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**THE WORLD BANK**  
**Swaziland Enterprise Survey**  
*Services Module (2016)*

**FIELDWORK SUPERVISORS AND MANAGEMENT ARE RESPONSIBLE FOR THIS SECTION.**

**INFORMATION ACQUIRED PRIOR TO SCREENING:**

<b>Sampling Information [CODES FROM WBG PROGRESS REPORT]</b>	
Sampling sector	<b>a4a</b>
Sampling size	<b>a6a</b>
Sampling location	<b>a2</b>
Panel	<b>panel</b>

**INFORMATION COMPLETED BY FIELD MANAGEMENT AFTER INTERVIEW**

**A.5** Sector match between screener information (a4b) and sample frame (a4a) **a5**

Yes, screener and sample frame info match	1
No, screener and sample frame do not match but establishment still conducts activities that match sample frame	2
No, does not match	3

**INFORMATION BASED ON LOCATION OF INTERVIEW (a3x). ENSURE A3X IS THE NAME OF AN OFFICIAL LOCALITY AND NOT A NEIGHBORHOOD**

Is this city the official capital city?	<b>a3b</b>	Is this city the main business city?	<b>a3c</b>	Size of locality	<b>a3</b>
Yes	1	Yes	1	City with population over 1 million	2
No	2	No	2	Over 250.000 to 1 million	3
				50.000 to 250.000	4
				Less than 50.000	5

**PLEASE ENSURE ALL VALUES ARE INITIALLY VERIFIED BY SUPERVISOR AND/OR MANAGEMENT. REVIEW SALES AND ACCOUNTING FIGURES AND DESCRIPTIONS FOR ACCURACY.**

**A.13** Supervisor code **a13**

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

A.4 Industry		Screener sector <b>a4b</b>	Questionnaire <b>a0</b> <b>FROM A4B</b>
<b>Manufacturing</b>	Food	15	1 - manufacturing
	Tobacco	16	
	Textiles	17	
	Garments	18	
	Leather	19	
	Wood	20	
	Paper	21	
	Publishing, printing, and Recorded media	22	
	Refined petroleum product	23	
	Chemicals	24	
	Plastics & rubber	25	
	Non metallic mineral products	26	
	Basic metals	27	
	Fabricated metal products	28	
	Machinery and equipment (29-30)	29	
	Electronics (31-32)	31	
	Precision instruments	33	
Transport machines (34-35)	34		
Furniture	36		
Recycling	37		
<b>Retail</b>	Retail	52	2 - retail
<b>Other Services</b>	Wholesale	51	3 - other services
	IT	72	
	Hotel and restaurants: section H	55	
	Services of motor vehicles	50	
	Construction Section F:	45	
Transport Section I: (60-64)	60		

<b>A.6</b>	<b>Screener Size a6b</b>
Micro <5	0
Small >=5 and <=19	1
Medium >=20 and <=99	2
Large >=100	3

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**A. CONTROL INFORMATION [TO BE COMPLETED AT THE TIME OF THE INTERVIEW]**

**INFORMATION AUTOMATICALLY GENERATED**

<b>GPS COORDINATES</b>	Degrees North (Latitude)	<b>lat</b>
	Degrees East (Longitude)	<b>lon</b>

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

<b>Day (dd)</b>	<b>Month (mm)</b>	<b>Year (yyyy)</b>	<b>Hour (00 to 23)</b>	<b>Minutes (00 to 59)</b>
<b>a14d</b>	<b>a14m</b>	<b>a14y</b>	<b>a14h</b>	<b>a14min</b>

A.12 Interviewer code **a12**    A.1A Language **a1a**

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A.3x Name of City/town/village

**INTERVIEWER**

	<b>a3x</b>
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**UPDATE IF INCORRECT**

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

The goal of this survey is to gather information and opinions about the business environment in **Swaziland**. The information gathered here will help to develop new policies and programs that enhance employment and economic growth.

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

**A. CONTROL INFORMATION**

A.7    Is this establishment part of a larger firm? (larger firms include several distinct locations or establishments, including branch offices or production, distribution, or sales sites)

Yes	1	<b>SKIP TO B.1</b>
No	2	
		<b>a7</b>

A.7a    How many establishments are part of the firm?

Number of establishments	<b>a7a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

A.7b    Is this establishment the headquarters location?

Yes	1	<b>SKIP TO A.9</b>
No	2	
		<b>a7b</b>

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A.7c	Does this headquarters location engage in production or sales at this location?
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Yes	1
No	2

**TERMINATE**

**a7c**

A.11	Are the financial statements of the headquarters location separate from the rest of the other establishments?
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Yes	1
No	2

**SKIP TO B.1**

**SKIP TO B.1**

**a11**

A.9	Are this establishment's financial statements prepared separately from headquarters' statements?
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Yes	1
No	2

**a9**

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**B. GENERAL INFORMATION**

**READ OUT THE FOLLOWING INTRODUCTORY SENTENCE ONLY IF A7 = 1 (yes):**  
**The first few questions apply to the firm which this establishment is part of.**

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

Shareholding company with shares trade in the stock market	1
Shareholding company with non-traded shares or shares traded privately	2
Sole proprietorship	3
Partnership	4
Limited partnership	5
<b>OTHER (SPONTANEOUS-SPECIFY) <u>  b1x  </u></b>	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**SKIP TO B.2**

<b>b1</b>
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**INTERVIEWER: PLEASE NOTE WHEN b1 IS 3 (SOLE PROPRIETORSHIP), WRITE 100% FOR QUESTION b3.**

**B.3** What percentage of this firm does the largest owner or owners own?

	<b>Percent</b>
Percentage held by largest owner or owners	<b>b3</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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**B.2** What percentage of this firm is owned by each of the following: **SHOW CARD 2**

	Percent	DON'T KNOW (SPONTANEOUS)
Private domestic individuals, companies or organizations	<b>b2a</b> %	-9
Private foreign individuals, companies or organizations	<b>b2b</b> %	-9
Government or State	<b>b2c</b> %	-9
Other	<b>b2d</b> %	-9
	<b>100%</b>	

**IF 100% END INTERVIEW**

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

**B.4** Amongst the owners of the firm, are there any females?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

**SKIP TO B.5**  
**SKIP TO B.5**

<b>b4</b>
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**INTERVIEWER: PLEASE NOTE WHEN b1 IS 3 (SOLE PROPRIETORSHIP) and b4 is 1 (FIRM HAS A FEMALE OWNER), WRITE 100% FOR QUESTION b4a.**

**B.4a** What percentage of the firm is owned by females?

	Percent
Percentage of female ownership	<b>b4a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

**READ ONLY IF A7=1 (yes)**

**I want to proceed by asking you about this establishment only.**

**B.5** In what year did this establishment begin operations?

	Year
Year establishment began operations	<b>b5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

**B.6** How many full-time employees did this establishment employ when it started operations? Please include all employees and managers (**INTERVIEWER: INCLUDE RESPONDENT WHEN APPLICABLE**)

	Number
Full-time employees at start-up	b6
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

b6a

**B.6b** In what year was this establishment formally registered?

	Year
Year establishment formally registered	b6b
<b>DON'T KNOW (SPONTANEOUS)</b>	-9
<b>NEVER REGISTERED (SPONTANEOUS)</b>	-7

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR.**

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

	Years
Manager's experience in sector	b7
<b>LESS THAN ONE YEAR</b>	1
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

**B.7a** Is the Top Manager female?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

b7a

**B.8** Does this establishment have an internationally-recognized quality certification?  
**(INTERVIEWER: SOME EXAMPLES ARE ISO 9000 or 14000, or HACCP)**

Yes	1
No	2
<b>STILL IN PROCESS</b>	-6
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

**SKIP TO C.3**

**SKIP TO C.3**

b8

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<b>B.8x</b>	Please specify the internationally-recognized quality certifications
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Specify Certifications	<b>b8x</b>
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**C. INFRASTRUCTURE AND SERVICES**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.**  
 Now, we turn to the establishment's operations

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

Yes	1	<i>GO TO QUESTION C.6</i> <i>GO TO QUESTION C.6</i>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**c3**

**C.4** In reference to that application for an electrical connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	<b>Days</b>
Wait for electrical connection	<b>c4</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>

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

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>	

**c5**

**C.6** Over fiscal year **2015/2016**, did this establishment experience power outages?

Yes	1	<i>GO TO QUESTION C.10</i> <i>GO TO QUESTION C.10</i>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**c6**

**C.7** In a typical month, over fiscal year **2015/2016**, how many power outages did this establishment experience?

	<b>Number</b>
Number of power outages in a typical month	<b>c7</b> <i>IF 0, GO TO QUESTION C.9</i>

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<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION C.9</b>
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**C.8** How long did these power outages last on average?

	Hours	Minutes
Average duration of power outages	<b>c8a</b>	<b>c8b</b>
<b>LESS THAN ONE MINUTE</b>		<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>-9</b>

**C.9** Please estimate the losses that resulted from power outages either as a percentage of total annual sales or as total annual losses.

	Percent
Loss as percentage of total annual sales due to power outages	<b>c9a</b> %
<b>NONE</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

	LCUs
Annual losses due to power outages	<b>c9b</b>
<b>NONE</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**C.10** Over the course of fiscal year **2015/2016**, did this establishment own or share a generator?

Yes	1	<b>GO TO QUESTION C.12</b> <b>GO TO QUESTION C.12</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**c10**

**C.11** In fiscal year **2015/2016**, what percentage of this establishment's electricity came from a generator or generators that the establishment owned or shared?

	Percent
Percentage electricity from generators	<b>c11</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**SWC.1** At what percentage of its production capacity would this establishment operate if all of its electricity supply were to come from the owned or shared generator?

	Percent
Capacity utilization if all electricity comes from own or shared generator	<b>swc1</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

*GO TO QUESTION SWC.2*  
*GO TO QUESTION SWC.2*

**c12**

**C.13** In reference to that application for a water connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	Days
Wait for water connection	<b>c13</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>

**C.14** In reference to that application for a water connection, was an informal gift or payment expected or requested?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANENOUS)</b>	<b>-8</b>

**c14**

**SWC .2** At the present time, does this establishment have an internet connection?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

*GO TO QUESTION C.22a*  
*GO TO QUESTION C.22a*

**swc2**

**SWC .3** What is the download speed of your internet in MBS?

	Speed in MBS
Internet speed/bandwidth	<b>swc3</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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**SWC .4** In FY2015, what was the total annual cost of internet service?

	Total annual cost of internet service
Internet cost for 2015	<b>swc4</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**SW C.5** Over fiscal year **2015/2016**, did this establishment experience internet outages from the internet provider?

Yes	1
No	2
The establishment does not use Internet for its operations	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION C.22a**  
**GO TO QUESTION C.22a**

**GO TO QUESTION C.22a**

**swc5**

**SWC .6** In a typical month, over fiscal year **2015/2016**, how many incidents of internet outage from the internet provider did this establishment experience?

	Number
Number of incidents of Internet outages in a typical month	<b>swc6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**IF 0, GO TO QUESTION C.22a**

**GO TO QUESTION C.22a**

**SW C.7** How long did these incidents of internet outages last on average?

	Hours
Average duration of Internet outages	<b>swc7</b>
<b>LESS THAN ONE HOUR</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**C.22a** At the present time, does this establishment use e-mail to communicate with clients or suppliers?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**c22a**

**C.22b** At the present time, does this establishment have its own website?

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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**c22b**

<b>C.30</b>	Using the response options on the card; To what degree is <b>Electricity</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 3</b>
	Using the response options on the card; To what degree are <b>Telecommunications</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 3</b>

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>(SPONTANEOUS)</b>	
							<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>
Telecommunications	<b>c30b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**D. SALES AND SUPPLIES**

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

**D.1a1** In fiscal year **2015/2016**, what was this establishment’s main activity, product or service, that is, the activity, product or service that represented the largest proportion of annual sales  
**ENUMERATOR: PLEASE SPECIFY THE ACTIVITY AND PRODUCT IN DETAIL, FOR EX., “DATA CONSULTING IT SERVICES” NOT JUST IT SERVICES**

	<b>d1a1a</b>	<b>DETAILED DESCRIPTION OF MAIN ACTIVITY AND PRODUCT</b>
Manufacturing of	1	<b>d1a1x</b>
Retail trade of	2	
Wholesale trade of	3	
Construction	4	
Hotel or restaurant	5	
Provide services of	6	

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

**D.1a2** **PLEASE CHOOSE THE 4-DIGIT ISIC REV. 3.1 CODE THAT BEST APPLIES TO THE ESTABLISHMENT’S MAIN ACTIVITY AND PRODUCT.**

	<b>Code</b>
<b>CODE OF THE MAIN PRODUCT AND ACTIVITY</b>	<b>d1a2</b>

**D.1a3** What percentage of total sales does the main product or activity represent?

	<b>Percent</b>
Percentage of sales represented by main activity or product	<b>d1a3</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: PLEASE NOTE THAT THE NEXT QUESTION REFERS TO THE TOTAL SALES OF ALL PRODUCTS AND SERVICES**

**D.2** In fiscal year **2015/2016**, what were this establishment's total annual sales for all products and services?

	LCUs
Last complete fiscal year's total sales	<b>d2</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>PLEASE ALSO WRITE OUT THE NUMBER (i.e. 50,000 as Fifty Thousand)</b>	
	<b>d2x</b>

**N.3** Looking back at the end of fiscal year **2013/2014**, what were total annual sales for this establishment?

	LCUs
Total annual sales three years ago	<b>n3</b>
<b>IF ESTABLISHMENT WAS NOT IN BUSINESS THREE YEARS AGO</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**D.3** Coming back to fiscal year **2015/2016**, what percentage of this establishment's sales were:  
**SHOW CARD 4**

	Percent	<b>DON'T KNOW (SPONTANEOUS)</b>
National sales	<b>d3a %</b>	<b>-9</b>
Indirect exports (sold domestically to third party that exports products)	<b>d3b %</b>	<b>-9</b>
Direct exports	<b>d3c %</b>	<b>-9</b>
	<b>100%</b>	

**IF 100% GO TO QUESTION SWD.2**

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

**SWD.1** In fiscal year **2015/2016**, what percent of this establishment's annual exports, direct or indirect, were to: **SHOW CARD 5**

Region	% of total export	<b>DON'T KNOW (SPONTANEOUS)</b>
South Africa	<b>swd1a</b>	<b>-9</b>
SACU (Other than South Africa)	<b>swd1b</b>	<b>-9</b>
Other African Countries	<b>Swd1c</b>	<b>-9</b>
EU	<b>Swd1d</b>	<b>-9</b>
Asia	<b>Swd1e</b>	<b>-9</b>
Australia	<b>Swd1f</b>	<b>-9</b>

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USA	<b>Swd1g</b>	<b>-9</b>
Other regions	<b>Swd1h</b>	<b>-9</b>
<b>100%</b>		

**INTERVIEWER: CHECK THAT THE TOTAL IS 100%**

**D.8** In which year did this establishment first export directly or indirectly?

	Year
Began exporting directly or indirectly	<b>d8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: WRITE YEAR USING 4 DIGITS**

**SWD.2** Which of the following constitutes the main obstacle to the growth of this establishment's exports?  
**SHOWCARD XX**

Lack of foreign demand or linkages to foreign buyers for its products	1
High costs of transport	2
Red tape in customs and border procedures	3
Insufficient production capacity to expand exports	4
Lack of financing mechanisms to sell abroad	5
Non-price restrictions on foreign markets	6
Lack of managerial or employee skill to produce for export markets.	7
Other	8
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**swd2**

**D.10** In fiscal year **2015/2016**, what percentage of the value of products this establishment shipped to supply domestic markets was lost while in transit because of theft?

	<b>Percent</b>	
Losses due to theft as percentage of the value of the products	<b>d10</b> %	
<b>NO LOSSES</b>	<b>0</b>	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
<b>NO INTERNAL SHIPMENTS MADE (DOES NOT APPLY)</b>	<b>-7</b>	<b>GO TO QUESTION D.17</b>

**D.11** In fiscal year **2015/2016**, what percentage of value of products this establishment shipped to supply domestic markets was lost while in transit because of breakage or spoilage?

	<b>Percent</b>
Losses due to breakage or spoilage as percentage of the value of the products	<b>d11</b> %

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<b>NO LOSSES</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>NO INTERNAL SHIPMENTS MADE (DOES NOT APPLY)</b>	<b>-7</b>

**D.12** In fiscal year **2015/2016**, as a proportion of all material inputs, supplies, or finished goods and materials purchased to resell purchased that year, what percentage of this establishment's material inputs, supplies, or finished goods and materials purchased to resell were: **SHOW CARD 5**

	<b>Percent</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Material inputs, supplies, or finished goods and materials purchased to resell of domestic origin	<b>d12a</b> %	<b>-9</b>
Material inputs, supplies, or finished goods and materials purchased to resell of foreign origin	<b>d12b</b> %	<b>-9</b>
	<b>100%</b>	

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

**D.13** Were any of the material inputs, supplies, or finished goods and materials purchased to resell purchased in fiscal year **2015/2016**, imported directly?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>d13</b>
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**D.14** In fiscal year **2015/2016**, when this establishment imported material inputs, supplies, or finished goods and materials purchased to resell, how many days did it take on average from the time these goods arrived to their point of entry (e.g. port, airport) until the time these goods could be claimed from customs?

	<b>Days</b>
Average number of days to clear customs	<b>d14</b>
<b>LESS THAN ONE DAY</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**D.30** Using the response options on the card; To what degree is/are **[INSERT OPTION]** an obstacle to the current operations of this establishment? **SHOW CARD 6**

						<b>(SPONTANEOUS)</b>	
No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>DON'T KNOW</b>	<b>DOES NOT</b>	

QUESTIONNAIRE NUMBER **id**

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								<b>APPLY</b>
Transport <b>d30a</b>	0	1	2	3	4	-9	-7	
Customs and trade regulations <b>d30b</b>	0	1	2	3	4	-9	-7	

**SWD.3** Please select the sources of information on business and trade that this establishment uses on a regular basis:  
**SHOW CARD xxx**

	<b>Yes</b>	<b>No</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Swaziland newspapers <b>swd3a</b>	1	2	-9
Foreign newspapers <b>swd3b</b>	1	2	-9
Industry publications <b>swd3c</b>	1	2	-9
Radio <b>swd3d</b>	1	2	-9
Television <b>swd3e</b>	1	2	-9
Internet (specify) _____ <b>swd3fx</b> _____ <b>swd3f</b>	1	2	-9
<b>OTHER (SPECIFY)</b> _____ <b>swd3gx</b> _____ <b>swd3g</b>	1	2	-9

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**E. DEGREE OF COMPETITION**

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<b>E.11</b>	Does this establishment compete against unregistered or informal firms?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>e11</b>
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<b>E.30</b>	Using the response options on the card; To what degree are <b>Practices of Competitors in the Informal Sector</b> an obstacle to the current operations of this establishment? <b>SHOW CARD 5</b>
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	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>(SPONTANEOUS)</b>	
						<b>DON'T 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>

**H. INNOVATION****READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING**

And now we switch to a different topic. In this section “new” means new to the establishment but not necessarily new to the market.

**H.1** During the last three years, has this establishment introduced new or significantly improved products or services?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION H.5**

**GO TO QUESTION H.5**

**h1**

**H.2** Were any of the new or significantly improved products or services also new for the establishment's main market?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**h2**

**H.3** Please describe in detail the **main** new or significantly improved product or service that this establishment introduced during the last three years.  
The main new or significantly improved product or service is the one that represented the largest proportion of this establishment's sales in value (not volume) during the last three years

**Description**

**DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE**

**h3x**

**H.4** Please describe in detail how the **main** new or significantly improved product or service is different than the most similar product or service, if any, previously produced by this establishment.  
**IF THERE IS NOTHING SIMILAR WRITE “COMPLETELY NEW”**

**Description**

**DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE**

QUESTIONNAIRE NUMBER **id**

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<b>h4x</b>
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**H.5** During the last three years, has this establishment introduced any new or significantly improved process? These include:  
methods of manufacturing products or offering services;  
logistics, delivery, or distribution methods for inputs, products, or services;  
or supporting activities for processes?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION H.8**  
**GO TO QUESTION H.8**

<b>h5</b>
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**H.6** Please describe in detail the **main** new or significantly improved process that this establishment introduced during the last three years The main innovative process is the innovative process that had the largest impact on the operations of the establishment during the last three years

**Description**

**DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE**

<b>h6x</b>
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**H.7** Please describe in detail how the **main** new or significantly improved process is different than the most similar process that is or was used by this establishment  
**IF THERE IS NOTHING SIMILAR WRITE "COMPLETELY NEW"**

**Description**

**DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE**

<b>h7x</b>
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<b>H.8</b>	During last fiscal year, did this establishment spend on formal research and development activities, either in-house or contracted with other companies, excluding market research surveys?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION SWH.1****h8**

<b>H.9</b>	During last fiscal year, how much did this establishment spend on formal research and development activities, either in-house or contracted with other companies?
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	LCU
Cost of formal research and development activities	<b>h9</b>
<b>NONE (SPONTANEOUS)</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>SWH.1</b>	Over the last <b>three years</b> , did this establishment purchase new technology or new equipment to produce goods or render services? <b>SHOW CARD XX</b>
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO SECTION F****GO TO SECTION F****swh1**

<b>SWH.2</b>	Was the main source of financing for the new technology or new equipment?
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	Main source	<b>DON'T KNOW (SPONTANEOUS)</b>
Internal funds or retained earnings	1	<b>-9</b>
Borrowed from banks based <b>IN</b> Swaziland: private and state-owned	2	<b>-9</b>
Borrowed from banks based <b>OUTSIDE</b> Swaziland: private and state-owned	3	<b>-9</b>
Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	4	<b>-9</b>
Purchases on credit from suppliers and advances from customers	5	<b>-9</b>

QUESTIONNAIRE NUMBER **id**

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Owners' contribution or issued new equity shares	6	-9
Other, moneylenders, friends, relatives, etc.	7	-9
	<b>swh2</b>	

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**G. LAND AND PERMITS**

**G.6** Of the **buildings** occupied by this establishment, what percentage is owned and what percentage is rented or leased? **SHOW CARD 11**

	Percent	DON'T KNOW (SPONTANEOUS)
Owned by this establishment	<b>g6a</b> %	-9
Rented or leased by this establishment	<b>g6b</b> %	-9
Other	<b>g6c</b> %	-9
	<b>100%</b>	

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

**G.1** Of the **land** occupied by this establishment, what percent is: **SHOW CARD 12**

	Percent	DON'T KNOW (SPONTANEOUS)	DOES NOT APPLY IS A FLOOR IN A BUILDING (SPONTANEOUS)
Owned by this establishment	<b>g1a</b> %	-9	-7
Rented or leased by this establishment	<b>g1b</b> %	-9	-7
Other	<b>g1c</b> %	-9	-7
	<b>100%</b>		

**IF 0 GO TO SWG.2**

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100% UNLESS RESPONDENT DOES NOT KNOW OR IF ESTABLISHMENT OCCUPIES A FLOOR IN A BUILDING**

**SWG.1** Does this establishment have a formal property title registered with Registrar of Deeds for the land owned?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**swg1**

**SWG.2** Over the last two years, was this establishment involved in any land dispute?

Yes	1
No	2

QUESTIONNAIRE NUMBER **id**

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<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
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**swg2**

**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.5</b> <b>GO TO QUESTION G.5</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**g2**

**G.3** In reference to that application for a construction-related permit, approximately how many days did it take to obtain it from the day of the application to the day the permit was granted?

	Days
Wait for a construction-related permit	<b>g3</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>

**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 (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**g4**

**ENUMERATOR: ASK THE FOLLOWING QUESTION ONLY FOR RETAIL FIRMS. OTHERWISE SKIP TO G.30**

**G.5** What is the total selling area of this establishment?

Area	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**g5a**

**SPECIFY UNITS**

Square Feet	1
Square Yards	2
Square Meters	3
<b>OTHER (SPECIFY) <u>g5bx</u></b>	<b>4</b>

**g5b**

QUESTIONNAIRE NUMBER **id**

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**G.30** Using the response options on the card; To what degree is **Access to Land** an obstacle to the current operations of this establishment? [SHOW CARD 13](#)

						<b>(SPONTANEOUS)</b>		
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>DON'T 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 THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**We now turn to another topic.**

**I.1** In fiscal year **2015/2016**, did this establishment pay for security, for example equipment, personnel, or professional security services including internet security?

Yes	1	<b>GO TO QUESTION I.3</b> <b>GO TO QUESTION I.3</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**i1**

**I.2** In fiscal year **2015/2016**, what percentage of this establishment's total annual sales was paid for security, or what was the total annual cost of security?

	<b>Percent</b>
Percentage of total annual sales for security	<b>i2a</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

	<b>LCUs</b>
Total annual cost of security	<b>i2b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**I.3** In fiscal year **2015/2016**, did this establishment experience losses as a result of theft, robbery, vandalism or arson on this establishment's premises or from internet hacking or from internet fraudulent transactions?

Yes	1	<b>GO TO QUESTION I.30</b> <b>GO TO QUESTION I.30</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**i3**

**I.4** In fiscal year **2015/2016**, what were the estimated losses as a result of theft, robbery, vandalism, arson or internet hacking that occurred on this establishment’s premises either as a percentage of total annual sales or as total annual losses?

	<b>Percent</b>
Losses as percentage of total annual sales	<b>i4a</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

	<b>LCUs</b>
Total annual value of losses	<b>i4b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**I.30** Using the response options on the card; To what degree is **Crime, Theft and Disorder** an obstacle to the current operations of this establishment? **SHOW CARD 13**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>(SPONTANEOUS)</b>	
						<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Crime, theft and disorder <b>i30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**K. FINANCE**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**I would like to ask you a few questions about how you finance the operations of this establishment.**

**K.1** In fiscal year **2015/2016**, what percentage, as a proportion of the value of total annual purchases of material inputs or services, was purchased on credit?

	Percent	DON'T KNOW (SPONTANEOUS)
Purchased on credit?	<b>k1c</b> %	<b>-9</b>

**K.2** In fiscal year **2015/2016**, what percentage of this establishment's total annual sales of its goods or services was sold on credit?

	Percent	DON'T KNOW (SPONTANEOUS)
Sold on credit?	<b>k2c</b> %	<b>-9</b>

**K.3** Over fiscal year **2015/2016**, please estimate the proportion of this establishment's working capital, that is the funds available for day-to-day operations, that was financed from each of the following sources? **SHOW CARD 18**

	Percent	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	<b>k3a</b> %	<b>-9</b>
Borrowed from banks based <b>IN Swaziland</b> : private and state-owned	<b>k3bc1</b> %	<b>-9</b>
Borrowed from banks based <b>OUTSIDE Swaziland</b> : private and state-owned	<b>k3bc2</b> %	<b>-9</b>
Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	<b>k3e</b> %	<b>-9</b>
Purchases on credit from suppliers and advances from customers	<b>k3f</b> %	<b>-9</b>
Moneylenders, friends, relatives	<b>k3hd2</b> %	<b>-9</b>
Other	<b>k3j</b> %	<b>-9</b>
	<b>100%</b>	

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

**K.4** In fiscal year **2015/2016**, did this establishment purchase any new or used fixed assets, such as machinery, vehicles, equipment, land or buildings, including expansion and renovations of existing structures?"

Yes	1
No	2

**GO TO QUESTION K.4b**

QUESTIONNAIRE NUMBER id

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<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION K.4b</b>
		<b>k4</b>

**N.5** In fiscal year **2015/2016**, how much did this establishment spend on purchases of:  
**INTERVIEWER: READ OUT**

	LCUs	DON'T KNOW (SPONTANEOUS)
New or used machinery, vehicles, and equipment, including expansion and renovations of existing structures?	<b>n5a</b>	<b>-9</b>
Land and buildings	<b>n5b</b>	<b>-9</b>

**K.5** Over fiscal year **2015/2016**, please estimate the proportion of this establishment's total purchase of fixed assets that was financed from each of the following sources:  
**SHOW CARD 19**

	Percent	OR	Amount LCU	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	<b>k5a%</b>		<b>k5a1</b>	<b>-9</b>
Owners' contribution or issued new equity shares	<b>k5i %</b>		<b>k5i1</b>	<b>-9</b>
Borrowed from banks <u>based IN Swaziland</u> : private and state-owned	<b>k5bca%</b>		<b>k5bc1a</b>	<b>-9</b>
Borrowed from banks <u>based OUTSIDE Swaziland</u> : private and state-owned	<b>k5bcb%</b>		<b>k5bc1b</b>	<b>-9</b>
Borrowed from non-bank financial institutions	<b>k5e %</b>		<b>k5e1</b>	<b>-9</b>
Purchases on credit from suppliers and advances from customers	<b>k5f %</b>		<b>k5f1</b>	<b>-9</b>
Moneylenders, friends, relatives, bonds	<b>k5hd%</b>		<b>k5hd1</b>	<b>-9</b>
Other	<b>k5j%</b>		<b>k5j1</b>	<b>-9</b>
	<b>100%</b>		<b>n5A+n5B</b>	

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100% OR THAT TOTAL SUM EQUALS TOTAL PURCHASES IN N5 (UNLESS RESPONDENT DOES NOT KNOW)**

**K.4b** In fiscal year **2014/2015**, did this establishment purchase any new or used fixed assets, such as machinery, vehicles, equipment, land or buildings, including expansion and renovations of existing structures?

Yes	1	
No	2	<b>GO TO QUESTION K.6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION K.6</b>

QUESTIONNAIRE NUMBER **id**

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**k4b**

**N.5c** In fiscal year **2014/2015**, how much did this establishment spend on purchases of:  
**N.5d** **INTERVIEWER: READ OUT**

	LCUs	DON'T KNOW (SPONTANEOUS)
New or used machinery, vehicles, and equipment	<b>n5c</b>	<b>-9</b>
Land and buildings	<b>n5d</b>	<b>-9</b>

**K.6** Now let's talk about the establishment's present situation. At this time, does this establishment have a checking (current) or savings account?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k6**

**J.**

**SWK.1** At the current time, does this establishment's bank offer each of the following financial products:  
**INTERVIEWER: READ OUT**

	Yes	No	DON'T KNOW (SPONTANEOUS)
Checking or savings accounts <b>swk1a</b>	1	2	<b>-9</b>
Lines of credit <b>swk1b</b>	1	2	<b>-9</b>
Loans <b>swk1c</b>	1	2	<b>-9</b>
Insurance <b>swk1d</b>	1	2	<b>-9</b>

**SWK.2** In fiscal year **2015/2016** did this establishment receive non-financial advisory services (e.g. business or overall financial training, business advice) from any of the financial institutions where this establishment is banking?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION K.7**  
**GO TO QUESTION K.7**

**swk2**

**SWK.3** Referring to the most recent non-financial advisory service what was the name of the financial institution that provided the service?

Specify \_\_\_\_\_ **swk3x**

**SWK.4** Please select the advisory services this establishment received  
**SHOW CARD xxx**

	Yes	No	DON'T KNOW (SPONTANEOUS)
Feasibility Studies, including Market Research <b>swk4a</b>	1	2	-9
Development of Business Plans <b>swk4b</b>	1	2	-9
Financial Audit <b>swk4c</b>	1	2	-9
Preparation of Financial Statements and Tax Returns <b>swk4d</b>	1	2	-9
Business Management or Entrepreneurship Training <b>swk4e</b>	1	2	-9
Business Mentoring & Coaching <b>swk4f</b>	1	2	-9
<b>OTHER (SPECIFY) _____ swk4gx</b>	1	2	-9

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k7**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO QUESTION K.15d**  
**GO TO QUESTION K.15d**

**k8**

**K.9** Referring to the most recent line of credit or loan, what type of financial institution granted this loan? **SHOW CARD 16**

Private commercial banks	1
State-owned banks or government agency	2
Non-bank financial institutions	3
Other	4

QUESTIONNAIRE NUMBER id

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<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
	<b>k9</b>

**SWK.5** Referring to the most recently obtained loan or line of credit, was the financial institution that granted the loan or line of credit based in Swaziland?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
	<b>swk5</b>

**SWK.6** Referring to the most recently obtained loan or line of credit, what was the average nominal annual interest rate?  
**[INTERVIEWER PLEASE ALWAYS RECORD THREE DECIMALS, FOR EXAMPLE X.XXX]**

	Percent
Average nominal annual interest rate of the most recently approved loan or line of credit	<b>swk6</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**K.10** Referring only to this most recent line of credit or loan, in what year was the most recent line of credit or loan approved?

	Year
Year most recent line of credit or loan approved	<b>k10</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR</b>	

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

	LCUs
Size of most recent line of credit or loan approved	<b>k11</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1
No	2
<b>GO TO QUESTION SWK.7</b>	

QUESTIONNAIRE NUMBER **id**

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<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION SWK.7</b>
		<b>k13</b>

<b>K.14</b>	Referring only to this most recent line of credit or loan, what type of collateral was required? <b>INTERVIEWER: READ OUT</b>
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Collateral		Yes	No	<b>DON'T KNOW (SPONTANEOUS)</b>
Land, buildings under ownership of the establishment	<b>k14a</b>	1	2	<b>-9</b>
Machinery and equipment including movables	<b>k14b</b>	1	2	<b>-9</b>
Accounts receivable and inventories	<b>k14c</b>	1	2	<b>-9</b>
Personal assets of owner (house, etc.)	<b>k14d</b>	1	2	<b>-9</b>
Other forms of collateral not included in the categories above	<b>k14e</b>	1	2	<b>-9</b>

<b>K.15</b>	Referring only to this most recent line of credit or loan, what was the approximate value of the collateral required?
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	LCUs
Value of collateral	<b>k15 a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>SWK.7</b>	Referring only to this most recent loan or line of credit, did the financing require additional fees or payments other than interest and principle payments?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**swk7**

<b>SWK.8</b>	Referring only to this most recent line of credit or loan, what was the approximate cost of the additional fees or payments other than interest and principle payments?
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	LCUs
Cost of other fees and payments	<b>swk8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>K.15b</b>	What is the total number of open lines of credit or outstanding held by this establishment?
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	Number
Total number of open lines of credit or outstanding loans	<b>k15b</b>

QUESTIONNAIRE NUMBER id

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<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION K.15d</b>
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**K.15c** What is the total value of open lines of credit or outstanding loans held by this establishment?

	LCUs
Total value of open lines of credit or outstanding loans	<b>k15c</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**K.15d** At this time, does the owner or owners of this establishment have any outstanding personal loans that are used to finance this establishment's business activities?

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>k15d</b>

**K.16** Referring again to the last fiscal year **2015/2016**, did this establishment apply for any lines of credit or loans?

Yes	1	<b>GO TO QUESTION K.20</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION K.21</b>
		<b>k16</b>

**K.17** What was the **main** reason why this establishment did not apply for any line of credit or loan?  
**SHOW CARD 17**

No need for a loan - establishment had sufficient capital	1	<b>GO TO QUESTION K.21</b>
Application procedures were complex	2	<b>GO TO QUESTION K.21</b>
Interest rates were not favorable	3	<b>GO TO QUESTION K.21</b>
Collateral requirements were too high	4	<b>GO TO QUESTION K.21</b>
Size of loan and maturity were 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>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO QUESTION K.21</b>
		<b>k17</b>

QUESTIONNAIRE NUMBER **id**

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**K.20** Referring only to this most recent application for a line of credit or loan, what was the outcome of that application?

Application was approved in full	1
Application was approved in part	2
Application was rejected	3
Application was withdrawn	4
<b>APPLICATION STILL IN PROCESS</b>	<b>-6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k20a1**

**K.21** In fiscal year **2015/2016**, did this establishment have its annual financial statements checked and certified by an external auditor?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k21**

**K.30** Using the response options on the card; To what degree is **Access to Finance** an obstacle to the current operations of this establishment? **SHOW CARD 18**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>(SPONTANEOUS)</b>	
						<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Access to finance <b>k30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**J. BUSINESS-GOVERNMENT RELATIONS**

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

The following questions assess how establishments, such as this one, deal with government officials and their agencies.

**J.1** Please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree with the following statement: "The court system is fair, impartial, and uncorrupted".  
**SHOW CARD 19**

					(SPONTANEOUS)					
					Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	DON'T KNOW	DOES NOT APPLY
"The court system is fair, impartial and uncorrupted." <b>h7a</b>					1	2	3	4	-9	-7

**J.2** In a typical week over the last year, what percentage of total senior management's time was spent on dealing with requirements imposed by government regulations?  
 (By senior management I mean managers, directors, and officers above direct supervisors of production/sales workers. Some examples of government regulations are taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms)

	Percent
Senior management's time spent on dealing with regulations	<b>j2</b> %
<b>NO TIME WAS SPENT</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**J.3** Over the last year, was this establishment visited or inspected by tax officials or required to meet with them?

Yes	1	<b>GO TO QUESTION J.6a</b> <b>GO TO QUESTION J.6a</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**j3**

**J.4** Over the last year, how many times was this establishment visited or inspected by tax officials or required to meet with them?

	Number
Times inspected or met with tax officials	<b>j4</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

QUESTIONNAIRE NUMBER **id**

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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**j5**

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

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**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?

	<b>Percent</b>
Percent of the contract value paid as informal payments or gifts	<b>j6</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>NO PAYMENTS</b>	<b>0</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 percentage of total annual sales, or estimated total annual value, do establishments like this one pay in informal payments or gifts to public officials for this purpose?

	<b>Percent</b>
Percentage of total annual sales paid as informal payment	<b>j7a</b> %
<b>NO PAYMENTS OR GIFTS ARE PAID</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

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

	<b>LCUs</b>
Total annual informal payment	<b>j7b</b>
<b>NO PAYMENTS OR GIFTS ARE PAID</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**J.10** Over the last two years, did this establishment submit an application to obtain an import license?

Yes	1
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QUESTIONNAIRE NUMBER **id**

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No	2	<i>GO TO QUESTION J.13</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO QUESTION J.13</i>
		<b>j10</b>

**J.11** | Approximately how many days did it take to obtain this import license from the day of the application to the day it was granted?

	Days
Wait for import license	<b>j11</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>

**J.12** | In reference to that application for an import license, was an informal gift or payment expected or requested?

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>	
		<b>j12</b>

**J.13** | Over the last two years, did this establishment submit an application to obtain an operating license?

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO QUESTION SWJ.1</i>
		<i>GO TO QUESTION SWJ.1</i>
		<b>j13</b>

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

	Days
Wait for operating license	<b>j14</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>

**J.15** In reference to that application for an operating license, was an informal gift or payment expected or requested?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**j15**

**SWJ.1** During the last two years, did this establishment receive any direct or indirect government grant?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

**swj1**

**SWJ.2** From which institutions did this establishment receive the grant(s)?  
**SHOW CARD xxx**

	Yes	No	<b>DON'T KNOW (SPONTANEOUS)</b>
Marketing Investment Fund <b>swj2a</b>	1	2	<b>-9</b>
Small-Scale Enterprise Loan Guarantee Scheme <b>swj2b</b>	1	2	<b>-9</b>
Export Credit Guarantee Scheme <b>swj2c</b>	1	2	<b>-9</b>
EU/SD Sugar Reform Accompanying Measures <b>swj2d</b>	1	2	<b>-9</b>
Regional Development Fund <b>swj2e</b>	1	2	<b>-9</b>
Community Poverty Reduction Fund <b>swj2f</b>	1	2	<b>-9</b>
Youth Enterprise Fund <b>swj2g</b>	1	2	<b>-9</b>
<b>OTHER (SPECIFY) _____ swj2hx _____ swj2h</b>	1	2	<b>-9</b>

**J.30** Using the response options on the card; To what degree is/are **[INSERT OPTION]** an obstacle to the current operations of this establishment?  
**SHOW CARD 20**

<b>ROTATE OPTIONS</b>		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>(SPONTANEOUS)</b>	
							<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Tax rates <b>j30a</b>		0	1	2	3	4	<b>-9</b>	<b>-7</b>
Tax administration <b>j30b</b>		0	1	2	3	4	<b>-9</b>	<b>-7</b>

QUESTIONNAIRE NUMBER id

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Business licensing and permits <b>j30c</b>	0	1	2	3	4	-9	-7
Political instability <b>j30e</b>	0	1	2	3	4	-9	-7
Corruption <b>j30f</b>	0	1	2	3	4	-9	-7
Courts <b>h30</b>	0	1	2	3	4	-9	-7

**SWJ.3** In the last 2 years, did your establishment have a payment dispute over payments owed to it in which a third party (such as arbiters, collecting agency or judicial system) was involved?

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

**swj3**

**SWJ.4** Was the court system used to resolve this payment dispute?

Yes	1	<b>GO TO QUESTION SWJ.7</b> <b>GO TO QUESTION SWJ.7</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**swj4**

**SWJ.5** Was a court judgment made for this payment dispute?

Yes	1	<b>GO TO SECTION SWJ.7</b> <b>GO TO SECTION SWJ.7</b> <b>GO TO SECTION SWJ.7</b>
No	2	
<b>Still in process</b>	<b>-6</b>	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**swj5**

**SWJ.6** Referring to this judgement made by the court, how long did it take for the judgement to be enforced?

	Days
Days till enforcement	<b>swj6</b>
Still awaiting enforcement	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**SWJ.7** Was another dispute resolution service used to resolve this payment dispute other than the courts?

Yes	1	<b>GO TO SECTION L</b>
No	2	

QUESTIONNAIRE NUMBER id

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Don't know (spontaneous)	-9	GO TO SECTION L
		swj7

SWJ.8	What dispute resolution service was used to resolve this payment dispute other than the courts?
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Regional Liason Officer (Ndabazabantu)	1
Intermediation by Chief	2
OTHER (SPECIFY) ___swj8x___	3
Don't know (spontaneous)	-9
	swj8

**L. LABOR**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**Now I would like to ask you a few questions about this establishment's labor force.**

**L.1** At the end of fiscal year **2015/2016**, how many permanent, full-time individual worked in this establishment? Please include all employees and managers (Permanent, full-time employees are defined as all employees that are employed for a term of one or more fiscal years and/or have a guaranteed renewal of their employment and that work a full shift)  
**(INTERVIEWER: INCLUDE INTERVIWEE IF APPLICABLE).**

	<b>Number</b>
Permanent, full-time workers end of last fiscal year	<b>11</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**SWL.1** At the end of fiscal year **2015/2016**, how many permanent, full-time individuals in this establishment were **younger than 30 years old**?

	<b>Number younger than 30</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Permanent full-time workers younger than 30	<b>sw11</b>	<b>-9</b>

**L.2** Looking back, at the end of fiscal year **2013/2014**, how many permanent, full-time individuals worked in this establishment? Please include all employees and managers **(INTERVIEWER: INCLUDE INTERVIWEE IF APPLICABLE).**

	<b>Number</b>
Permanent, full-time workers in <b>2013/2014</b>	<b>12</b>
<b>IF ESTABLISHMENT WAS NOT IN BUSINESS in 2013/2014</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**L.5** Coming back to fiscal year **2015/2016**, how many permanent full-time individuals that worked in this establishment were female?

	<b>Number</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Female permanent full-time workers	<b>15</b>	<b>-9</b>

**L.6** How many full-time seasonal or temporary employees did this establishment employ during **2015/2016**?  
(Full-time, temporary workers are all short-term (i.e. for less than a year) employees with no guarantee of renewal of employment and work full-time)

	<b>Number</b>
Full-time seasonal or temporary workers employed last fiscal year	<b>16</b>
<b>NO FULL-TIME SEASONAL OR TEMPORARY WORKERS</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

*GO TO QUESTION L.9b*

*GO TO QUESTION L.9b*

**L.6a** How many full-time seasonal or temporary employees employed during **2015/2016** were female?

	<b>Number</b>
Full-time female seasonal or temporary workers employed last fiscal year	<b>16a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**L.8** What was the average length of employment of all full-time temporary employees in fiscal year **2015/2016**?

	<b>Months</b>
Average length full-time seasonal or temporary employment last fiscal year, in months	<b>18</b>
<b>LESS THAN ONE MONTH</b>	<b>1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**L.9b** What is the percentage of full-time permanent workers who completed secondary school?

	<b>Percent</b>
Percentage of full time permanent workers who completed secondary school	<b>19b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**L.10** Over fiscal year **2015/2016**, did this establishment have formal training programs for its permanent, full-time employees?

Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**110**

**SWL.2** Over fiscal year **2015/2016**, how much did this establishment spend on formal (in-house and external) training programs for its permanent full-time employees?

	<b>LCU</b>
Expenditures on formal training programs	<b>sw12</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**L.30** Using the response options on the card; To what degree are **Labor Regulations** an obstacle to the current operations of this establishment? **SHOW CARD 20**

Using the response options on the card; To what degree is **an Inadequately Educated Workforce** an obstacle to the current operations of this establishment? **SHOW CARD 20**

						(SPONTANEOUS)	
	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Labor regulations <b>I30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Inadequately educated workforce <b>I30b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**SWL.3** Over fiscal year **2015/2016**, has establishment renegotiated any permanent contracts to reduce the following?:  
**SHOW CARD XX**

	<b>Yes</b>	<b>No</b>	<b>DON'T KNOW (SPONT.)</b>
Work Hours <b>sw13a</b>	1	2	<b>-9</b>
Wage and salary <b>sw13b</b>	1	2	<b>-9</b>
Benefits <b>sw13c</b>	1	2	<b>-9</b>
Other <b>sw13d</b>	1	2	<b>-9</b>

**M. BUSINESS ENVIRONMENT****READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

**M.1** By looking at card **[insert card number]** can you tell me which of elements of the business environment included in the list, if any, currently represents the biggest obstacle faced by this establishment **SHOW CARD 21**  
**INTERVIEWER: DO NOT READ OUT**

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

Biggest obstacle	<b>m1a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>DOES NOT APPLY (SPONTANEOUS)</b>	<b>-7</b>

Rotation (option 1, 2 or 3)	<b>m1d</b>
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	<b>rotation</b>
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**N. PERFORMANCE**

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

Now, we would like to ask you a few questions about the financial results of this establishment. It is important that this information be as accurate as possible. The individual data are treated as confidential – the identity of your establishment will not be revealed at any point. Please provide the following information from the financial statements of this establishment.

<b>N.2</b>	From this establishment’s Income Statement for fiscal year <b>2015/2016</b> , please provide the following information:
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**READ OUT**

	LCUs	DON'T KNOW (SPONTANEOUS)
Total annual cost of labor including wages, salaries, bonuses, social payments	<b>n2a</b>	<b>-9</b>
Total annual cost of electricity	<b>n2b</b>	<b>-9</b>
<b>TOTAL COST OF SALES SHOULD INCLUDE ALL ABOVE COSTS AND OTHER COSTS NOT LISTED ABOVE ENUMERATOR: ASK THE FOLLOWING QUESTION ONLY FOR RETAIL FIRMS.</b>		
Total annual cost of finished goods and materials purchased to resell	<b>n2i</b>	<b>-9</b>

QUESTIONNAIRE NUMBER **id**

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

	<b>Position in the firm</b>	<b>Years with the firm</b>	<b>Gender</b>
<b>Main respondent</b>	<b>a15a1a</b>	<b>a15a2a</b>	<b>a15a3</b>
<b>Second respondent</b>	<b>a15a1b</b>	<b>a15a2b</b>	<b>a15b3</b>
<b>Third respondent</b>	<b>a15a1cx</b>	<b>a15a2c</b>	<b>a15c3</b>

**ENTER 1 WHEN YEARS WITH THE FIRM IS LESS THAN ONE. FOR GENDER 1: MALE, 2: FEMALE**

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

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

<b>Day (dd)</b>	<b>Month (mm)</b>	<b>Year (yyyy)</b>	<b>Hour (00 to 23)</b>	<b>Minutes (00 to 59)</b>
<b>a15d</b>	<b>a15m</b>	<b>a15y</b>	<b>a15h</b>	<b>a15min</b>

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

<b>A.16</b>	It is my perception that the responses to the questions regarding opinions and perceptions:
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Truthful	1
Somewhat truthful	2
Not truthful	3

**a16**

<b>A.17</b>	The responses to the questions regarding figures (productivity and employment numbers):
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Are taken directly from establishment records	1
Are estimates computed with some precision	2
Are arbitrary and unreliable numbers	3
Are in some case taken from books in some case estimates	4

**a17**

**INTERVIEWER COMMENTS:**

<b>a17x</b>
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QUESTIONNAIRE NUMBER **id**

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(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 managers/staff	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
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<b>Hour</b>	<b>Minutes</b>

**a19h**      **a19m**