

QUESTIONNAIRE NUMBER **id**

--	--	--	--	--	--	--	--	--	--

THE WORLD BANK GROUP
MOZAMBIQUE INFORMAL SECTOR BUSINESS SURVEY QUESTIONNAIRE 2018

GPS Coordinates	
Degrees (Latitude)	lat
Degrees (Longitude)	lon
Altitude	alt
City Code	city

A. CONTROL INFORMATION

A.1 Country code

a1

A.1a Language code

a1a

A.2a Interviewer code

a2a

A.2b Supervisor code

a2b

A.3 Time face-to-face interview begins:

Day (dd)	Month (mm)	Year (yyyy)	Hour (00 to 23)	Minutes (00 to 59)
a3d	a3m	a3y	a3h	a3min

Sc. SCREENER (SHORT-FORM)

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

I am conducting a study with **COWI Mozambique** on behalf of the World Bank Group to see how many businesses are located in this neighborhood.

INTERVIEWER: ANSWERS QUESTIONS A4 to Sc0 BEFORE STARTING FORMAL INTERVIEW WITH THE BUSINESS.

A.4 INTERVIEWER: WHAT IS THE MAIN OBSERVED BUSINESS ACTIVITY?

FOR CASES WHERE THE ACTIVITY IS NOT OBVIOUS BY SIMPLE OBSERVATION, PLEASE BRIEFLY TALK TO THE PERSON OPERATING THE BUSINESS TO LEARN MORE ABOUT THE TYPE OF ACTIVITY.

a41a

Production of	1	a4x
Re-selling of goods	2	
Provide services of	3	

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

		Main business
Making goods (Manufacturing) a4==1	Manufacturing of clothes or shoes	1
	Manufacturing of baked food (Baker)	2
	Manufacturing of coffee, sugar, oil, dry fruits and other processed foods (exclude restaurants, street food-sellers)	3
	Manufacturing of handcrafts	4
	Manufacturing of furniture	5
	Manufacturing of metal products	6
	Manufacturing of household items	7
	Manufacturing of tools and instruments	8
	Other manufacturing (not included above)	14
Re-selling goods (Services) a4==2	Selling food or groceries (street food sellers, restaurants)	15
	Selling of clothes or household items	16
	Selling of business/computer/phone services	17
	Selling of other goods	18
Provision of services a4==3	Transport Services	19
	Cleaning and washing services	20
	Hairdressers and barber shops	21
	Professional Services (including internet services)	22
	Repair of motor vehicles and motorcycles	231
	Repair of machinery and equipment	232
	Repair of computers, personal and household goods	233
	Construction	24
	Other services (not included above)	30
		a4

C.1a	INTERVIEWER: PLEASE INDICATE THE TYE OF PREMISES
-------------	---

1	Household
2	Non-household with permanent structure, including stalls or stand
3	No fixed premises, including hawkers
-9	DON'T KNOW (SPONTANEOUS)

c1a

Duplicate	INTERVIEWER: HAS THE RESPONDENT PREVIOUSLY ANSWERED THE SURVEY?
------------------	--

Yes	1	TERMINATE
No	2	

duplicate

Sc.0	INTERVIEWER: IS THE RESPONDENT WILLING TO PARTICIPATE IN THE SURVEY?
-------------	---

Yes	1	
No	2	GO TO Sfr

Sc.2	In [insert last calendar month] , how many people worked in this business? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.
-------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Number of people working in this business	Sc2	-9

INTERVIEWER: CHECK THAT THE SUM IS AT LEAST ONE

Sc.3	Does this business currently have? INTERVIEWER: READ OPTIONS
-------------	--

	Yes	No	DON'T KNOW (SPONTANEOUS)	REFUSAL (SPONTANEOUS)
Operating license (e.g., from municipality, or BAU) sc3a	1	2	-9	-8
Business Registration Certificate (E.g., Conservatória Do Registo Das Entidades Legais Or Balcão De Atendimento Único (Bau)) sc3b	1	2	-9	-8
NUIT (In The Name Of The Owner Or Business) sc3c	1	2	-9	-8

INTRVIEW TERMINATION CONDITIONS TO BE DETERMINED BASED ON COUNTRY CIRCUMSTANCES

Lf. LONG-FORM QUESTIONNAIRE (ONLY FOR Sc0 = 1)

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

You have been randomly selected to participate in a survey that will help to develop policies for businesses like yours in **Mozambique**. This survey consists of questions on several topics and will take 15-20 minutes to complete.

Lf.0: INTERVIEWER: IS THE RESPONDENT WILLING TO PARTICIPATE IN THE LONG FORM QUESTIONNAIRE?

YES: GO TO QUESTION B.0

NO : GO TO QUESTION LfR.

B. GENERAL INFORMATION

B.0 Are you the main owner of this business or activity?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

b0

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

Number of owners in this business	b1
DON'T KNOW (SPONTANEOUS)	-9

IF B1=1, GO TO B.2a

B.2 How many owners are female?

Number of female owners	b2
DON'T KNOW (SPONTANEOUS)	-9

GO TO B.3

THE TOTAL NUMBER OF FEMALE OWNERS SHOULD BE LESS THAN OR EQUAL TO B.1

B.2a Is the owner female?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

b0

owner	VARIABLE: IF B0=1, owner TAKES THE VALUE OF “YOU”, IF B0=2 owner TAKES THE VALUE OF “THE LARGEST OWNER”
-------	---

you
the largest owner

B.3	In which year did this business or activity originally start?
-----	---

	Year
Year business activity started	b3
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

B.4	Did [owner] start this business or activity?
-----	--

Yes	1	GO TO QUESTION B.6
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		b4

B.5	How did [owner] acquire ownership of this business or activity? INTERVIEWER: READ OUT
-----	--

Purchased an existing business	1	GO TO QUESTION B.7
Joined an existing family business	2	GO TO QUESTION B.7
Joined an existing non-family business	3	GO TO QUESTION B.7
OTHER (SPONTANEOUS)	4	GO TO QUESTION B.7
DON'T KNOW (SPONTANEOUS)	-9	GO TO QUESTION B.7
		b5

B.6	Please indicate if any of the following were reasons why [owner] <u>started</u> this business or activity: INTERVIEWER: READ OUT
-----	---

	Yes	No	DON'T KNOW (SPONTANEOUS)	
Convenience of location and/or hours b6a	1	2	-9	GO TO QUESTION B.8
The opportunity to start and develop a profitable business b6b	1	2	-9	GO TO QUESTION B.8
To have a secondary source of income b6c	1	2	-9	GO TO QUESTION B.8
Unable to find another source of income b6d	1	2	-9	GO TO QUESTION B.8

B.7	Please indicate if any of the following were reasons why [owner] joined this business or activity: INTERVIEWER: READ OUT
------------	---

	Yes	No	DON'T KNOW (SPONTONEOUS)
Convenience of location and/or hours b7a	1	2	-9
The opportunity to start and develop a profitable business b7b	1	2	-9
To have a secondary source of income b7c	1	2	-9
Unable to find another source of income b7d	1	2	-9

B.8	What was the main source of funding used to ["start" if b4==1 "acquire" if b4!=1] this business or activity: INTERVIEWER: READ OUT
------------	--

Own funds	1
Moneylenders	2
Microfinance institutions	3
Banks	4
Friends or relatives	5
Other sources	6
NOT APPLICABLE (SPONTANEOUS) (OWNER JOINED THE ACTIVITY)	-7
DON'T KNOW (SPONTANEOUS)	-9

B.8a	What was [owner]'s occupation prior to this business or activity? INTERVIEWER: READ OUT
-------------	---

Employed in the same type of business or activity	1
Employed in a different type of business or activity	2
Self-employed in a different type of business or activity	3
Self-employed in the same type of business or activity	4
Unemployed	5
Other (e.g., housewife, student, etc.)	6
DON'T KNOW (SPONTANEOUS)	-9

b8a

B.9	What is the [owner]'s age?
------------	----------------------------

	Years
Age of main [owner]	b9
DON'T KNOW (SPONTANEOUS)	-9

B.10	How many years of experience working in this industry or activity does the [owner] have? INTERVIEWER: IF THE NUMBER OF YEARS IS LESS THAN ONE YEAR, RECORD 1.
-------------	---

	Number of years
[owner]'s years of experience	b10
DON'T KNOW (SPONTANEOUS)	-9

B.11	What is [owner]'s highest level of education? INTERVIEWER - READ OUT
-------------	--

No school	1
Primary School – First level	2
Primary School – Second level	3
High School– First level	4
High School– Second level	5
Professional School	6
Undergraduate Degree	7
Post-graduate degree (Master's, Ph.D.)	8
DON'T KNOW (SPONTANEOUS)	-9

b11

B.12	For how many years [has]/[have] the [owner] lived in this city? INTERVIEWER: IF THE NUMBER OF YEARS IS LESS THAN ONE YEAR, RECORD 1.
-------------	--

	Number of Years
Number of years	b12
ENTIRE LIFE	-5
DOES NOT LIVE IN THIS CITY	-7
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION B.14
GO TO QUESTION B.14
GO TO QUESTION B.14

B.13	Where did [owner] live before moving to this city? INTERVIEWER: READ OUT.
-------------	---

Countryside or Smaller city in the same country	1
Bigger or same size of city in the same country	2
Different country	3
DON'T KNOW (SPONTANEOUS)	-9

b13

B.14	How many people live in [owner]'s household?
-------------	--

	Number
Number of household members of the [owner]	b14
DON'T KNOW (SPONTANEOUS)	-9

B.15	How many of [owner]'s household members are less than 6 years old?
-------------	--

	Number
Household members with less than 6 years old	b15
DON'T KNOW (SPONTANEOUS)	-9

B.16 [Is the]/ [Are] [owner] the primary income earner of the household?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
EQUAL INCOME EARNER	-5

b16

B.17 Does the [owner] currently have a job with a wage?
INTERVIEWER: INCLUDE EMPLOYMENT IN EITHER THE PRIVATE OR PUBLIC SECTOR

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION B.22

b17

B.18 [Has the]/[Have] [owner] ever had a job with a wage?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION B.20

GO TO QUESTION B.20

b18

B.19 When was the last time the [owner] had a job with a wage?

	Year
Year main owner had job with wage last time	b19
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

B.20 In the past two years, did the [owner] actively look for a job with a wage?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION MZB.1

GO TO QUESTION MZB.1

b20

B.21 Did the [owner] get the job?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

b21

MZB.1	If offered full-time employment with a regular monthly wage that is comparable to the current monthly earning from this business or activity, would the [owner] be willing to leave the current business or activity and take the full-time employment with a regular wage?
--------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

MZb1

B.22	How many of the [owner] 's household members, other than the [owner] , have a job with a wage?
-------------	--

	Number
Main owner's household members with job with a wage.	b22
NONE	0
DON'T KNOW (SPONTANEOUS)	-9

GO TO C.1

B.23	Have any of the [owner] 's household members ever had a job with a wage?
-------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION C.1

GO TO QUESTION C.1

b23

B.24	When was the last time the [owner] 's household members had a job with a wage?
-------------	---

	Year
Year [owner] 's household members had job with wage last time	b24
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

C. LOCATION AND INFRASTRUCTURE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic

C.1 Where is this business or activity primarily carried out from? **INTERVIEWER - READ OUT**

Within household premises	1
Outside household premises	2

GO TO QUESTION C.3

c1

C.1a What are reasons the business or activity is located within household premises:
INTERVIEWER: READ OUT

	Yes	No	DON'T KNOW (SPONTANEOUS)
It costs less to run a business from home. c1a1	1	2	-9
It makes it easier to manage family responsibilities along with work. c1a2	1	2	-9
There is no benefit working outside the household premises. c1a3	1	2	-9
Safe and secure for my customers. c1a4	1	2	-9
Minimizes the chance of being identified by tax authorities c1a5	1	2	-9

C.3 What is the main reason for the choice of location for this business or activity?
(INTERVIEWER: READ READ OUT)

Access to customers	1
Access to food and toilets	2
Access to water	3
Access to electricity	4
Safety	5
Freedom from harassment	6
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PLEASE ANSWER THIS QUESTION BY YOURSELF BASED ON ANSWER TO QUESTON A5

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

With fixed premises and with permanent structure	1
With fixed premises and with temporary structure	2
Without fixed premises (street vendors or services without fixed location)	3
DON'T KNOW (SPONTANEOUS)	-9
	c2

GO TO QUESTION C.31

C.4 [Does the]/ [Do] [owner] own the location or space occupied by the business or activity?

Yes	1	GO TO QUESTION C.31
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

c4

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

c5

C.31 Does this business or activity require electricity to produce goods or render services?

Yes	1	GO TO QUESTION C.38
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

c31

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

Yes	1	GO TO QUESTION C.32
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

c31a

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

Cash	1
Check or bank transfer	2
Another form of payment (by internet, etc.)	3
No payment for electricity	4
DON'T KNOW (SPONTANEOUS)	-9

c31b

C.32 In [insert last calendar month], did this business or activity experience power outage?

Yes	1	GO TO QUESTION C.38 GO TO QUESTION C.38
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

c32

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

Number of power outages per month	c33	IF '0', GO TO QUESTION C.38
DON'T KNOW (SPONTANEOUS)	-9	

C.34 How long did these power outages last on average?

	Hours	Minutes
Average duration of power outage	c34h	c34min
DON'T KNOW (SPONTANEOUS)	-9	-9

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION MZc1

c38

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION MZc1

GO TO QUESTION MZc1

c39

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

	Number
Number of incidents of water insufficiency	c40
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION MZc1

C.41 How long did these incidents of insufficient water supply last on average?

	Hours	Minutes
Average duration of power outage	c41h	c41min
DON'T KNOW (SPONTANEOUS)	-9	-9

MZC.1 At the present time, does this establishment have access to Internet for business purposes?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

MZc1

MZC.2 At the present time, does this establishment use computer(s)?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

MZc2

MZC.3	At the present time, does this establishment have its own website or social media account?
--------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

MZc3

I. CRIME

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

I.1 Over the last **three months**, did this business or activity spend on security, for example equipment, personnel, security services, or protection payments?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION I.3

GO TO QUESTION I.3

i1

I.2 Please estimate the total cost of security over the last **three months**

	LCU
Total cost of security	i2
DON'T KNOW (SPONTANEOUS)	-9

I.3 Over the last **three months**, has this business or activity experienced losses as a result of crime?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION I.6

GO TO QUESTION I.6

i3

I.4a Over the last **three months**, how many incidents of crime did this business or activity experience?

	Number
Number of crime incidents	I4a
DON'T KNOW (SPONTANEOUS)	-9

I.4 Please estimate the value of losses, including sales lost, due to crime that occurred to this business or activity over the last **three months**.

	LCU
Total value of losses	i4
DON'T KNOW (SPONTANEOUS)	-9

I.6 Over the last **three months**, has this business or activity experienced or exposed to harassment by government officials or police?

Yes	1
No	2
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

i6

D. SALES AND SUPPLIES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

The next topic to be covered is about this business or activity's sales and purchases.

D.4 In [insert last calendar month], what were the **total** sales of this business or activity?

	LCU
Last month's total sales	d4
DON'T KNOW (SPONTANEOUS)	-9

D.5 The total sales in [insert last calendar month] were:

INTERVIEWER: READ OUT

Higher than usual	1
Lower than usual	2
The usual	3
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION D.7

d5

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

	LCU
Regular month's total sales	d6
DON'T KNOW (SPONTANEOUS)	-9

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

	LCU
Slowest month's total sales	d7
DON'T KNOW (SPONTANEOUS)	-9

D.8 Could you please estimate total sales of this business or activity in the month of the year with the **highest sales**?

	LCU
Busiest month's total sales	d8
DON'T KNOW (SPONTANEOUS)	-9

D.9 How many **months per year** does this business or activity normally operate?

	Months
Months of operation per year	d9
DON'T KNOW (SPONTANEOUS)	-9

D.10 How many **hours per week** does this business or activity normally operate?

	Hours
Hours of normal operation	d10
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
I would now like to ask about relations and interactions with suppliers and customers.

MZD.10 Does this business or activity produce or provide services to other businesses?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

MZd10

D.11 Does this business or activity produce or provide services under contract for another business or person?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

d11

D.13 Does this business or activity purchase its inputs or supplies from suppliers under contract?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION D.15
GO TO QUESTION D.15

d13

D.14 For how many months has this business or activity worked with the primary supplier of its main input or sales item?

	Number of months
Months of relations with primary supplier	d14
LESS THAN ONE MONTH	1
DON'T KNOW (SPONTANEOUS)	-9
ONE YEAR OR MORE	12

D.15	Which of the following best describes a typical customer? INTERVIEWER: READ ONE BY ONE
-------------	---

Someone familiar known through personal interactions	1	
Someone familiar known as a repeated customer	2	
Someone unfamiliar	3	
DON'T KNOW (SPONTANEOUS)	-9	d15

D.16	When selling to customers, during the last year, how frequently were agreements fulfilled without any problems, disputes, or delays? INTERVIEWER: READ OUT
-------------	--

Never	1	
Rarely	2	
Frequently	3	
DON'T KNOW (SPONTANEOUS)	-9	d16

D.17	When buying from suppliers, during the last year, how frequently were agreements fulfilled without any problems, disputes, or delays? INTERVIEWER: READ OUT
-------------	---

Never	1	
Rarely	2	
Frequently	3	
DON'T KNOW (SPONTANEOUS)	-9	d17

D.18	When buying from suppliers, during the last year, how effective were each of the following in avoiding or resolving problems? INTERVIEWER: READ OUT
-------------	---

	Not at all	Slightly	Moderately	Very much	DON'T KNOW (SPONTANEOUS)
Personal trust or future business interests d18a	1	2	3	4	-9
Paying a third party to intervene d18b	1	2	3	4	-9
Others unpaid party, including government officials, police, or courts d18c	1	2	3	4	-9

IR. BUSINESS PRACTICES

IR.1	In the last three months, has this business or activity done each of the following: INTERVIEWER: READ OUT
-------------	---

	Yes	No	DON'T KNOW (SPONTANEOUS)
Visited one of its competitor's businesses to see what products they have available for sale. ir1a	1	2	-9
Asked existing customers whether there are any other products this establishment should sell or produce. ir1b	1	2	-9
Talked with former customers to find out why they have stopped buying from this establishment. ir1c	1	2	-9
Used any special offer to attract customers. ir1d	1	2	-9
Asked suppliers which products are selling well. ir1e	1	2	-9

IR.2	In the last three months , has this business or activity attempted to negotiate with a supplier for a lower price?
-------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ir2

IR.3	How frequently does this business or activity run out of stock of inventories or raw materials? INTERVIEWER : READ OUT
-------------	--

Never, it always has enough on hand	1
Rarely	2
Frequently, at least once every three months	3
DON'T KNOW (SPONTANEOUS)	-9

ir3

IR.4	Does this business or activity keep written business records?
-------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ir4

GO TO QUESTION IR.6
GO TO QUESTION IR.6

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k3

IR.6	Does this business or activity have a written budget for monthly costs, such as rent, electricity, maintenance, transport and other costs?
-------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ir6

IR.7	Does this business or activity have a target for sales over the next year?
-------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION IR.9

GO TO QUESTION IR.9

ir7

IR.8	How frequently does this business or activity compare actual sales to target? INTERVIEWER : READ OUT
-------------	--

Never or do not compare	1
Once a year or less frequent	2
Two or three times a year	3
Monthly or more often	4
DON'T KNOW (SPONTANEOUS)	-9

ir8

IR.9	Has this business or activity made a budget of the costs it is likely to face next year?
-------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ir9

IR.10	Does this business or activity prepare a profit and loss statement at least once a year?
--------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ir10

IR.16	At the present time, does this business use mobile money for its day to day activities?
--------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ir16

K. FINANCE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**I would like to ask you a few questions about how this business or activity finances its operations.**

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

		Yes	No	DON'T KNOW (SPONTANEOUS)
Own funds	k4a	1	2	-9
Moneylenders	k4b	1	2	-9
Microfinance institutions	k4c	1	2	-9
Banks	k4d	1	2	-9
Friends or relatives	k4e	1	2	-9
Other sources	k4f	1	2	-9

K.3b	In the last year, did this business or activity buy inputs, goods or supplies on credit or receive advances from customers?
-------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k3b

K.5	In the last year, did this business or activity sell goods or services on credit?
------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

K5

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION K.10**GO TO QUESTION K.10****k6**

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

	LCU	DOES NOT APPLY	DON'T KNOW
Machinery and equipment, new or used	k7a	-7	-9
Vehicles and other means of transport, new or used	k7b	-7	-9

K.8	In the last 3 years, has this business or activity financed the purchases of machinery, vehicles or other means of transport, equipment, land or buildings of this business or activity by using: INTERVIEWER: READ ONE BY ONE
------------	--

	Yes	No	DON'T KNOW (SPONTANEOUS)
Own funds k8a	1	2	-9f
Moneylenders k8b	1	2	-9
Microfinance institutions k8c	1	2	-9
Banks k8d	1	2	-9
Friends or relatives k8e	1	2	-9

K.10	Does the [owner] have a bank account to run this business or activity?
-------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k10

K.11	Does the [owner] use a separate bank account for the household?
-------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k11

MZK.11	In its current operations, does the [owner] use mobile money to pay suppliers?
---------------	--

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

MZk11

MZK.12	In its current operations, does the [owner] use mobile money for savings?
---------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

MZk12

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION K.17

GO TO QUESTION K.17

k12

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

Bank	1
Moneylenders	2
Microfinance institutions	3
Input supplier or customer	4
Other	5
DON'T KNOW (SPONTANEOUS)	-9
k13	

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k16

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION L.2

k17

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

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

k18

L. LABOR

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

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

L.1	In [insert last calendar month], how many of the people worked in this business were: INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.
------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Paid	11a	-9
Unpaid	11b	-9

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

L.2	Would you say that in [insert last calendar month] the number of people working in this business or activity was: INTERVIEWER: READ OUT. INCLUDE BOTH PAID AND UNPAID WORKERS.
------------	--

Higher than usual	1
Lower than usual	2
The usual	3
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION L.4

12

L.3	Considering a regular month in the last year, could you please estimate how many people worked in this business or activity, including paid and unpaid workers: INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.
------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Paid and unpaid	13	-9

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

L.4	In the month with the highest number of people working over the last year, how many people worked in this business, including paid and unpaid workers? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.
------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Paid and unpaid	14	-9

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

L.5	In the month with the lowest number of people working over the last year, how many people worked in this business, including paid and unpaid workers? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.
------------	---

	Number	DON'T KNOW (SPONTANEOUS)
Paid and unpaid	15	-9

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

L.6	In [insert last calendar month] , how many females worked in this business, including paid and unpaid workers? INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.
------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Paid and unpaid	16	-9

INTERVIEWER: SKIP QUESTIONS MZS.3 AND MZS.6 IF OWNER IS THE ONLY PERSON WORKING IN THE BUSINESS,

MZS.3	How many years of work experience does a typical person working in the business or activity have, including paid and unpaid workers? Please consider all years of work experience.
--------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Years of experience	MZs3	-9

MZS.6	For the following types of skills, how do you rate the level of skills of the people who work in this business or activity, including paid and unpaid workers? INTERVIEWER: PLEASE READ OUT
--------------	---

				(SPONTANEOUS)		
		Below required	As required	Above required	DON'T KNOW	DOES NOT APPLY
Numeracy or math skills	MZs6a	0	1	2	-9	-7
Problem solving or critical thinking	MZs6b	0	1	2	-9	-7
Foreign languages	MZs6c	0	1	2	-9	-7
Managerial and leadership skills	MZs6d	0	1	2	-9	-7
Interpersonal and communication skills	MZs6e	0	1	2	-9	-7
Job-specific technical skills	MZs6f	0	1	2	-9	-7

MZS.5	For the following types of skills, please rate the [owner]'s level of skill INTERVIEWER: PLEASE READ OUT THE QUESTIONS
--------------	--

				(SPONTANEOUS)		
		Below required	As required	Above required	DON'T KNOW	DOES NOT APPLY
Numeracy or math skills	MZs5a	0	1	2	-9	-7
Problem solving or critical thinking	MZs5b	0	1	2	-9	-7
Foreign languages	MZs5c	0	1	2	-9	-7
Managerial and leadership skills	MZS5d	0	1	2	-9	-7
Interpersonal and communication skills	MZs5e	0	1	2	-9	-7
Job-specific technical skills	MZs5f	0	1	2	-9	-7

L.7	How many of the people working in this business or activity (including the owner) have the following skills?
------------	--

	Number	DON'T KNOW (SPONTANEOUS)
Can read	17a	-9
Can write	17b	-9
Can use a computer	17c	-9
Can speak a language other than their native language (KEEP COUNTRY SPECIFIC)	17d	-9

R. REGISTRATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

R.1 Over the last **THREE** years, [have][owner] [has] the [owner] considered registering this business or activity with the **Conservatória do Registo das Entidades Legais or Balcão de Atendimento Único**?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

r1

MZR.1 Is the [owner] currently interested in registering this business or activity with the **Conservatória do Registo das Entidades Legais or Balcão de Atendimento Único**?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

MZr1

R.7 Over the last three years, [have][owner] [has] the [owner] taken any steps to register the business or activity?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

r7

R.2 Please indicate if any of the following is a reason why this business or activity is not registered with [insert name of the registration office where businesses are required to register]
(INTERVIEWER: READ OUT)

	Yes	No	DON'T KNOW (SPONTANEOUS)
Because of time, fees, and paper work required to complete registration r2a	1	2	-9
Because of the taxes that need to be paid if registered r2b	1	2	-9
Because of the inspections and meetings with government officials that would take place if registered r2c	1	2	-9
Because of the bribes registered businesses need to pay r2d	1	2	-9
Because there is no benefit for my business or activity from being registered r2e	1	2	-9
Because of lack of information about the process of registration, including where to register. r2f	1	2	-9

MZR.2	Please select the top two reasons why this business or activity is not registered with [insert name of the registration office where businesses are required to register] INTERVIEWER: PLEASE READ OUT
--------------	---

Because of time, fees, and paper work required to complete registration	1
Because of the taxes that need to be paid if registered	2
Because of the inspections and meetings with government officials that would take place if registered	3
Because of the bribes registered businesses need to pay	4
Because there is no benefit for my business or activity from being registered	5
Because of lack of information about the process of registration, including where to register.	6

Top 1 reason why business is not registered	MZr2a
Top 2 reason why business is not registered	MZr2b
DON'T KNOW (SPONTANEOUS)	-9

R.6	As I read several options please indicate if each one represents a benefit for your business or activity that could be obtained from being registered with the [insert name of the registration office where businesses are required to register] . INTERVIEWER: READ OUT
------------	--

	Yes	No	DON'T KNOW (SPONTANEOUS)	DOES NOT APPLY
Better access to financing or loans r6a	1	2	-9	-7
Better access to raw materials, infrastructure services, and government services r6b	1	2	-9	-7
Less bribes to pay r6c	1	2	-9	-7
Better access to potential customers r6d	1	2	-9	-7

R.8	Has a customer ever refused to do business with this business or activity because it is not registered?
------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

r8

R.9	Are there registered firms that provide the same good or service as in this business or activity?
------------	---

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

SKIP R.5
SKIP R.5

r9

R.10	How do this business' or activity's prices compare to the prices of similar products or services supplied by registered firms?
-------------	--

I offer prices lower than registered firms	1
I offer roughly similar prices	2
I offer prices higher than registered firms	3
DON'T KNOW (SPONTANEOUS)	-9

r10

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

Yes	1
No	2
REF (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

r5

I.5	Do you think that unregistered businesses or activities similar to this one give informal payments, gifts, bribes or protection payments to government officials or police in order to stay in business?
------------	--

Yes	1
No	2
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

i5

N. ASSETS

N.1 For **[insert last calendar month]**, what was the total cost incurred by this business in order to make or sell their products/services, including material cost, labor cost and indirect costs?

	LCU	DON'T KNOW (SPONTANEOUS)
Total cost of sales	n1	-9

N.2 For **[insert last calendar month]**, please provide the following information about this business or activity:

	LCU	DON'T KNOW (SPONTANEOUS)
Total cost of workers including salaries and any other form of payment	n2a	-9
Total costs of electricity	n2c	-9

N.3 In its current operations, does this business or activity use any machinery or equipment (excluding tools)?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

n3

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

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

n4

MZN.7 Now I am going to ask you about any utensils, tools, machinery and equipment, vehicles and other property **currently used** in your business or activity, regardless of whether they are owned, rented or leased.

Please estimate how much it would cost if this establishment were to purchase the following assets that are **currently used in this business**, in their current condition and regardless of whether the business or activity owns them or not.

INTERVIEWER: READ OPTIONS

	LCU	DON'T KNOW (SPONTANEOUS)	DOESN'T APPLY (SPONTANEOUS)
Tools and utensils	MZn7a	-9	-7
Machinery and equipment	MZn7b	-9	-7
Furniture	MZn7c	-9	-7
Vehicles, cycles, carts and other transportation devices used in the business	MZn7d	-9	-7
Site, including land and buildings	MZn7e	-9	-7
Other physical assets (excluding inventories) used in the business	MZn7f	-9	-7

MZN.8	At market prices, what is the value of your current inventories held as finished goods?
--------------	---

	LCU
Market value of inventories	MZn8
DON'T KNOW (SPONTANEOUS)	-9

MZN.1	In [insert last completed month] , what were the net profits or losses of this business or activity in LCU?
--------------	---

	LCU
The NET PROFITS or LOSSES of this establishment in the last completed month	MZn1
DON'T KNOW (SPONTANEOUS)	-9

MZN.1a	INTERVIEWER: BASED ON THE ANSWER TO QUESTION MZN.1 ABOVE, IN [INSERT LAST COMPLETED MONTH DID THIS BUSINESS OR ACTIVITY MAKE?
---------------	--

Profit	1	MZn1a
Loss	2	
Zero Profit	3	

MZN.2	The NET PROFITS or LOSSES of this business or activity in [insert last completed month] represented: INTERVIEWR: READ OUT
--------------	---

Higher than usual	1	GO TO QUESTION CG.1
Lower than usual	2	
The usual	3	
DON'T KNOW (SPONTANEOUS)	-9	
		MZn2

MZN.3	What were the NET PROFITS or LOSSES of this establishment in a regular month , i.e., a month that is neither the busiest nor the slowest of the year?
--------------	---

	LCU
The NET PROFITS or LOSSES of this establishment in a regular month	MZn3
DON'T KNOW (SPONTANEOUS)	-9

MZN.3a	INTERVIEWER: BASED ON THE ANSWER TO QUESTION MZN.3 ABOVE, IN A REGULAR MONTH DOES THIS BUSINESS OR ACTIVITY MAKE?
---------------	--

Profit	1	MZn3a
Loss	2	
Zero Profit	3	

O. VIEWS

CG.1

Here are a number of statements that may or may not apply to you. When responding, think of how you compare to most people -- not just the people you know well, but most people out there. There are no right or wrong answers, so just answer honestly!

Using the response options on the card where 1 equals to Strongly Disagree and 7 to Strongly Agree, to what extent do you agree or disagree with the following statements?

SHOW CARD 1

(STATEMENTS NEED TO APPEAR IN RANDOM ORDER)

	Strongly disagree	Disagree	Somewhat disagree	Neither nor	Somewhat agree	Agree	Strongly agree	DON'T KNOW
In my work assignments, I try to be my own boss. cg1	1	2	3	4	5	6	7	-9
Entrepreneurship is an important part of who I am. cg2	1	2	3	4	5	6	7	-9
I think of myself as someone who generally thinks about Entrepreneurship. cg3	1	2	3	4	5	6	7	-9
New ideas and projects sometimes distract me from previous ones. cg4	1	2	3	4	5	6	7	-9
Setbacks don't discourage me. cg5	1	2	3	4	5	6	7	-9
I have been obsessed with a certain idea or project for a short time but later lost interest. cg6	1	2	3	4	5	6	7	-9
I am a hard worker. cg7	1	2	3	4	5	6	7	-9
I often set a goal but later choose to pursue a different one. cg8	1	2	3	4	5	6	7	-9
I have difficulty maintaining my focus on projects that take more than a few months to complete. cg9	1	2	3	4	5	6	7	-9
I finish whatever I begin. cg10	1	2	3	4	5	6	7	-9
I am diligent. cg11	1	2	3	4	5	6	7	-9
I am strong enough to overcome life's struggles. cg12	1	2	3	4	5	6	7	-9

At root, I am a weak person. cg13	1	2	3	4	5	6	7	-9
I can handle the situations that life brings. cg14	1	2	3	4	5	6	7	-9
I'm usually an unsuccessful person. cg15	1	2	3	4	5	6	7	-9
I often feel that there is nothing I can do well. cg16	1	2	3	4	5	6	7	-9
I feel competent to deal effectively with the real world. cg17	1	2	3	4	5	6	7	-9
I often think that I'm a failure. cg18	1	2	3	4	5	6	7	-9
I usually feel I can handle the typical problems that come up in life. cg19	1	2	3	4	5	6	7	-9
I go my own way at work, regardless of the opinions of others. cg20	1	2	3	4	5	6	7	-9
I disregard rules and regulations that hamper my personal freedom. cg21	1	2	3	4	5	6	7	-9
I consider myself a "team player" at work. cg22	1	2	3	4	5	6	7	-9
I try my best to work alone on a job. cg23	1	2	3	4	5	6	7	-9

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

Position of main respondent

Largest owner	1
Employee related to largest owner	2
Employee NOT related to largest owner	3
Other	4

a15a1a

	Years with the business	Gender
Main respondent	a15a2a	a15a3a

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

A.15b Name of City

a15b

A.15c Name of neighborhood

a15c

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

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

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)

S/R. INFORMATION ON REFUSALS

INFORMATION CODED BY ENUMERATOR IN THE CASE OF REFUSAL (A0 = 2)

INTERVIEWER: HOW MANY PEOPLE ARE OBSERVED WORKING IN THE BUSINESS ACTIVITY?

INCLUDE ALL PEOPLE OBSERVED CURRENTLY WORKING (INCLUDING RESPONDENT)

	Number
Number of people observed working in the business	rf4

A.15b Name of City

a15b

A.15c Name of neighborhood

a15c

A.15 Time interview ends:

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

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)

L/R. INFORMATION ON LONG-FORM REFUSALS

INFORMATION CODED BY ENUMERATOR IN THE CASE OF REFUSAL (Lf.0 = 2)

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

Position of main respondent

Largest owner	1
Employee related to largest owner	2
Employee NOT related to largest owner	3
Other	4

a15a1a

	Years with the business	Gender
Main respondent	a15a2a	a15a3a

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

A.15b Name of City

a15b

A.15c Name of neighborhood

a15c

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

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

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)