15
------	---	-----

Yes	1	GO TO QUESTION J17
No	2	
Don't know	-9	
	478	

J.16	If in fiscal year 2005-06, this store did not apply for line of credit or loan, what was the main reason? (SHOW CARD)	J16
------	--	-----

No need for a loan	1	479
Application procedures for loans or line of credit are complex	2	
Interest rates are not favorable	3	
Collateral requirements for loans or line of credit are unattainable	4	
Size of loan and maturity are insufficient	5	
Did not think it would be approved	6	
Other	7	

J.17	In fiscal year 2005-06, how many times did this store apply for loans or lines of credit?	J17
------	--	-----

	Number	
Loan applications submitted		480-481

INTERVIEWER: IF RESPONDENT DOES NOT KNOW OR SAYS 0, GO TO QUESTION J.20

J.18	How many of those loan or line of credit applications were rejected ?	J18
-------------	--	------------

	Number	
Loan applications rejected		482-483

INTERVIEWER: IF RESPONDENT DOES NOT KNOW OR SAYS 0, GO TO QUESTION J.20

J.19	In fiscal year 2005-06 if any of this store's application for a lines of credit or loans were rejected, what was the most common reason given for any of those rejections? (SHOW CARD)	J19
-------------	--	------------

Lender cited collateral or cosigners as unacceptable	1	
Lender cited profitability as insufficient	2	
Lender cited problems with credit history/report	3	
Lender cited incompleteness of loan application	4	
Lender cited concerns about level of debt already incurred	5	
Lender cited objections not listed above	6	
Don't know	-9	484

J.20	In fiscal year 2005-06, did this store have its annual financial statement checked and certified by an external auditor?	J20
-------------	---	------------

Yes	1	
No	2	
Don't know	-9	485

J.21	Is access to financing , which includes availability, cost (interest rates, fees), time and procedures required and collateral requirements, No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this store?	
-------------	---	--

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply	
Access to financing (availability and cost)	0	1	2	3	4	-9	-7	486 J21

K. LABOR

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

Now I would like to ask you a few questions about this store's employees.

K.1 At the end of fiscal year 2005-06, how many **permanent, full-time employees** did this store employ?

INTERVIEWER: Permanent 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	K01
Permanent, full-time employees end of last fiscal year		489-489

K.2 Three fiscal years ago, how many **permanent, full-time employees** did this store employ?

	Number	K02
Permanent, full-time employees three fiscal years ago		490-492

INTERVIEWER: IF STORE WAS NOT IN BUSINESS THREE YEARS AGO, WRITE -7

K.3 How many **full-time seasonal or temporary employees** did this store employ in fiscal year **2005-06**?

INTERVIEWER: Temporary/seasonal are defined as 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	K03
Full-time seasonal/temporary workers last complete fiscal year		493-495

INTERVIEWER: IF RESPONDENT SAYS 0, GO TO K.5

K.4 What was the **average length of employment** of all **full-time temporary or seasonal employees** in fiscal year **2005-06**?

	Months	K04
Average length full-time seasonal/temporary employment last fiscal year		496-498

-8- "Refuse to respond"

K.5 Over fiscal year 2005-06, as decisions about hiring or firing permanent workers were being considered, did labor regulations affect those decisions in a significant way? **K05**

Yes, to hire	1	GO TO QUESTION K.7 GO TO QUESTION K.7
Yes, to fire	2	
Both	3	
No	4	
Don't know	-9	

499

K.6	In fiscal year 2005-06 , would this store have hired or fired permanent workers had it not been for having to comply with labor regulations?
------------	---

Permanent Workers	How many?
Hire	
Fire	

500-501 **K06_HIRE**
502-503 **K06_FIRE**

K.7	Are labor regulations No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this store? Is an inadequately educated workforce No Obstacle, a Minor Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this store?
------------	--

	No obstacle	Minor obstacle	Moderate obstacle	Major Obstacle	Very Severe Obstacle	Do Not Know	Does Not Apply		
Labor regulations	0	1	2	3	4	-9	-7	504	K07_LABO
Inadequately educated workforce	0	1	2	3	4	-9	-7	505	K07_LAND

L. INVESTMENT CLIMATE CONSTRAINTS TO THE STORE

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 investment climate that affects your operations.

L.1	You have indicated that several obstacles affect the operation of this store. Here is a card with the obstacles I mentioned throughout the interview (HAND RESPONDENT CARD LISTING ALL FACTORS) . Please tell me the three that you think are currently the biggest problem, beginning with the most difficult obstacle of all.
------------	--

OBSTACLES	
1-Access to finance (availability and cost)	L01_1
2-Access to land	L01_2
3-Business licensing and permits	L01_3
4-Corruption	L01_4
5-Crime, theft and disorder	L01_5
6-Customs and trade regulations	L01_6
7-Electricity (availability and cost)	L01_7
8-Functioning of the courts	L01_8
9-Inadequately educated workforce	L01_9
10-Labor regulations	L01_10
11-Macroeconomic instability	L01_11
12-Regulatory and Policy uncertainty	L01_12
13-Practices of competitors in unorganized trade	L01_13
14-FDI limitation	L01_14
15-Tax administration	L01_15
16-Tax rates	L01_16
17-Transportation	L01_17
18-Telecom	L01_18
19. Regulation on hour of operation	L01_19
20. Regulation on pricing & mark-ups	L01_20

506-545

Rank	
Most serious obstacle	1
Second most serious obstacle	2
Third most serious obstacle	3

M. PERFORMANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The purpose of the following questions is to allow us to estimate the performance of stores like this one. Estimates are made at the aggregate level so the information you provide below will be compiled with the information from other stores. It is important that this information be as accurate as possible.

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

M.1	In fiscal year 2005-06, what were this store's total annual sales?	M01
------------	--	------------

	Rs.	
Last complete fiscal year's total annual sales		546-553

-8 "Refuse to respond"
-9 "Don't Know"

M.2	For fiscal year 2005-06, please provide the following information about this store:	
------------	---	--

	Rs.	
a. Total annual cost of labor (including wages, salaries, bonuses, social payments)	M02A	554-560
b. Total annual costs of electricity	M02B1	561-567
Of which cost of power	M02B2	568-574
Of which fuel cost	M02B3	575-581
c. Total annual costs of communications services	M02C	582-588
d. Total annual cost of rental of land/buildings, equipment, furniture	M02D	589-595

-8 "Refuse to respond"
-9 "Don't Know"

M.3	Three fiscal year's ago, what was total annual sales for this store?	M03
------------	--	------------

	Rs.	
Total annual sales three years ago		596-604

INTERVIEWER: -7 "Not applicable" (STORE WAS NOT IN BUSINESS 3 YEARS AGO)

-8 "Refuse to respond"
-9 "Don't Know"

M.4	In fiscal year 2005-06, how much did this store spend on purchases of:	
------------	--	--

	Rs.	
a. Machinery, vehicles and equipment (new and/or used)	M04A	605-612
b. Land and buildings	M04B	613-620
c. Information technology (computers, telecommunications, software)	M04C	621-628

-8 "Refuse to respond"
-9 "Don't Know"

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

A.12 Time face-to-face interview ends: END_DATE, END_TIME

Date (mm/dd)	Hour	Minutes	AM/PM	
DATE_TIM	A12HH	A12MM	A12AMPM	
				629-640

INTERVIEWERS PLEASE ANSWER AT END OF THE INTERVIEW:

A.13	It is my perception that the questions regarding opinions and perceptions:	A13
-------------	--	------------

Truthful	1
Somewhat truthful	2
Not truthful	3

641

A.14	The questions regarding figures (productivity and employment numbers):	A14
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Are taken directly from store records	1
Are estimates computed with some precision	2
Are arbitrary and unreliable numbers	3

642

INTERVIEWER'S COMMENTS

(Problems occurred/extraordinary circumstances which could influence results)

SUPERVISORS PLEASE ANSWER:

A.15	This questionnaire was completed in:	A15
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a. One visit in face-to-face interview with one person	1
b. One visit in face-to-face interview with different managers/staff	2
c. Several visits	3

STOP HERE

643

A.16	If option b or c in A.15 , estimate duration of the whole interview
-------------	--

Hour	Minutes
A16_HOUR	A16_MINU

644-647