

QUESTIONNAIRE NUMBER **id**

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**THE WORLD BANK MICRO-ENTERPRISE SURVEY**

*Armenia Services Micro Module (2019)*

**FIELDWORK SUPERVISORS AND MANAGEMENT ARE RESPONSIBLE FOR THE ACCURACY OF 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>
Frame level	<b>a1c</b>

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

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<b> Screener Information</b>	
Screener sector	<b>a4b</b>
Module	<b>a0</b>
Screener region	<b>a3a</b>
Name of City/town/village	<b>a3x</b>
Screener size	<b>a6c</b>
Multi-establishment firm	<b>a7</b>
Language	<b>a1a</b>

**CAPI QUESTIONS BEGIN HERE**

**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** A.1c Frame level **a1c**

	Establishment	1
	Firm	2

A.3x Name of City/town/village

<b>a3x</b>
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**INTERVIEWER**  
**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 **Armenia**. The information gathered here will help to develop new policies and programs that enhance employment and economic growth.

The information and opinions you provide will be anonymized. Neither your name nor the name of your business will be used in any document based on this survey.

**A. CONTROL INFORMATION**

**R.4** Does this establishment keep written business records of its costs and sales?

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

**r4**

**R.4a** In what year did this establishment start keeping records of its costs and sales?

	<b>Year</b>
Year establishment started keeping record	<b>r4a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**A.20** On which calendar date did the last completed fiscal year end?

<b>Year</b>	<b>Month</b>	<b>Day</b>
<b>a20y</b>	<b>a20m</b>	<b>a20d</b>

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<b>Reference period</b>	<b>IF r4=1, REFERENCE PERIOD IS THE FISCAL YEAR IN A20; IF R4=2 OR -9, REFERENCE PERIOD IS THE LAST TWELVE MONTHS.</b>
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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>B.1</b>	What is this firm's current legal status? <b>SHOW CARD 1</b>
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Shareholding company with shares traded 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) ___ b1x ___</b>	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO B.2**

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

<b>B.3</b>	What percentage of this firm does the largest owner or owners own?
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	<b>Percent</b>
Percentage held by largest owner or owners	<b>b3</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>B.3a</b>	Is the top manager also an owner of this firm?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>b3a</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>	<b>-9</b>

**GO TO BMB.5**  
**GO TO BMB.5**

**b4**

**INTERVIEWER: PLEASE NOTE WHEN b1 IS 3 (SOLE PROPRIETORSHIP) and b4 is 1 (FIRM HAS A FEMALE OWNER), ENTER 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>	<b>-9</b>

**BMB.5** Has the owner, CEO, top manager, or any of the board members of this firm ever been elected or appointed to a political position in this country?

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

**BMb5**

**BMB.6** Is this firm part of a business membership organization, trade association, guild, chamber of commerce, or other business support group?

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

**GO TO B.5**  
**GO TO B.5**

**BMb6**

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**BMB.7** Which is the most important business membership organization to which this firm belongs? (The most important business membership organization is the organization which has the greatest impact on the firm.)  
**SHOW CARD 3**

Union of Manufacturers and Businessmen of Armenia	1
Republican Union of Employers of Armenia	2
Foundation for Small and Medium Businesses in Armenia	3
Women Entrepreneurs Network in Armenia	4
Startup Armenia Foundation	5
Other	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMB7**

**BMB.8** Referring to the most important business association that this firm is part of, how useful are the following services provided to this firm?  
**SHOW CARD 4**

**INTERVIEWER: READ OUT EACH OPTION**

					<b>(SPONTANEOUS)</b>	
					<b>SERVICE NOT OFFERED</b>	<b>DON'T KNOW</b>
	Not at all useful	Not very useful	Somewhat useful	Very useful		
Information or contacts on international input and product markets <b>BMB8a</b>	1	2	3	4	<b>-7</b>	<b>-9</b>
Accrediting standards or quality of products <b>BMB8b</b>	1	2	3	4	<b>-7</b>	<b>-9</b>
Information on government regulations <b>BMB8c</b>	1	2	3	4	<b>-7</b>	<b>-9</b>
Influencing regulatory decision-making processes or "lobbying" <b>BMB8d</b>	1	2	3	4	<b>-7</b>	<b>-9</b>

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**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>	<b>-9</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

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

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

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

Yes	1	<b>b6a</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

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

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

**TERMINATE**

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

**BM.1** Did the main owner start this business or activity?

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

**bm1**

**BM.2** How did the main owner acquire ownership of this business or activity?  
**INTERVIEWER: READ OUT**

Purchased an existing business	1	<b>GO TO BM.4</b>
Joined an existing family business	2	<b>GO TO BM.4</b>
Joined an existing non-family business	3	<b>GO TO BM.4</b>
<b>OTHER (SPONTANEOUS)</b>	<b>4</b>	<b>GO TO BM.4</b>

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<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO BM.4</b>
		<b>bm2</b>

**BM.3** What was the main reasons for **starting** business?  
**SHOW CARD 5**

The opportunity to start and develop a profitable business	1
To have a secondary source of income	2
Convenience of location and/or hours	3
Unable to find another source of income	4
Other sources	5
<b>NOT APPLICABLE (OWNER JOINED THE ACTIVITY)</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>bm3</b>
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**BM.4** What was the main source of funding used to start/acquire this business or activity:  
**SHOW CARD 6**

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

<b>bm4</b>
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**BM.5** What was the main owner's occupation prior to this business or activity?  
**SHOW CARD 7**

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

<b>bm5</b>
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**BM.6** For how many years has the the main owner lived in this city?

	Number of Years
Number of years	<b>bm6</b>
<b>ENTIRE LIFE</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BM.7** How many people live in main owner's household?

	Number
Number of household members of the [owner]	<b>bm7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BM.8** Does the main owner currently have a job with a wage?  
**INTERVIEWER: INCLUDE EMPLOYMENT IN EITHER THE PRIVATE OR PUBLIC SECTOR**

Yes	1	<b>GO TO B.7</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**bm8**

**BM.9** If offered a full-time employment with a regular monthly wage that is comparable to the current monthly earning from this business or activity, would the main owner be willing to leave the current business or activity and take the full-time employment with a regular wage?

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

**bm9**

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

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

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

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

**b7a**

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

**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 **[Insert reference period]**, did this establishment experience power outages?

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

**c6**

**C.7** In a typical month, over **[Insert reference period]**, 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 C.9</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO C.9</i>

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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	OR	AMD	DON'T KNOW (SPONTANEOUS)
Annual losses due to power outages	<b>c9a %</b>		<b>c9b</b>	<b>-9</b>

**C.10** Over the course of **[Insert reference period]**, did this establishment own or share a generator?

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

**c10**

**C.11** In **[Insert reference period]**, 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>

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

Yes	1	<b>GO TO C.22b</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**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>

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<b>C.14</b>	In reference to that application for a water connection, was an informal gift or payment expected or requested?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANENOUS)</b>	<b>-8</b>

<b>c14</b>
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<b>C.22b</b>	At the present time, does this establishment have its own website or social media page?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>c22b</b>
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<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 8</b>
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		<b>(SPONTANEOUS)</b>						
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Electricity	<b>c30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

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**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 **[Insert last complete fiscal year]**, 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  
**INTERVIEWER: PLEASE RECORD THE DESCRIPTION OF THE ACTIVITY AND PRODUCT IN DETAIL, FOR EXAMPLE, “RETAIL SALE OF WOMEN'S OUTDOOR CLOTHING” NOT JUST “CLOTHING”. IF MANY GOODS ARE SOLD, SUCH AS IN A GROCERY STORE OR PHARMACY, INDICATE THE TYPE OF STORE.**

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

**INTERVIEWER: IF DIA1A IS MANUFACTURING SELECT (1), REVIEW TO ENSURE CORRECT MODULE IS BEING ASKED**

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

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

	<b>AMD</b>
Last reference period’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>

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**N.3** Looking back to [Insert reference period minus two], what were total annual sales for this establishment?

	AMD
Total annual sales in [Insert reference period minus two]	n3
<b>ESTABLISHMENT WAS NOT IN BUSINESS IN REFERENCE PERIOD [Insert reference period minus two]</b>	-7
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

**BMD.1a** Considering the **next year**, are this establishment's total sales expected to increase, decrease, or stay the same?

Increase	1	
Decrease	2	
Stay the same	3	<b>GO TO D.3</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	-9	<b>GO TO D.3</b>
		<b>BMD1a</b>

**BMD.1b** In percentage terms, what is the expected change in total sales?

	Percent	
Percentage <b>change</b>	%	
<b>DON'T KNOW (SPONTANEOUS)</b>	-9	
		<b>BMD1b</b>

**D.3** Coming back to [Insert reference period], did this establishment export, directly or indirectly (sold domestically to third party that exports products)?

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	-9	
		<b>d3</b>

**D.12** In fiscal year [Insert reference period], what percentage of this establishment's material inputs, supplies, or finished goods and materials purchased to resell were:  
**SHOW CARD 9**

	Percent	<b>DON'T KNOW (SPONTANEOUS)</b>
Of domestic origin	<b>d12a</b> %	-9
Of foreign origin	<b>d12b</b> %	-9
		<b>100%</b>

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

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**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
 Now, for the next few questions, we turn to sales for the last completed month.

**DM.4** In [Insert last completed month], what were the **total** sales of this establishment?

	<b>AMD</b>
Last month's total sales	<b>dm4</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**DM.6** What are total sales for this establishment in a **regular month**, that is, a month that is neither the busiest nor the slowest month of the year?

	<b>AMD</b>
Regular month's total sales	<b>dm6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**DM.7** What are total sales for this establishment in the month of the year with the **lowest sales**?

	<b>AMD</b>
Slowest month's total sales	<b>dm7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**DM.8** What are total sales of this establishment in the month of the year with the **highest sales**?

	<b>AMD</b>
The highest total sales in a month	<b>dm8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**D.30** Using the response options on the card; To what degree are each of the following an obstacle to the current operations of this establishment?  
**INTERVIEWER: READ OUT OPTIONS**  
**SHOW CARD 10**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS)	
							<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Transport	<b>d30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Customs and trade regulations	<b>d30b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

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**R. BUSINESS PRACTICES**

**R.1** In the last three months, has this establishment 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. <b>r1a</b>	1	2	-9
Asked existing customers whether there are any other products this establishment should sell or produce. <b>r1b</b>	1	2	-9
Talked with former customers to learn why they stopped buying from this establishment. <b>r1c</b>	1	2	-9
Used any special offers to attract customers. <b>r1d</b>	1	2	-9
Asked suppliers which products are selling well. <b>r1e</b>	1	2	-9

**R.2** In the last three months, has this establishment attempted to negotiate with a supplier for a lower price?

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

**r2**

**R.3** How frequently does this establishment run out of inventories or raw materials?  
**READ OUT**

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

**r3**

**R.6** Does this establishment have a written budget for monthly costs for rent, electricity, maintenance, transport and other costs?

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

**r6**

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**R.7** Does this establishment have a target for sales over the next year?

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

**r7**

**R.8** How frequently does this establishment compare actual sales with target sales?  
**INTERVIEWER: READ OUT**

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

**r8**

**R.9** Has this establishment made a budget of the costs it is likely to face next year?

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

**r9**

**R.10** Does this establishment prepare a profit and loss statement at least once a year?

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

**r10**

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**E. DEGREE OF COMPETITION**

**E.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?

Number of competitors	<b>e2b</b>
<b>TOO MANY TO COUNT</b>	<b>-4</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

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

**e11**

**E.30** Using the response options on the card; To what degree are **Practices of Competitors in the Informal Sector** an obstacle to the current operations of this establishment?  
**SHOW CARD 10**

	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>

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**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 improved products or services?

Yes	1	
No	2	<b>GO TO H.5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO H.5</b>

**h1**

**H.2** Were any of the new or 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 improved product or service that this establishment introduced during the last three years.

The main new or 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**

<b>DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE</b>	<b>h3x</b>
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**H.4** Please describe in detail how the **main** new or improved product or service is different than the most similar product or service, if any, previously produced by this establishment.

**INTERVIEWER: IF THERE IS NOTHING SIMILAR ENTER “COMPLETELY NEW”**

**Description**

<b>DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE</b>	<b>h4x</b>
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**H.5** During the last three years, has this establishment introduced any new or 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	<i><b>GO TO BMh.1</b></i>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**h5**

**H.6** Please describe in detail the main new or 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**

<b>DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE</b>	<b>h6x</b>
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**H.7** Please describe in detail how the main new or improved process is different than the most similar process that is or was used by this establishment.

**IF THERE IS NOTHING SIMILAR ENTER "COMPLETELY NEW"**

**Description**

<b>DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE</b>	<b>h7x</b>
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**BMh.1** Over the last three years, did this establishment spend on the acquisition of external knowledge? This includes the purchase or licensing of patents and non-patented inventions, know-how, and other types of knowledge from other businesses or organizations.

Yes	1	<b>BMh1</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**G. LAND AND PERMITS**

**G.6** Of the **buildings** occupied by this establishment, what percentage is owned by this establishment?

	Percent	DON'T KNOW (SPONTANEOUS)
Owned by this establishment	<b>g6a</b> %	<b>-9</b>

**G.1** Of the **land** occupied by this establishment, what percentage is owned by this establishment?

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

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

Yes	1	<b>GO TO 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	<b>g4</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>	

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**INTERVIEWER: ASK THE FOLLOWING QUESTION ONLY FOR RETAIL ESTABLISHMENTS. OTHERWISE GO TO G.30**

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

Area		
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO G30</b>

**g5a**

**SPECIFY UNITS**

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

**g5b**

**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 11**

						<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>

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**I. CRIME**

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

**We now turn to another topic.**

**I.1** In **[Insert reference period]**, did this establishment pay for security, for example equipment, personnel, or professional security services including internet security?

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

**i1**

**I.2** In **[Insert reference period]**, what percentage of this establishment's total annual sales was paid for security, or what was the total annual cost of security?

	<b>As a percentage of sales</b>	<b>OR</b>	<b>AMD</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Annual cost of security	<b>i2a</b> %		<b>i2b</b>	<b>-9</b>

**I.3** In **[Insert reference period]**, did this establishment experience losses as a result of theft, robbery, vandalism, arson on this establishment's premises or from internet hacking or fraudulent internet transactions?

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

**i3**

**I.4** In **[Insert reference period]**, what were the estimated losses as a result of theft, robbery, vandalism, arson, internet hacking or fraudulent internet transactions that occurred on this establishment's premises either as a percentage of total annual sales or as total annual losses?

	<b>As a percentage of sales</b>	<b>OR</b>	<b>AMD</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Annual losses	<b>i4a</b> %		<b>i4b</b>	<b>-9</b>

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**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 11](#)

						(SPONTANEOUS)		
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<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>

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**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 **[Insert reference period]**, what percentage 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 **[Insert reference period]**, 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 **[Insert reference period]**, 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 12**

	Percent	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	<b>k3a</b> %	<b>-9</b>
Borrowed from banks: private and state-owned	<b>k3bc</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>
Government grants	<b>BMk3a</b> %	<b>-9</b>
Issued bonds	<b>BMk3b</b> %	<b>-9</b>
Other, moneylenders, friends, relatives, etc.	<b>BMk3hd</b> %	<b>-9</b>
	<b>100%</b>	

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

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**K.4** In **[Insert reference period]**, 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	<b>GO TO BMK.5</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**k4**

**N.5** In **[Insert reference period]**, how much did this establishment spend on purchases of:  
**INTERVIEWER: READ OUT**

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

**K.5** Over **[Insert reference period]**, please estimate the proportion or **AMD** amount of this establishment's total purchases of fixed assets that were financed from the following sources:  
**SHOW CARD 13**

	<b>Percent</b>	<b>OR</b>	<b>Amount AMD</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
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: private and state-owned	<b>k5bc</b> %		<b>k5bc1</b>	<b>-9</b>
Borrowed from non-bank financial institutions, which include microfinance institutions, credit cooperatives, credit unions, or finance companies	<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>
Government grants	<b>BMk5a</b> %		<b>BMk5a1</b>	<b>-9</b>
Issued bonds	<b>BMk5b</b> %		<b>BMk5b1</b>	<b>-9</b>
Other, moneylenders, friends, relatives, etc.	<b>BMk5hdj</b> %		<b>BMk5hdj1</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**

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**BMK.5** In **[Insert reference period]**, did this establishment use any assets, such as machinery, vehicles, equipment, land or buildings, under leasing?

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

**BMk5**

**BMK.6** In **[Insert reference period]**, did this establishment purchase or acquire any trademarks, copyrights, patents, licenses, service contracts, franchise agreements, or other intangible assets?

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

**BMk6**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**Now let's talk about the establishment's present situation.**

**K.6** 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**

**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	<b>GO TO K.9</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO K.15d</b>

**k8**

**BMK.7** What is the reason for not having a loan or line of credit at the moment?  
**SHOW CARD 14**

Because this establishment did not apply for a loan or line of credit	1	<b>GO TO K.15d</b>
Because the last application for a loan or line of credit was turned down	2	<b>GO TO K.15d</b>
Because the approval of the application for a loan or line of credit is still pending	3	<b>GO TO K.15d</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO K.15d</b>

**BMk7**

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**K.9** Referring to the most recent line of credit or loan, what type of financial institution granted this loan?  
**SHOW CARD 15**

Private commercial banks	1	<b>GO TO K.10</b> <b>GO TO K.10</b> <b>GO TO K.10</b>
State-owned banks or government agency	2	
Non-bank financial institutions	3	
Other	4	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>k9</b>

**BMK.8** Which bank provided the most recent line of credit or loan?  
**SHOW CARD 16**

Ameriabank	1	<b>BMk8</b>
Ardshinbank	2	
ARMBUSINESSBANK	3	
ACBA-Credit Agricole Bank	4	
Inecobank	5	
VTB bank Armenia	6	
Converce Bank	7	
HSBC Bank Armenia	8	
Araratbank	9	
Armeconombank	10	
<b>OTHER (SPONTANEOUS-SPECIFY) __BMk8x</b>	<b>11</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>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

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

	AMD
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>

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**BMK.9** In what currency is the most recent line of credit or loan denominated?

Armenian Dram	1
Euro	2
US Dollar	3
<b>OTHER (SPONTANEOUS-SPECIFY) ___ BMk9x ___</b>	<b>4</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMk9**

**BMK.10** What was the original duration of the most recent line of credit or loan in months?

	Months
Duration	
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMk10**

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

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

**GO TO K.15b**  
**GO TO K.15b**

**k13**

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

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>

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

	<b>AMD</b>
Value of collateral	<b>k15a</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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**K.15b** What is the total number of open lines of credit and outstanding loans held by this establishment?

	Number	
Total number of open lines of credit and outstanding loans	<b>k15b</b>	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO K.15d</b>

**K.15c** What is the total outstanding balance of all open lines of credit and loans held by this establishment?

	AMD	
Total outstanding balance of all open lines of credit and 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>	

**k15d**

**K.16** Referring again to **[Insert reference period]**, did this establishment apply for any lines of credit or loans?

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

**k16**

**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 K.21</b>
Application procedures were complex	2	<b>GO TO K.21</b>
Interest rates were not favorable	3	<b>GO TO K.21</b>
Collateral requirements were too high	4	<b>GO TO K.21</b>
Size of loan and maturity were insufficient	5	<b>GO TO K.21</b>
Did not think it would be approved	6	<b>GO TO K.21</b>
Other	7	<b>GO TO K.21</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO K.21</b>

**k17**

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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?  
**INTERVIEWER: READ OUT**

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 **[Insert reference period]**, 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**

							<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 finance	<b>k30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

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**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 statement: "The court system is fair, impartial and uncorrupted".  
**SHOW CARD 19**

**(SPONTANEOUS)**

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

**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 sales workers.)

	<b>Percent</b>
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	
No	2	<b>GO TO BMJ.1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO BMJ.1</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?

	<b>Number</b>
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?

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

**j5**

**BMJ.1** In reference to this establishment's experience with the process of paying taxes, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree with the following statements:  
**SHOW CARD 19**

**INTERVIEWER: READ OUT EACH OPTION**

	<b>POSITION</b>	Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	<b>(SPONTANEOUS)</b>	
						<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Tax officials were professional and impartial <b>BMj1a</b>	<b>BMj1_tax_impartial_pos</b>	1	2	3	4	<b>-9</b>	<b>-7</b>
Tax officials were transparent when making decisions regarding this establishment <b>BMj1b</b>	<b>BMj1_tax_transparent_pos</b>	1	2	3	4	<b>-9</b>	<b>-7</b>
This establishment was able to voice complaints <b>BMj1c</b>	<b>BMj1_tax_disagree_pos</b>	1	2	3	4	<b>-9</b>	<b>-7</b>

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

**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 J.7**  
**GO TO 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>NO PAYMENTS</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</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?

	As a percentage of sales	OR	AMD	NO PAYMENTS OR GIFTS ARE PAID	DON'T KNOW (SPONTA NEOUS)	REFUSAL (SPONTA NEOUS)
Informal payments or gifts	<b>j7a</b> %		<b>j7b</b>	<b>0</b>	<b>-9</b>	<b>-8</b>

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

Yes	1	
No	2	<b>GO TO J.13</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO J.13</b>

**j10**

**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>	

**j12**

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

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

**j13**

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**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**

**BMJ.2** In reference to this establishment's experience of the whole process of obtaining an operating license, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree with the following statements:  
**SHOW CARD 19**

INTERVIEWER: READ OUT EACH OPTION	POSITION	Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	(SPONTANEOUS)	
						<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Public officials were professional and impartial <b>BMj2a</b>	<b>BMj2_license_impartial_pos</b>	1	2	3	4	<b>-9</b>	<b>-7</b>
Public officials were transparent in making decisions regarding this establishment <b>BMj2b</b>	<b>BMj2_license_transparent_pos</b>	1	2	3	4	<b>-9</b>	<b>-7</b>
This establishment was able to voice complaints <b>BMj2c</b>	<b>BMj2_license_disagree_pos</b>	1	2	3	4	<b>-9</b>	<b>-7</b>

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

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<b>J.30</b>	Using the response options on the card; To what degree are each of the following an obstacle to the current operations of this establishment? <b>INTERVIEWER: READ OUT OPTIONS</b> <b>SHOW CARD 20</b>
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							(SPONTANEOUS)	
	POSITION	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	DON'T KNOW	DOES NOT APPLY
Tax rates <b>j30a</b>	<b>j30_taxrate_pos</b>	0	1	2	3	4	-9	-7
Tax administration <b>j30b</b>	<b>j30_taxadmin_pos</b>	0	1	2	3	4	-9	-7
Business licensing and permits <b>j30c</b>	<b>j30_permit_pos</b>	0	1	2	3	4	-9	-7
Political instability <b>j30e</b>	<b>j30_instability_pos</b>	0	1	2	3	4	-9	-7
Corruption <b>j30f</b>	<b>j30_corruption_pos</b>	0	1	2	3	4	-9	-7
Courts <b>h30</b>	<b>j30_courts_pos</b>	0	1	2	3	4	-9	-7
Occupational safety regulations <b>BMj4a</b>	<b>j30_safety_pos</b>	0	1	2	3	4	-9	-7
Health and hygiene regulations <b>BMj4b</b>	<b>j30_health_pos</b>	0	1	2	3	4	-9	-7
Environmental regulations <b>BMj4c</b>	<b>j30_environment_pos</b>	0	1	2	3	4	-9	-7

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

<b>BMJ.5</b>	From the perspective of this establishment, for the next three years, which <b>one</b> of the following areas of public spending should be the highest priority? <b>SHOW CARD 21</b>
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Transport	1
Energy	2
Environment	3
Education	4
Health	5
Information and Communication Technology	6
<b>OTHER (SPONTANEOUS-SPECIFY) ___ BMj5x ___</b>	<b>7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMj5**

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**AMJ.1** It is said that establishments in **[Insert Country]** 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?

	<b>Percent</b>
Percentage of labor cost reported	<b>AMj1%</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**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 **[Insert reference period]**, how many permanent, full-time individuals worked in this establishment? Please include all workers and managers.

Permanent, full-time workers are defined as all workers that work 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 INTERVIEWEE IF APPLICABLE**

	Number
Permanent, full-time workers at the end of reference period	<b>11</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**L.2** Looking back, at the end of **[Insert reference period minus two]**, how many permanent, full-time individuals worked in this establishment? Please include all workers and managers.  
**INTERVIEWER: INCLUDE INTERVIEWEE IF APPLICABLE**

	Number
Permanent, full-time workers in <b>[Insert reference period minus two]</b>	<b>12</b>
<b>IF ESTABLISHMENT WAS NOT IN BUSINESS IN [Insert reference period minus two]</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**L.5** At the end of **[Insert reference period]**, how many permanent, full-time individuals that worked in this establishment were **female**?  
**INTERVIEWER: READ OUT OPTIONS**

	Number	<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 workers did this establishment have during **[Insert reference period]**?

Full-time, seasonal or temporary workers are all short-term that is for less than a year, workers with no guarantee of renewal of employment and work full-time

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

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**L.6a** How many full-time seasonal or temporary workers during **[Insert reference period]**, were female?

	Number
Full-time female seasonal or temporary workers employed	<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 workers in **[Insert reference period]**?

	Months
Average length full-time seasonal or temporary employment, 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 percentage or how many of the full-time permanent workers employed at the end of **[Insert reference period]** completed secondary school?  
Please provide the percentage or number, not both.

	Percent	OR	Number
Percentage or number of full time permanent workers who completed secondary school	<b>19b%</b>		<b>19b1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>		<b>-9</b>

**BML.1** What percentage or how many of this establishment's permanent full-time employees employed over **[Insert reference period]** had a university degree?  
Please provide the percentage or number, not both.

	Percent	OR	Number
Percentage or number of permanent full-time employees with a university degree	<b>BMI1a %</b>		<b>BMI1b</b>
<b>NO ONE HAS A UNIVERSITY DEGREE</b>	<b>0</b>		<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>		<b>-9</b>

**L.10** Over **[Insert reference period]**, did this establishment have formal training programs for its permanent, full-time workers?

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

**110**

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**BML.2** What was the primary focus of the formal training programs?  
 (If there were more than one training please refer to the one with highest total cost)  
**SHOW CARD 22**

Numeracy or math skills	1
Problem solving or critical thinking skills	2
Foreign language skills	3
Managerial and leadership skills	4
Interpersonal and communication skills	5
Job-specific technical skills	6
Other	7
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMI2**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.**  
 Now, for the next few questions, we turn to employment for the last completed month

**LM.1** In [Insert last completed month], how many people worked in this business, including paid and unpaid workers? **INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.**

	<b>Number</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Paid and unpaid	<b>lm1</b>	<b>-9</b>

**(INTERVIEWER: CHECK THAT THE NUMBER IS AT LEAST ONE)**

**LM.3** In a **regular month** last year, how many people worked in this establishment, including paid and unpaid workers?  
  
**INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.**

	<b>Number</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Paid and unpaid	<b>lm3</b>	<b>-9</b>

**INTERVIEWER: CHECK THAT THE NUMBER IS AT LEAST ONE**

**LM.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.**

	<b>Number</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Paid and unpaid	<b>lm4</b>	<b>-9</b>

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**INTERVIEWER: CHECK THAT THE NUMBER IS AT LEAST ONE**

**LM.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.**

	<b>Number</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Paid and unpaid	<b>lm5</b>	<b>-9</b>

**INTERVIEWER: CHECK THAT THE NUMBER IS AT LEAST ONE**

**L.30** Using the response options on the card; To what degree are each of the following an obstacle to the current operations of this establishment?  
**INTERVIEWER: READ OUT OPTIONS SHOW CARD 23**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>(SPONTANEOUS)</b>	
							<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Labor regulations	<b>130a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Inadequately educated workforce	<b>130b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**AML.2** What percentage of its labor cost does this establishment report for the purposes of payroll taxes?

	<b>Percent</b>
Percentage of labor costs reported	<b>AMI2 %</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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**M. BUSINESS ENVIRONMENT**

**M.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.**

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

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

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

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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. 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.

<b>N.2</b>	From this establishment's Income Statement for <b>[Insert reference period]</b> , please provide the following information:  <b>INTERVIEWER: ONLY ASK IF R4=1</b>  <b>SHOW CARD 24</b>
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**INTERVIEWER: READ OUT**

	AMD	DON'T KNOW (SPONTANEOUS)
Total annual cost of labor including wages, salaries, bonuses, social security payments	<b>n2a</b>	-9
Total annual cost of electricity	<b>n2b</b>	-9
<b>INTERVIEWER: ONLY ASK THE FOLLOWING QUESTION TO RETAIL ESTABLISHMENTS:</b>		
Total annual cost of finished goods and materials purchased to resell	<b>n2i</b>	-9

**N. SECTION QUESTIONS FOR FIRMS THAT DON'T KEEP WRITTEN RECORDS**

**INTERVIEWER: ONLY ASK IF R4=2, OR R4=-9**

<b>N2A.1</b>	In <b>[Insert last completed month]</b> , what was the <b>total</b> cost of labor including wages, salaries, bonuses, social security payments of this establishment?
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	AMD
Total cost of labor including wages, salaries, bonuses, social security payments in the last completed month	<b>n2a1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

<b>N2A.3</b>	What was the <b>total</b> cost of labor including wages, salaries, bonuses, social security payments in a <b>regular month</b> , i.e., a month that is neither the busiest nor the slowest of the year?
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	AMD
Total cost of labor including wages, salaries, bonuses, social security payments in a regular month	<b>n2a3</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

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**N2B.1** In **[Insert last completed month]**, what was the **total** cost of electricity of this establishment?

	AMD
Total cost of electricity in the last completed month	<b>n2b1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**N2B.3** What was the **total** cost of electricity of this establishment in a **regular month**, i.e., a month that is neither the busiest nor the slowest of the year?

	AMD
Total cost of electricity in a regular month	<b>n2b3</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**N2I.1** In **[insert last month]**, what were the **total** cost of finished goods and materials purchased to resell by this establishment?

	AMD
Total cost of finished goods and materials purchased to resell in the last completed month	<b>n2i1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**N2I.3** What were the **total** cost of finished goods and materials purchased to resell by this establishment in a **regular month**, i.e., a month that is neither the busiest nor the slowest of the year?

	AMD
Total cost of cost of finished goods and materials purchased to resell in a regular month	<b>n2i3</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**AMN.8** At market prices, what is the value of this establishment's current inventories held as finished goods?

QUESTIONNAIRE NUMBER **id**

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	AMD
Market value of inventories	<b>AMn8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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**POST-INTERVIEW INFORMATION**

**INTERVIEWER READ AT THE END OF THE INTERVIEW:**

The survey ends here. I would like to gather a few final details. Thank you for your time and cooperation.

**A.15 Time face-to-face main 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>

**A.15a1 Please indicate which option best describes the main respondents position:**

Owner	1
President, Executive Director, or CEO	2
Chief Financial, Chief Operational Officer (CFO/COO)	3
Operational or plant manager	4
Sales or marketing manager	5
Accountant	6
Lawyer	7
Other Administrative	8
Other Management	9
Other (Specify) <b>a15a1ax</b>	10

**a15a1a**

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

	<b>Position in the establishment</b>	<b>Years with the establishment</b>	<b>Gender</b>	<b>Email</b>
<b>Main respondent</b>		<b>a15a2a</b>	<b>a15a3</b>	<b>Email1x</b>
<b>Second respondent</b>	<b>a15a1bx</b>	<b>a15a2b</b>	<b>a15b3</b>	<b>Email2x</b>
<b>Third respondent</b>	<b>a15a1cx</b>	<b>a15a2c</b>	<b>a15c3</b>	<b>Email3x</b>

**ENTER -8 IF RESPONDENT REFUSES (SPONTANEOUS)  
 ENTER 1 WHEN YEARS WITH THE ESTABLISHMENT IS LESS THAN ONE.  
 FOR GENDER 1: MALE, 2: FEMALE, -8: REFUSAL**

**INTERVIEWER: THE SURVEY ENDS HERE.  
 PLEASE FILL OUT THE REMAINING INFORMATION ON YOUR OWN**

**A.16 IT IS MY PERCEPTION THAT THE RESPONSES TO THE QUESTIONS REGARDING OPINIONS AND PERCEPTIONS WERE:**

Truthful	1
Somewhat truthful	2
Not truthful	3

**a16**

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**A.17 THE RESPONSES TO THE QUESTIONS REGARDING FIGURES (PRODUCTIVITY AND EMPLOYMENT NUMBERS) WERE:**

Taken directly from establishment records	1
Estimates computed with some precision	2
Arbitrary and unreliable numbers	3
In some case taken from books and in some case estimates	4

**a17**

**A.18 THIS QUESTIONNAIRE WAS COMPLETED IN:**

One visit in face-to-face interview with one person	1
One visit in face-to-face interview with different managers/staff	2
Several visits	3

**GO TO A17x**

**a18**

**A.19 IF OPTION 2 OR 3 IN A.18, ESTIMATE DURATION OF THE WHOLE INTERVIEW**

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

**a19h**

**a19m**

**INTERVIEWER COMMENTS:**

	<b>a17x</b>
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(Problems occurred/extraordinary circumstances which could influence results)

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**SUPERVISOR SECTION**

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

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**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

**SUPERVISOR: THE DESCRIPTION OF THE ESTABLISHMENT'S MAIN PRODUCT AND ACTIVITY IS PROVIDED IN d1a1x. PLEASE REVIEW d1a1x IN ORDER TO IDENTIFY THE CORRESPONDING SECTOR CODE IN d1a2**

<b>D.1a2</b>	<b>PLEASE CHOOSE THE 4-DIGIT ISIC REV. 3.1 SECTOR CODE THAT BEST APPLIES TO THE ESTABLISHMENT'S MAIN ACTIVITY AND PRODUCT.</b>
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	<b>Code</b>
<b>CODE OF THE MAIN PRODUCT AND ACTIVITY</b>	<b>d1a2</b>