

QUESTIONNAIRE NUMBER **id**

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<p>THE WORLD BANK GROUP ZAMBIA MICRO-ENTERPRISES SURVEY QUESTIONNAIRE 2019</p>

GPS Coordinates (recorded automatically)

GPS	Lat, lon
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Time (recorded automatically): **sc4my**

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

SHORT-FORM

INTERVIEWER: COMPLETE ONE SHORT FORM FOR EVERY FOUND BUSINESS IN THE BLOCK. IDENTIFY BUSINESSES BY OBSERVATION OR BY ASKING QUESTIONS. REMEMBER THAT BUSINESSES COULD BE CARRIED OUT INSIDE HOUSEHOLDS

INTERVIEWER: PLEASE INDICATE THE TYPE OF PREMISES

1	Household
2	Non-household with permanent structure
3	Non-household with temporary structure, including stall or stands
4	Non-fixed premises, including hawkers
-9	DON'T KNOW (SPONTANEOUS)

cla

A.4

INTERVIEWER: WHAT IS THE MAIN OBSERVED BUSINESS ACTIVITY?

WHERE THE ACTIVITY IS NOT OBVIOUS BY OBSERVATION, PLEASE BRIEFLY TALK TO THE PERSON OPERATING THE BUSINESS TO LEARN MORE ABOUT THE TYPE OF ACTIVITY. IF THERE IS MORE THAN ONE BUSINESS OR ACTIVITY, SELECT THE BUSINESS OR ACTIVITY WITH THE HIGHEST VALUE OF SALES

		Main business	
Making goods (Manufacturing) a41a1==1	Manufacturing of clothes or shoes	1	a4m
	Manufacturing of 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. Specify a4x _____	14	
Re-selling goods (Services) a41a1==2	Selling food or groceries (street food sellers, restaurants)	15	a4r
	Selling of agricultural products	151	
	Selling of clothes or household items	16	
	Selling of business/computer/phone services	17	
	Selling of other goods. Specify a4x _____	18	
Provision of services a41a1==3	Transport Services	19	a4s
	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. Specify a4x _____	30	

Good day: I'm conducting a study on behalf **IPSOS ZAMBIA** to measure how many businesses are located in this neighborhood.

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

Yes	1
No	2
Respondent previously answered survey	3

GO TO SfR
Duplicate

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

Sc.3a **Does this business have a registration with PACRA?**

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

GO TO Sc.3c
GO TO Sc.3c

sc3a

Sc.3b **a- Does this business have a registration with ZRA**

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

sc3b

Sc.3c **b- Does this business have a registration and operating permits from City Council or municipality**

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

GO TO B.0

sc3c

Sc.3d **c- Does this business currently have Musonko?**

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

sc3d

Lf. LONG-FORM QUESTIONNAIRE

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 Zambia. This survey consists of questions on several topics and will take 15-20 minutes to complete.

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

1. YES
2. NO *GO TO QUESTION LfR*

If responsive

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 <i>IF 1 GO TO B.2a</i>
DON'T KNOW (SPONTANEOUS)	-9

B.2 How many owners are female?

Number of female owners	b2 <i>GO TO B.3</i>
DON'T KNOW (SPONTANEOUS)	-9

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?
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	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?
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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
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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
Inherited	4	GO TO QUESTION B.7
OTHER (SPONTANEOUS)	5	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] started this business or activity: INTERVIEWER: READ OUT
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	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
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	Yes	No	DON'T KNOW (SPONTANEOUS)
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 money to ["start" if b4==1 "acquire" if b4!=1] this business or activity? INTERVIEWER: READ OUT
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Own funds	1
Friends or relatives	2
Moneylenders	3
Microfinance institutions	4
Banks	5
Other sources	6
NOT APPLICABLE (SPONTANEOUS)	-7
DON'T KNOW (SPONTANEOUS)	-9

B.8a	What was [owner]'s occupation prior to this business or activity? INTERVIEWER: READ OUT
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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?
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	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.
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	Number of years
[owner]'s years of experience	b10
DON'T KNOW (SPONTANEOUS)	-9

B.11	What is [owner]'s highest level of completed education? INTERVIEWER - READ OUT
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No school	1
Primary School – (Grade 1-7)	2
Lower Secondary School (Grade 8-9)	3
High School – Upper Secondary School (Grade 10-12)	4
Vocational training/Diploma	5
Undergraduate Degree	6
Post-graduate degree (Master's or Ph.D.)	7
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.
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	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.
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Rural/village in Zambia	1
Smaller city/town in Zambia	11
Bigger or same size of city/town in Zambia	2
Different country	3
DON'T KNOW (SPONTANEOUS)	-9

b13

B.13a	Name of city/town, province or country [owner] lived before moving to this city? ANSWER OPTIONS TO BE CUSTOMIZED BY COUNTRY
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	Name of city, province or country
Name of city, province or country	b13ax
DON'T KNOW (SPONTANEOUS)	-9

B.14	How many people live in [owner]'s household? INTERVIEWER: INCLUDE RESPONDENT IF APPLICABLE
-------------	------------------------------------------------------------------------------------------------------

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

B15 to be skipped if b14==1

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 either a temporary or permanent contract?
INTERVIEWER: INCLUDE EMPLOYMENT IN EITHER THE PRIVATE OR PUBLIC SECTOR

Yes	1	GO TO QUESTION B.22
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

b17

B.18 [Has the]/[Have] [owner] ever had a job with temporary or permanent contract?

Yes	1	GO TO QUESTION B.20 GO TO QUESTION B.20
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

b18

B.19 When was the last year the [owner] had a job with a temporary or permanent contract?

	Year
Year main owner had job with temporary or permanent contract	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 temporary or permanent contract?

Yes	1	GO TO QUESTION B.22 GO TO QUESTION B.22
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

b20

B.21	Did the [owner] get the job?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

b21

Question to be asked only if b14>0

B.22	How many of the [owner]'s household members, other than the [owner], have a job with a temporary or permanent contract?
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	Number
Main owner's household members with job with temporary or permanent contract	b22
NONE	0
DON'T KNOW (SPONTANEOUS)	-9

If =1, GO TO ZAMB.1

B.23	Have any of the [owner]'s household members ever had a job with a temporary or permanent contract?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION ZAMB.1

GO TO QUESTION ZAMB.1

b23

B.24	When was the last time the [owner]'s household members had a job with a temporary or permanent contract? INTERVIEWER: IF SEVERAL HOUSEHOLD MEMBERS HAD IT CHOSE THE MOST RECETN ONE
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	Year
Year [owner]'s household members had job with temporary or permanent contract	b24
DON'T KNOW (SPONTANEOUS)	-9

ZAMB.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 you be willing to leave the current business or activity and take the full-time employment with a regular wage?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ZAMB1

IR.4	Does this business or activity keep written business records?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

ir4

K.3	Are the accounts of the business or activity kept separately from the household expenses?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

k3

A.20	On which calendar date did the last completed fiscal year end?
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Year	Month	Day
a20y	a20m	a20d

C. LOCATION AND INFRASTRUCTURE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic

INTERVIEWER: GO TO C.31 IF c1a=4 (business with no fixed premises, including hawkers)

INTERVIEWER: ASK THE FOLLOWING ONLY IF c1a=1 (business within household premises) otherwise go to c3

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 OUT)
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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

C.4	[Does the]/ [Do] [owner] own the location 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 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 provide 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
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION C.32

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
Included in the rent	5
Mobile money	6
DON'T KNOW (SPONTANEOUS)	-9

c31b

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

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

GO TO QUESTION C.38

GO TO QUESTION C.38

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
DON'T KNOW (SPONTANEOUS)	-9

IF '0', GO TO QUESTION C.38

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

Question to be asked only if business is NOT hawker (c1a!=4)

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 C.42

c38

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

Yes	1	GO TO QUESTION C.42 GO TO QUESTION C.42
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		c39

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

	Number	GO TO QUESTION C.42
Number of incidents of water insufficiency	c40	
DON'T KNOW (SPONTANEOUS)	-9	

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

	Hours	Minutes
Average duration of insufficient water supply	c41h	c41min
DON'T KNOW (SPONTANEOUS)	-9	-9

C.42 At the present time, does this establishment use:

	Yes	No	DON'T KNOW (SPONTANEOUS)
Computers (laptop or desktop) c42a	1	2	-9
Tablet c42b	1	2	-9
Cellphone or Smartphone. c42c	1	2	-9

ZAMC.1 At the present time, do you have a website or social media account used for this business?

Yes	1	ZAMc1
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

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**

	ZMK
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**.

	ZMK
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

GO TO D.4

GO TO D.4

GO TO D.4

i6

ZAMI.7	In any of these incidents, were any goods or property taken or confiscated?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO QUESTION D.4
GO TO QUESTION D.4

ZAMi7

ZAMI.8	What was the value of the taken, confiscated, goods or property?
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	ZMK
Total value of taken goods or property	ZAMi8
DON'T KNOW (SPONTANEOUS)	-9

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.

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

MICD.2 In **[Insert reference period]**, what were this establishment's total annual sales for **all** products and services?

	ZMK
Last reference period's total sales	MICd2
DON'T KNOW (SPONTANEOUS)	-9

MICN.3 **Two years ago**, what were total annual sales for this establishment?

	ZMK
Total annual sales in [Insert reference period minus two]	MICn3
ESTABLISHMENT WAS NOT IN BUSINESS IN REFERENCE PERIOD [Insert reference period minus two]	-7
DON'T KNOW (SPONTANEOUS)	-9

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

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

D.6 In a **regular month** last year, what were total sales for this business or activity?

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

D.7 In the month with the **lowest** sales last year, what were total sales for this business or activity?

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

D.8	In the month with the highest sales last year, what were total sales for this business or activity?
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	ZMK
The highest total sales in a month	d8
DON'T KNOW (SPONTANEOUS)	-9

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

ZAMD.1	Who are the main customers of this business or activities? INTERVIEWER: READ OUT
---------------	---------------------------------------------------------------------------------------------------

Individuals/people	1
Businesses with less than 5 employees	2
Businesses with 5 or more employees	3
Others	4
DON'T KNOW (SPONTANEOUS)	-9

ZAMd1

ZAMD.2	Where do you mainly get your inputs, goods or supplies for this business? INTERVIEWER: READ OUT
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Buy from individuals/people	1
Buy from businesses with less than 5 employees	2
Buy from businesses with 5 or more employees	3
I produce it by myself	4
Others	5
DON'T KNOW (SPONTANEOUS)	-9

ZAMd2

D.14	How long has this business or activity worked with the primary supplier of its main input or sales item?
-------------	----------------------------------------------------------------------------------------------------------

	Number of Years
Number of years	d14
LESS THAN ONE YEAR	0
DON'T KNOW (SPONTANEOUS)	-9

D.15	Which of the following best describes your typical customer? INTERVIEWER: READ OUT
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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.10a	Does this business or activity produce or provide services to other businesses?
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Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		d10a

MICE.2	In [Insert reference period] , for the main market in which this establishment sold its main product, how many competitors did this establishment's main product face?
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Number of competitors	MICe2b
TOO MANY TO COUNT	-4
DON'T KNOW (SPONTANEOUS)	-9

MICE.11	Does this establishment compete against unregistered or informal establishments?
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Yes	1	
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		MICe11

IR. BUSINESS PRACTICES

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

Now let's talk about how this business or activity is run.

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 competitors' 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
Sometimes	3
Frequently, at least once every three months	4
DON'T KNOW (SPONTANEOUS)	-9

ir3

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

ir10

MICJ.2	It is said that establishments in Zambia sometimes report only part of their labor cost for the purposes of payroll taxes. On average, what percentage of the labor cost do establishments like this one report?
---------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	Percent
Percentage of labor cost reported	MICj2%
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

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 or equipment, vehicles or other means of transport 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

	ZMK	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 or equipment, vehicles or other means of transport for 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

K.11a	In its current operations, does the [owner] use mobile money? MOBILE MONEY TO BE TAILORED TO HOW IT IS COMMONLY KNOWN IN EACH COUNTRY
--------------	--------------------------------------------------------------------------------------------------------------------------------------------------------

Yes	1	
No	2	GO TO K.12
DON'T KNOW (SPONTANEOUS)	-9	GO TO K.12

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

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

k11b

K.11c	In its current operations, does the [owner] use mobile money to save?
--------------	------------------------------------------------------------------------------

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

k11c

K.11d In its current operations, does the **[owner]** use mobile to pay utility bills?

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

k11d

K.11e In its current operations, does the **[owner]** use mobile money to receive payments from customers?

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

k11e

K.11f In its current operations, does the **[owner]** use mobile money to pay loans?

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

k11f

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

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

Banks	1
Money lenders	2
Microfinance institutions	3
Input suppliers or customers	4
Others	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

MICK.14	Referring only to this most recent line of credit or loan, what type of collateral was required? INTERVIEWER: READ OUT
----------------	----------------------------------------------------------------------------------------------------------------------------------

Collateral	Yes	No	DON'T KNOW (SPONTANEOUS)
Land, buildings under ownership of the establishment MICK14a	1	2	-9
Machinery and equipment including movables MICK14b	1	2	-9
Accounts receivable and inventories MICK14c	1	2	-9
Personal assets of owner (house, etc.) MICK14d	1	2	-9
Other forms of collateral not included in the categories above MICK14e	1	2	-9

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

	ZMK
Size of most recent line of credit or loan approved MICK11	
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

MICK.15a	Referring only to this most recent line of credit or loan, what was the approximate value of the collateral required?
-----------------	-----------------------------------------------------------------------------------------------------------------------

	ZMK
Value of collateral MICK15a	
DON'T KNOW (SPONTANEOUS)	-9

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

Yes	1	GO TO QUESTION K.20
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

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

MICK.20	Referring only to this most recent application for a line of credit or loan, what was the outcome of that application? INTERVIEWER: READ OUT
----------------	--------------------------------------------------------------------------------------------------------------------------------------------------------

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

MICk20a1

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	I1a	-9
Unpaid	I1b	-9

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

ZAML.1	In [insert last calendar month], how many of the people worked in this business were family members of the owner (s)?
---------------	------------------------------------------------------------------------------------------------------------------------------

	Number	DON'T KNOW (SPONTANEOUS)
Family members	ZAMI1	-9

L.3	In a regular month last year, 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	I3	-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	I4	-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

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

MICJ.3	What percentage of its labor cost does this establishment report for the purposes of payroll taxes?
---------------	-----------------------------------------------------------------------------------------------------

	Percent
Percentage of labor costs reported	MICj3 %
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

M. BUSINESS ENVIRONMENT

MICM.1	By looking at the list of elements of the business environment please tell me which one, if any, currently represents the biggest obstacle faced by this establishment. INTERVIEWER: SHOW RANDOMIZED LIST TO THE RESPONDENT. DO NOT READ OPTIONS.
---------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	POSITION
1-Access to finance	m1a_finance_pos
2-Access to land	m1a_land_pos
3-Business licensing and permits	m1a_permit_pos
4-Corruption	m1a_corruption_pos
5-Courts	m1a_courts_pos
6-Crime, theft and disorder	m1a_crime_pos
7-Customs and trade regulations	m1a_trade_pos
8-Electricity	m1a_electricity_pos
9-Inadequately educated workforce	m1a_workforce_pos
10-Labor regulations	m1a_labor_pos
11-Political instability	m1a_instability_pos
12-Practices of competitors in the informal sector	m1a_informal_pos
13-Tax administration	m1a_taxadmin_pos
14-Tax rates	m1a_taxrate_pos
15-Transport	m1a_transport_pos

Biggest obstacle	MICm1a
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

NOTE: ROTATION POSITIONS VARY AS THE LIST OF OPTIONS IS RANDOMIZED

MICM.1	It is said that establishments in Zambia sometimes report only part of their workforce for the purpose of payroll taxes. On average, what percentage of their workers do establishments like this one report?
---------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	Percent
Percentage of workers reported for the purpose of payroll taxes	MICm1%
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

MICM.2	What percentage or number of its workforce does this establishment report for the purpose of payroll taxes? Please provide the percentage or number, not both.
---------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------

	Percent	OR	Number
Percentage or number of workers reported by the establishment for the purposes of payroll taxes	MICm2a %		MICm2b
REFUSAL (SPONTANEOUS)	-8		-8
DON'T KNOW (SPONTANEOUS)	-9		-9

N. ASSETS

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

Now, we would like to ask you a few questions about cost and related. All information you provide will be anonymized, and neither your name nor the name of your establishment will be used in any document based on this survey.

INTERVIEWER: ASK QUESTIONS MICN.2 ONLY TO MICRO-ENTERPRISES THAT KEEP RECORDS (i.e., if R4=1)

MICN.2	From this establishment's Income Statement for [Insert reference period] , please provide the following information: INTERVIEWER: ONLY ASK IF R4=1
---------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------

INTERVIEWER: READ OUT

	ZMK	DON'T KNOW (SPONTANEOUS)
Total annual cost of labor including wages, salaries, bonuses, social security payments	MICn2a	-9
Total annual cost of raw materials and intermediate goods used in production	MICn2e	-9
Total annual cost of electricity	MICn2b	-9
TOTAL COST OF SALES SHOULD INCLUDE ALL ABOVE COSTS AND OTHER COSTS NOT LISTED ABOVE		
Total cost of sales	MICn2p	-9

N.1	In [insert last calendar month] , what was this business' total cost, (including material cost, labor cost and indirect costs?)
------------	----------------------------------------------------------------------------------------------------------------------------------------

	ZMK	DON'T KNOW (SPONTANEOUS)
Total cost	n1	-9

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

	ZMK	DON'T KNOW (SPONTANEOUS)	DOESN'T APPLY (SPONTANEOUS)
Total cost of workers including salaries and any other form of payment	n2a	-9	-7
Total cost of raw materials and intermediate goods used in production in the last completed month ASK THE FOLLOWING QUESTION ONLY IF a41a1=1	n2e2	-9	-7
Total costs of electricity	n2c	-9	-7

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

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

n3

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

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

n4

N.5 Please estimate how much it would cost if this business 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

	ZMK	DON'T KNOW (SPONTANEOUS)	DOESN'T APPLY (SPONTANEOUS)
Tools and utensils	n5a	-9	-7
Machinery and equipment	n5b	-9	-7
Vehicles, cycles, carts and other transportation devices used in the business	n5c	-9	-7

INTERVIEWER: ASK THE FOLLOWING QUESTION ONLY IF a41a1=1 (MAKING OR MANUFACTURING GOODS)

N.6m Yesterday, at the end of the day, what was the value of all your raw materials and finished goods for sale?

	ZMK
Value of materials and finished goods	n6m
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: ASK THE FOLLOWING QUESTION ONLY IF a41a1=2 or a41a1=231, 232 or 233 (RE-SELLING GOODS/RETAILING OR REPAIR ACTIVITY)

N.6s Yesterday, at the end of the day, what was the value of all finished goods to resell you had in your business?

	ZMK
Value of goods to resell	n6s
DON'T KNOW (SPONTANEOUS)	-9

N.7 In [insert last completed month], this business made:
INTERVIEWR: READ OUT

Profit	1
Loss	2
Zero profit	3
DON'T KNOW (SPONTANEOUS)	-9

SKIP N.7a1 and N.7a2
GO TO A.15a
GO TO A.15a

n7

N.7a	In [insert last completed month] , what were the net [profits or losses] of this business or activity in ZMK?
-------------	-----------------------------------------------------------------------------------------------------------------------------

	ZMK
The net [profits or losses] of this establishment in the last completed month	n7a
DON'T KNOW (SPONTANEOUS)	-9

N.7a1	The net profits of this business or activity in [insert last completed month] were: INTERVIEWR: READ OUT
--------------	---------------------------------------------------------------------------------------------------------------------------

Higher than usual	1	
Lower than usual	2	
The usual	3	GO TO A.15a
DON'T KNOW (SPONTANEOUS)	-9	GO TO A.15a
		n7a1

N.7a2	What were the net profits of this business or activity in a regular month , i.e., a month that is neither the busiest nor the slowest of the year?
--------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------

	ZMK
The NET PROFITS or LOSSES of this establishment in a regular month	n7a2
DON'T KNOW (SPONTANEOUS)	-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 (Specify a15a1ax)	4

a15a1a

	Years with the business	Gender
Main respondent	a15a2a	a15a3a

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

A.1 Interviewer code

a12

A.2 Supervisor code

a13

A.15b Name of City

a15bx

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 TO SHORT FORM

INFORMATION CODED BY ENUMERATOR IN THE CASE OF REFUSAL (sc0 = 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

INTERVIEWER: DOES THE BUSINESS HAVE ANY VISIBLE SIGNAGE, INCLUDING DISPLAYED PERMITS?

Yes	1
No	2

rf5

	Gender
Main respondent	a15a3a

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 REFUSALS TO LONG FORM

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

	Gender
Main respondent	a15a3a

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

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

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

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)