

THE WORLD BANK ENTERPRISE SURVEY*Zambia Services Module (2019)*

FIELDWORK SUPERVISORS AND MANAGEMENT ARE RESPONSIBLE FOR THE ACCURACY OF THIS SECTION.

INFORMATION ACQUIRED PRIOR TO SCREENING:

Sampling Information [CODES FROM WBG PROGRESS REPORT]	
Sampling sector	a4a
Sampling size	a6a
Sampling location	a2
Frame level	a1c

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

Screener Information	
Screener sector	a4b
Module	a0
Screener region	a3a
Name of City/town/village	a3x
Screener size	a6b
Multi-establishment firm	a7
Panel	panel
Language	a1a

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CAPI QUESTIONS BEGIN HERE

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

INFORMATION AUTOMATICALLY GENERATED

GPS COORDINATES	Degrees North (Latitude)	lat
	Degrees East (Longitude)	lon

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

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

INTERVIEW BEGINS HERE

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.

The goal of this survey is to gather information and opinions about the business environment in *Zambia*. 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

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

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B. GENERAL INFORMATION

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

B.1 What is this firm's current legal status?
SHOW CARD 1 [NOTE FOR IMPLEMENTATION: THE OPTIONS USED IN EACH COUNTRY SHOULD REFLECT LOCAL CONDITIONS AND BE RECODED INTO THE CATEGORIES BELOW]

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
OTHER (SPONTANEOUS-SPECIFY) ___ b1x ___	6
DON'T KNOW (SPONTANEOUS)	-9

GO TO B.3a

b1

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

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

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

B.3a Is the largest owner also the top manager?

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

b3a

QUESTIONNAIRE NUMBER **id**

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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	b2a %	-9
Private foreign individuals, companies or organizations	b2b %	-9
Government or State	b2c %	-9
Other	b2d %	-9
	100%	

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	GO TO B.5
DON'T KNOW (SPONTANEOUS)	-9	GO TO B.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	b4a %
DON'T KNOW (SPONTANEOUS)	-9

READ ONLY IF A7=1 (yes)
I want to proceed by asking you about this establishment only.

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

	Year
Year establishment began operations	b5
DON'T KNOW (SPONTANEOUS)	-9

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

QUESTIONNAIRE NUMBER **id**

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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 workers at start-up	b6
DON'T KNOW (SPONTANEOUS)	-9

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

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

TERMINATE

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

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

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

B.7a Is the Top Manager female?

Yes	1	b7a
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

SKIP if b1=3

ZAMB.1 Does the firm have a board of directors or a supervisory board?

Yes	1	GO TO B.8 GO TO B.8 ZAMB1
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

SKIP if b1=3

ZAMB.2 What percent of the current board of directors or supervisory board is female?

	Percent
Percent of board member that is female	ZAMB2 %
NONE	0
DON'T KNOW (SPONTANEOUS)	-9

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

Yes	1	<i>GO TO C.3</i>
No	2	
STILL IN PROCESS	-6	<i>GO TO C.3</i>
DON'T KNOW (SPONTANEOUS)	-9	

b8

B.8x Please specify the internationally recognized quality certifications.

Specify certifications	b8x
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ZAMB.3 Does this establishment have a nationally recognized product certification from the Zambia Bureau of Standards?

Yes	1	<i>GO TO C.3</i>
No	2	
STILL IN PROCESS	-6	<i>GO TO C.3</i>
DON'T KNOW (SPONTANEOUS)	-9	

ZAMB3

ZAMB.4 Please specify the nationally recognized product certification.

Specify nationally recognized certifications	ZAMB4x
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ZAMB.5 Referring to the most recently obtained product certification from the Zambia Bureau of Standards, 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 product certification	ZAMB5
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

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>
DON'T KNOW (SPONTANEOUS)	-9	<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?

	Days
Wait for electrical connection	c4
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

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

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

c5

C.6 Over fiscal year **[Insert last complete fiscal year]**, did this establishment experience power outages?

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

c6

C.7 In a typical month, over fiscal year **[Insert last complete fiscal year]**, how many power outages did this establishment experience?

	Number
Number of power outages in a typical month	c7
DON'T KNOW (SPONTANEOUS)	-9

IF 0, GO TO C.9
GO TO C.9

QUESTIONNAIRE NUMBER **id**

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C.8 How long did these power outages last on average?

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

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	ZMK	DON'T KNOW (SPONTANEOUS)
Annual losses due to power outages	c9a %		c9b	-9

C.10 Over the course of fiscal year **[Insert last complete fiscal year]**, did this establishment own or share a generator?

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

c10

C.11 In fiscal year **[Insert last complete fiscal year]**, what percentage of this establishment's electricity came from a generator or generators that the establishment owned or shared?

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

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

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

c12

QUESTIONNAIRE NUMBER **id**

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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	c13
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

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

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

c14

C.22b At the present time, does this establishment have its own website or social media page?

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

c22b

C.30 Using the response options on the card; To what degree is **Electricity** an obstacle to the current operations of this establishment?
SHOW CARD 3

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

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.

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

INTERVIEWER: IF D1A1A IS MANUFACTURING SELECT (1), REVIEW TO ENSURE CORRECT MODULE IS BEING ASKED

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

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

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

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

	ZMK
"Total annual sales in fiscal year [insert last complete fiscal year] "	d2
DON'T KNOW (SPONTANEOUS)	-9

PLEASE ALSO WRITE OUT THE NUMBER (i.e. 50,000 AS FIFTY THOUSAND)

	d2x
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QUESTIONNAIRE NUMBER **id**

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N.3 Looking back to fiscal year **[Insert last complete fiscal year minus two]**, what were total annual sales for this establishment?

	ZMK
Total annual sales in fiscal year [Insert last complete fiscal year minus two]	n3
ESTABLISHMENT WAS NOT IN BUSINESS IN FISCAL YEAR [Insert last complete fiscal year minus two]	-7
DON'T KNOW (SPONTANEOUS)	-9

ZAMD.1 Coming back to fiscal year **[Insert last complete fiscal year]**, did this establishment use mobile money to **receive payments from customers**?

Yes	1	GO TO ZAMD.3 GO TO ZAMD.3
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

ZAMd1

ZAMD.2 In fiscal year **[Insert last complete fiscal year]**, what percentage of annual sales did this establishment **receive from customers** using mobile money?

	Percent
Percentage of annual sales received through mobile payments	ZAMd2%
DON'T KNOW (SPONTANEOUS)	-9

ZAMD.3 In fiscal year **[Insert last complete fiscal year]**, did this establishment use debit or credit card payments via a point-of-sale device to **receive payments from customers**?

Yes	1	GO TO ZAMD.5 GO TO ZAMD.5
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

ZAMd3

ZAMD.4 In fiscal year **[Insert last complete fiscal year]**, what percentage of annual sales did this establishment **receive from customers** using Debit or credit card payments?

	Percent
Percentage of annual sales received using debit or credit card payments	ZAMd4%
DON'T KNOW (SPONTANEOUS)	-9

QUESTIONNAIRE NUMBER **id**

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ZAMD.5 In the fiscal year **[Insert last complete fiscal year]**, what percentage of this establishment's purchases of material inputs, supplies, and finished goods were made online?

	Percent
Percentage of purchases made online	ZAMd5 %
DON'T KNOW (SPONTANEOUS)	-9

ZAMD.6 In the fiscal year **[Insert last complete fiscal year]**, what percentage of this establishment's total annual sales were made online?

	Percent
Percentage of annual sales conducted online	ZAMd6 %
DON'T KNOW (SPONTANEOUS)	-9

ZAMD.7 Referring to fiscal year **[insert last complete fiscal year minus one]**, did this establishment export goods directly or indirectly?

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

ZAMd7

D.3 In fiscal year **[Insert last complete fiscal year]**, what percentage of this establishment's sales were:
SHOW CARD 4

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

IF 100% GO TO D.10

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

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

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

INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR

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SKIP ZAMD.8 if d3c>0

ZAMD.8 In fiscal year **[Insert last complete fiscal year]**, what was the **main** reason why this establishment did not export directly? **SHOW CARD 5**

High production costs	1	GO TO D.10
High trade costs	2	GO TO D.10
Lack of demand for products abroad	3	GO TO D.10
Insufficient capacity of production	4	GO TO D.10
Overvalued exchange rate	5	GO TO D.10
Other	6	GO TO D.10
DOESN'T APPLY (SPONTANEOUS)	-7	GO TO D.10
DON'T KNOW (SPONTANEOUS)	-9	GO TO D.10
		ZAMd8

D.10 In fiscal year **[Insert last complete fiscal year]**, what percentage of the value of products this establishment shipped to supply domestic markets was lost while in transit because of theft?

	Percent	
Losses due to theft as percentage of the value of the products	d10 %	
NO LOSSES	0	
DON'T KNOW (SPONTANEOUS)	-9	
NO INTERNAL SHIPMENTS MADE (DOES NOT APPLY)	-7	GO TO D.12

D.11 In fiscal year **[Insert last complete fiscal year]**, what percentage of value of products this establishment shipped to supply domestic markets was lost while in transit because of breakage or spoilage?

	Percent
Losses due to breakage or spoilage as percentage of the value of the products	d11 %
NO LOSSES	0
DON'T KNOW (SPONTANEOUS)	-9
NO INTERNAL SHIPMENTS MADE (DOES NOT APPLY)	-7

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D.12 In fiscal year **[Insert last complete fiscal year]**, what percentage of this establishment’s material inputs, supplies, or finished goods and materials purchased to resell were:
SHOW CARD 6

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

IF 0 GO TO GO TO ZAMD.18

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

D.13 Were any of the material inputs, supplies, or finished goods and materials purchased to resell purchased in fiscal year **[Insert last complete fiscal year]** imported directly?

Yes	1	
No	2	<i>GO TO GO TO ZAMD.18</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO GO TO ZAMD.18</i>

d13

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

	Days
Average number of days to clear customs	d14
LESS THAN ONE DAY	1
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

GO TO ZAMD.13

D.15a In reference to when this establishment imported material inputs or supplies, in claiming these goods from customs was an informal gift or payment expected or requested?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
REFUSAL (SPONTANENOUS)	-8
DOES NOT APPLY (SPONTANEOUS)	-7

d15a

ZAMD.13 In fiscal year **[Insert Last complete fiscal year]**, what was the country from which this establishment imported the largest share, in terms of value, of all material inputs or supplies?

Main source country for establishment's imports of material input or supplies	ZAMd13x
DON'T KNOW (SPONTANEOUS)	-9

ZAMD.14 In fiscal year **[Insert Last complete fiscal year]**, what percentage of the imported material inputs or supplies originated from this country:

	Percent
Percentage of imported intermediate inputs or supplies from the country?	ZAMd14 %
DON'T KNOW (SPONTANEOUS)	-9

ZAMD.15 For how many years has this establishment been importing material inputs or supplies from this country?

	Number of years
Number of years this establishment has been importing material input or supplies from the country	ZAMd15
DON'T KNOW (SPONTANEOUS)	-9

ZAMD.16 With reference to the main material input or supply imported by this establishment in **[Insert Last complete fiscal year]**, what was the main reason why this establishment imports it?

Main refers to the material input or supply that represent the largest share, in terms of value, of all material inputs or supplies imported by this establishment.

SHOW CARD 7

Similar material inputs or supplies are not available in the domestic market	1
Supply of similar material inputs or supplies from domestic market are too unreliable	2
Similar material inputs or supplies from domestic markets are more expensive	3
Similar material inputs or supplies from domestic markets are of poor quality	4
None of the above	5
DON'T KNOW (SPONTANEOUS)	-9

ZAMd16

ZAMD.17 What was the main source of information used by this establishment to find the main supplier for the main materials inputs or supplies imported in **[Insert Last complete fiscal year]**?
SHOW CARD 8

Main supplier refers to a supplier that accounted for the largest share, in terms of value, of the establishment’s total materials inputs or supplies imported in fiscal year **[Insert Last complete fiscal year]**

Personal knowledge or research	1
Other businesses in the same industry	2
Suppliers or customers	3
Business Association or Chamber of Commerce	4
Government agency	5
Tender	6
Supplier is located close to this establishment	7
Supplier contacted this establishment	8
None of the above	9
DON'T KNOW (SPONTANEOUS)	-9

ZAMd17

ZAMD.18 In fiscal year **[insert last complete fiscal year]**, what percentage of this establishment’s sales were sold to?
INTERVIEWER: READ OUT

	Percent	DON'T KNOW (SPONTANEOUS)
local or national government, government agencies, or state-owned enterprises	ZAMd18a %	-9
private firms Foreign-owned, including those located in Zambia	ZAMd18b %	-9
Zambian-owned private firms	ZAMd18c %	-9
Final consumers/individuals	ZAMd18d %	-9

PLEASE READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
Now I would like to move to a different topic.

ZAMD.19 Considering the next year, are this establishment’s total sales expected to increase, decrease, or remain the same?

Increase	1	
Decrease	2	
Remain the same	3	GO TO ZAMD.21
DON'T KNOW (SPONTANEOUS)	-9	GO TO ZAMD.21

ZAMd19

ZAMD.20 In percentage terms, what is the expected change in total sales?

	Percent
Percentage change	%
DON'T KNOW (SPONTANEOUS)	-9

ZAMd20

ZAMD.21 Currently, which of the following constitute the main obstacle to expansion of this establishment's sales?
INTERVIEWER: SHOW RANDOMIZED LIST TO THE RESPONDENT. DO NOT READ OPTIONS.

Lack of demand for its products	1
Unavailability of inputs	2
Obsolete machinery equipment	3
Lack of financing mechanisms	4
Excessive abundance of cheap imports	5
Failure in electricity supply	6
DON'T KNOW (SPONTANEOUS)	-9

ZAMd21

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 9

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

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R. MANAGEMENT PRACTICES

PLEASE READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
 And now I would like to ask you about management practices in this establishment.

R.1 Over fiscal year **[Insert last complete fiscal year]**, what best describes what happened at this establishment when a problem in the provision of services arose?
SHOW CARD 10

INTERVIEWER: SELECT “DOES NOT APPLY” (-7) IF THERE WERE NO PROBLEMS IN THE PROVISION OF SERVICES IN THE LAST COMPLETE FISCAL YEAR

We fixed it but did not take further action	1
We fixed it and took action to make sure it did not happen again	2
We fixed it and took action to make sure that it did not happen again, and had a continuous improvement process to anticipate problems like these in advance	3
No action was taken	4
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

r1

R.2 Over fiscal year **[Insert last complete fiscal year]**, did this establishment monitor any performance indicators?

Yes	1	
No	2	GO TO R.4
DON'T KNOW (SPONTANEOUS)	-9	GO TO R.4

r2

R.3 Over fiscal year **[Insert last complete fiscal year]**, how many performance indicators were monitored at this establishment?
INTERVIEWER: READ OUT

1-2 indicators	1
3-9 indicators	2
10 or more indicators	3
DON'T KNOW (SPONTANEOUS)	-9

r3

QUESTIONNAIRE NUMBER **id**

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R.4 Over fiscal year **[Insert last complete fiscal year]**, did this establishment have **service provision targets**? Examples of service provision targets are: sales, customer satisfaction, efficiency, waste, or on-time delivery.

Yes	1	GO TO R.8
No	2	
DON'T KNOW (SPONTANEOUS)	-9	GO TO R.8

r4

R.5 Over fiscal year **[Insert last complete fiscal year]**, what best describes the time frame of **service provision targets** at this establishment?
SHOW CARD 11

Main focus was on short term, less than one year	1
Main focus was on long term, one year or more	2
Combination of short-term and long-term targets	3
DON'T KNOW (SPONTANEOUS)	-9

r5

R.6 Over fiscal year **[Insert last complete fiscal year]**, how easy or difficult was it for this establishment to achieve **its service provision targets** overall?
SHOW CARD 12

Achieved without much effort	1
Achieved with some effort	2
Achieved with normal amount of effort	3
Achieved with more than normal effort	4
Only achieved with extraordinary effort	5
Targets were not achieved	6
DON'T KNOW (SPONTANEOUS)	-9

r6

R.7 Over fiscal year **[Insert last complete fiscal year]**, who was aware of the **service provision targets** at this establishment?
SHOW CARD 13

Only senior managers	1
Most managers and some workers	2
Most managers and most workers	3
All managers and most workers	4
DON'T KNOW (SPONTANEOUS)	-9

r7

QUESTIONNAIRE NUMBER **id**

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R.8 Over fiscal year **[Insert last complete fiscal year]**, did this establishment have performance bonuses for managers?

Yes	1	GO TO R.10 GO TO R.10
No	2	
DON'T KNOW (SPONTANEOUS)	-9	
		r8

R.9 Over fiscal year **[Insert last complete fiscal year]**, what were managers' performance bonuses mostly based on? **INTERVIEWER: READ OUT**

INTERVIEWER: IF THE ESTABLISHMENT IS NOT PART OF A MULTI-ESTABLISHMENT FIRM (A7 IS NO), THEN DO NOT USE OPTION 4

Their own performance	1	r9
Their team's performance	2	
The establishment's performance	3	
The firm's performance	4	
DON'T KNOW (SPONTANEOUS)	-9	

R.10 Over fiscal year **[Insert last complete fiscal year]**, what was the primary way non-managers were promoted at this establishment?
SHOW CARD 14

INTERVIEWER: SELECT "DOES NOT APPLY" (-7) IF THERE WERE NO PROMOTIONS OF NON-MANAGERS IN THE LAST COMPLETE FISCAL YEAR

Based solely on performance and ability	1	r10
Based partly on performance and ability, and partly on other factors (for example, tenure or family connections)	2	
Based mainly on factors other than performance and ability (for example, tenure or family connections)	3	
Non-managers are normally not promoted	4	
DON'T KNOW (SPONTANEOUS)	-9	
DOES NOT APPLY (SPONTANEOUS)	-7	

R.11 Over fiscal year **[Insert last complete fiscal year]**, when was an under-performing non-manager reassigned or dismissed?
SHOW CARD 15

INTERVIEWER: SELECT "DOES NOT APPLY" (-7) IF THERE WERE NO UNDER-PERFORMING NON-MANAGERS IN THE LAST COMPLETE FISCAL YEAR

Within 6 months of identifying under-performance	1	r11
After 6 months of identifying under-performance	2	
Rarely or never	3	
DON'T KNOW (SPONTANEOUS)	-9	
DOES NOT APPLY (SPONTANEOUS)	-7	

0									
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ZAMR.2 Did this establishment have targets for sales for fiscal year **[Insert Last complete fiscal year]**?

Yes	1	
No	2	GO TO ZAMR.4
DON'T KNOW (SPONTANEOUS)	-9	GO TO ZAMR.4

ZAMr2

ZAMR.3 How frequently did this establishment monitor sales to check whether it was on course to meet the targets for fiscal year **[Insert Last complete fiscal year]**?
INTERVIEWER: READ OUT

Never	1	
Once a year or less frequent	2	
Two or three times a year	3	
Quarterly	4	
Monthly or more often	5	
DON'T KNOW (SPONTANEOUS)	-9	

ZAMr3

ZAMR.4 Did this establishment have targets for profits for fiscal year **[Insert Last complete fiscal year]**?

Yes	1	
No	2	GO TO E.11
DON'T KNOW (SPONTANEOUS)	-9	GO TO E.11

ZAMr4

ZAMR.5 How frequently did this establishment monitor profits to check whether they were on course to meet the targets for fiscal year **[Insert Last complete fiscal year]**?
INTERVIEWER: READ OUT

Never	1	
Once a year or less frequent	2	
Two or three times a year	3	
Quarterly	4	
Monthly or more often	5	
DON'T KNOW (SPONTANEOUS)	-9	

ZAMr5

E. DEGREE OF COMPETITION

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

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

e11

ZAME.1 In fiscal year **[Insert Last complete fiscal year]** what was this establishment market share in its main market for its main product?

Market share is defined as the percentage of total sales value captured by this establishment in its main market for its main product or service.

	Percent
Establishment's market share	ZAMe1 %
DON'T KNOW (SPONTANEOUS)	-9

ZAME.2 In fiscal year **[Insert Last complete fiscal year]**, in the main market for this establishment's main product or service, what was the market share of this establishment's main competitor?

The main competitor is the competitor that most affects this establishment's daily operations in terms of pressures on prices for its main product or services.

	Number
Less than 50%	1
Between 50% and 90%	2
>90%	3
DON'T KNOW (SPONTANEOUS)	-9

ZAMe2

ZAME.3 In fiscal year **[Insert Last complete fiscal year]**, please indicate which of the following best describes the main competitor for this establishment's main product or service.

SHOW CARD 17

Imports from other countries	1
Foreign firms operating in Zambia	2
Zambian private firms operating from another provinces	3
Zambian private firms operating in the same province	4
State owned enterprises (SOEs)	5
Informal sector business	6
DON'T KNOW (SPONTANEOUS)	-9

ZAMe3

0									
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ZAME.4 Over the last two fiscal years, for the main market in which this establishment sold its main product or service, how many new competitors entered the market?

	Number
0	1
1-5	2
>5	3
DON'T KNOW (SPONTANEOUS)	-9

ZAMe4

ZAME.5 How would you describe the relationship of this establishment with its main supplier in the last three years?

Main supplier refers to a supplier that accounted for the largest share, in terms of monetary value, of inputs or supplies purchased by this establishment in the last three years.
SHOW CARD 18

Switched main supplier	1
Wanted to switch to a different supplier but it was not possible because of long term and/or exclusive contract	2
Wanted to switch to a different supplier but it was not possible because there was no alternative competitive supplier	3
Happy with my current supplier; didn't want to change	4
This establishment has been its own main provider of inputs	5
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (NO MAIN SUPPLIER)	-7

ZAMe5

ZAME.6 How would you describe the relationship of this establishment with its main distributor in the last three years?

Main refers to a distributor that accounted for the largest share, in terms of monetary value, of goods and services sold by this establishment in the last three years
SHOW CARD 19

Switched main distributor	1
Wanted to switch to a different distributor but it was not possible because of long term and/or exclusive contract	2
Wanted to switch to a different distributor but it was not possible because there were no alternative competitive distributors	3
Happy with my current distributor; didn't want to change	4
This establishment has been its own main distributor	5
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (NO MAIN DISTRIBUTOR)	-7

ZAMe6

ZAME.7 By looking at the list, please tell me which of the characteristics of this establishment competitors, if any, currently represents the biggest obstacle to this establishment's operations.
INTERVIEWER: SHOW RANDOMIZED LIST TO THE RESPONDENT. DO NOT READ OPTIONS.

They do not pay VAT or other sales taxes	1
They do not pay import duties or don't observe trade regulations	2
They do not pay labor taxes or don't observe labor regulations	3
They collude to set prices	4
They have favored access to credit	5
They have favored access to foreign exchange	6
They have favored access to subsidies and government support or contracts	7
They have better quality products	8
They can supply higher quantities	9
They can supply at cheaper prices	10
None of the above	11
DON'T KNOW (SPONTANEOUS)	-9

ZAME.8 Which, if any, of the following types of market regulations or other interventions of government bodies presents the largest constraint on this establishment's ability to compete in its main markets?
SHOW CARD 20

Regulatory restrictions on the maximum number of firms that can enter a market	1
Regulatory restrictions to operate in all regions of Zambia	2
Regulations that restrict the establishment's freedom to set prices.	3
Regulations that restrict the establishment's freedom to choose production technology or format of its product.	4
None of the above	5
DON'T KNOW (SPONTANEOUS)	-9

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 21

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS)	
						DON'T KNOW	DOES NOT APPLY
Practices of competitors in the informal sector e30	0	1	2	3	4	-9	-7

0									
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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	GO TO H.5
DON'T KNOW (SPONTANEOUS)	-9	GO TO H.5

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	
DON'T KNOW (SPONTANEOUS)	-9	

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

DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE

h3x

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

DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE

h4x

0									
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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	
No	2	<i>GO TO H.8</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO H.8</i>
		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

DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE **h6x**

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

DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE **h7x**

H.8 During fiscal year [**Insert last complete fiscal year**], did this establishment spend on research and development activities, either in-house or contracted with other companies, excluding market research surveys?

Yes	1	
No	2	<i>GO TO G.6</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO G.6</i>
		h8

H.9 During fiscal year [**Insert last complete fiscal year**], how much did this establishment spend on research and development activities, either in-house or contracted with other companies?

	ZMK
Cost of research and development activities	h9
DON'T KNOW (SPONTANEOUS)	-9

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	g6a %	-9

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	g1a %	-9	-7

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

Yes	1	GO TO G.5
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

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	g3
LESS THAN ONE DAY	1
STILL IN PROCESS (SPONTANEOUS)	-6
APPLICATION DENIED (SPONTANEOUS)	-5
DON'T KNOW (SPONTANEOUS)	-9

G.4 In reference to that application for a construction-related permit, was an informal gift or payment expected or requested?

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

g4

0									
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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		
DON'T KNOW (SPONTANEOUS)	-9	GO TO G30
		g5a

SPECIFY UNITS

Square Feet	1	
Square Yards	2	
Square Meters	3	
OTHER (SPECIFY) <u>g5bx</u>	4	
		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 22

						(SPONTANEOUS)		
		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	DON'T KNOW	DOES NOT APPLY
Access to land	g30a	0	1	2	3	4	-9	-7

I. CRIME

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

I.1 In fiscal year **[Insert last complete fiscal year]**, 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	
DON'T KNOW (SPONTANEOUS)	-9	

i1

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

	OR		
As a percentage of sales		ZMK	DON'T KNOW (SPONTANEOUS)
Annual cost of security	i2a %	i2b	-9

I.3 In fiscal year **[Insert last complete fiscal year]**, 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	
DON'T KNOW (SPONTANEOUS)	-9	

i3

I.4 In fiscal year **[Insert last complete fiscal year]**, 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?

	OR		
As a percentage of sales		ZMK	DON'T KNOW (SPONTANEOUS)
Annual losses	i4a %	i4b	-9

QUESTIONNAIRE NUMBER **id**

0									
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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 23

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

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.3 Over fiscal year **[Insert last complete fiscal year]**, 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 24

	Percent	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	k3a %	-9
Borrowed from banks: private and state-owned	k3bc %	-9
Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	k3e %	-9
Purchases on credit from suppliers and advances from customers	k3f %	-9
Other, moneylenders, friends, relatives, etc.	k3hd %	-9
	100%	

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

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

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

k4

N.5 In fiscal year **[Insert last complete fiscal year]**, how much did this establishment spend on purchases of:
INTERVIEWER: READ OUT

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

0									
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K.5 Over fiscal year **[Insert last complete fiscal year]**, please estimate the proportion or **ZMK** amount of this establishment's total purchases of fixed assets that were financed from the following sources: **SHOW CARD 25**

	Percent	OR	Amount ZMK	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	k5a %		k5a1	-9
Owners' contribution or issued new equity shares	k5i %		k5i1	-9
Borrowed from banks: private and state-owned	k5bc %		k5bc1	-9
Borrowed from non-bank financial institutions, which include microfinance institutions, credit cooperatives, credit unions, or finance companies	k5e %		k5e1	-9
Purchases on credit from suppliers and advances from customers	k5f %		k5f1	-9
Other, moneylenders, friends, relatives, bonds, etc	k5hdj %		k5hdj1	-9
	100%		n5a+n5b	

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

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
DON'T KNOW (SPONTANEOUS)	-9

k6

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

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

k7

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

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

GO TO K.15d
GO TO K.15d

k8

QUESTIONNAIRE NUMBER **id**

0									
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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 26

Private commercial banks	1
State-owned banks or government agency	2
Non-bank financial institutions	3
Other	4
DON'T KNOW (SPONTANEOUS)	-9

k9

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	k10
DON'T KNOW (SPONTANEOUS)	-9

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?

	ZMK
Size of most recent line of credit or loan approved	k11
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

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

Yes	1	GO TO K.15b GO TO K.15b
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

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	DON'T KNOW (SPONTANEOUS)
Land, buildings under ownership of the establishment k14a	1	2	-9
Machinery and equipment including movables k14b	1	2	-9
Accounts receivable and inventories k14c	1	2	-9
Personal assets of owner (house, etc.) k14d	1	2	-9
Other forms of collateral not included in the categories above k14e	1	2	-9

QUESTIONNAIRE NUMBER **id**

0									
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K.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	k15a
DON'T KNOW (SPONTANEOUS)	-9

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	k15b	
DON'T KNOW (SPONTANEOUS)	-9	GO TO K.15d

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

	ZMK
Total outstanding balance of all open lines of credit and loans	k15c
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

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	
DON'T KNOW (SPONTANEOUS)	-9	k15d

K.16 Referring again to fiscal year **[Insert last complete fiscal year]**, did this establishment apply for any lines of credit or loans?

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

k16

0									
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K.17 What was the **main** reason why this establishment did not apply for any line of credit or loan?
SHOW CARD 27

No need for a loan - establishment had sufficient capital	1	<i>GO TO K.21</i>
Application procedures were complex	2	<i>GO TO K.21</i>
Interest rates were not favorable	3	<i>GO TO K.21</i>
Collateral requirements were too high	4	<i>GO TO K.21</i>
Size of loan and maturity were insufficient	5	<i>GO TO K.21</i>
Did not think it would be approved	6	<i>GO TO K.21</i>
Other	7	<i>GO TO K.21</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO K.21</i>

k17

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
APPLICATION STILL IN PROCESS	-6
DON'T KNOW (SPONTANEOUS)	-9

k20a1

K.21 In fiscal year **[Insert last complete fiscal year]**, did this establishment have its annual financial statements checked and certified by an external auditor?

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

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 28

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

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 29

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

J.2 In a typical week over the last year, what percentage of total senior management's time was spent on dealing with requirements imposed by government regulations?
(By senior management I mean managers, directors, and officers above direct supervisors of sales workers.)

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

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

Yes	1	GO TO J.6a GO TO J.6a
No	2	
DON'T KNOW (SPONTANEOUS)	-9	

j3

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

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

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

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

j5

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

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

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?

	Percent
Percent of the contract value paid as informal payments or gifts	j6 %
NO PAYMENTS	0
DON'T KNOW (SPONTANEOUS)	-9
REFUSAL (SPONTANEOUS)	-8

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	ZMK	NO PAYMENTS OR GIFTS ARE PAID	DON'T KNOW (SPONTANEOUS)	REFUSAL (SPONTANEOUS)
Informal payments or gifts	j7a %		j7b	0	-9	-8

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

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

GO TO J.13
GO TO J.13

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	j11
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

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

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

j12

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

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

GO TO ZAMj.1
GO TO ZAMj.1
j13

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	j14
LESS THAN ONE DAY	1
STILL IN PROCESS	-6
APPLICATION DENIED	-5
DON'T KNOW (SPONTANEOUS)	-9

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

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

j15

ZAMJ.1 Using the response options on the card, please indicate the frequency with which this establishment was subject to:
SHOW CARD 30
INTERVIEWER: READ OUT THE QUESTIONS

		Never	Rarely	Sometimes	Frequently	DON'T KNOW (SPONTANEOUS)
ZAMj1a	Safety-related inspections	1	2	3	4	-9
ZAM j1b	Product quality Inspections	1	2	3	4	-9
ZAM j1c	Environment-related inspections	1	2	3	4	-9
ZAM j1d	Inspection for compliance with license requirements	1	2	3	4	-9

J.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 31

	POSITION	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS)	
							DON'T KNOW	DOES NOT APPLY
Tax rates j30a	j30_taxrate_pos	0	1	2	3	4	-9	-7
Tax administration j30b	j30_taxadmin_pos	0	1	2	3	4	-9	-7
Business licensing and permits j30c	j30_permit_pos	0	1	2	3	4	-9	-7
Political instability j30e	j30_instability_pos	0	1	2	3	4	-9	-7
Corruption j30f	j30_corruption_pos	0	1	2	3	4	-9	-7
Courts h30	j30_courts_pos	0	1	2	3	4	-9	-7

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

INTERVIEWER READ OUT:

I would like to ask you a few questions about this establishment's labor force. Should I continue with you or with the Human Resources department?

IF YES, CONTINUE WITH SECTION L WITH CURRENT RESPONDENT

**IF NO, CONTINUE WITH SECTION M WITH CURRENT RESPONDENT
AND ASK L SECTION TO A HUMAN RESOURCES REPRESENTATIVE**

ZAMJ.2	It is said that establishments in Zambia sometimes report only part of their labor cost for the purpose of payroll taxes. On average, what percentage of their labor cost do establishments like this one report?
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	Percent
Percentage of labor cost reported for payroll tax	ZAMj2
DON'T KNOW (SPONTANEOUS)	-9
REFUSAL (SPONTANEOUS)	-8

0									
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U. REGULATORY UNCERTAINTY

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:
 Now I will ask you few questions about regulatory uncertainty.

U.1 In the past three years, were any new rules or regulations enacted without prior notice or consultation?

Yes	1	
No	2	GO TO U.4
DON'T KNOW (SPONTANEOUS)	-9	GO TO U.4
		U1

U.2 What was the primary focus of the new rule or regulation? If there were several, please refer to the main rule or regulation?
INTERVIEWER: SHOW RANDOMIZED LIST TO THE RESPONDENT. DO NOT READ OPTIONS.

Employee hiring/firing	1
Workers' compensation and benefits	2
Building and renovation permits	3
Incentives and subsidies	4
Environmental	5
Land and property	6
Financial sector	7
Taxation	8
International trade	9
Foreign currency	10
Government contracts	11
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

u2

U.3 Using the show card below, please indicate how this establishment was impacted by this new rule or regulation?
SHOW CARD 32

	Severely negatively impacted	Somewhat negatively impacted	No impact	Somewhat positively impacted	Severely positively impacted	(SPONTANEOUS)	
						DON'T KNOW	DOES NOT APPLY
u3	0	1	2	3	4	-9	-7

0									
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U.4 In the past three years, did this establishment encounter difficulty in finding information on existing rules and regulations?

Yes	1	
No	2	GO TO U.7
DON'T KNOW (SPONTANEOUS)	-9	GO TO U.7
		u4

U.5 What was the primary focus of the rule or regulation for which it was difficult to find information? If there were several, please refer to the **main** rule or regulation.
INTERVIEWER: SHOW RANDOMIZED LIST TO THE RESPONDENT. DO NOT READ OPTIONS.

Employee hiring/firing	1	
Workers' compensation and benefits	2	
Building and renovation permits	3	
Incentives and subsidies	4	
Environmental	5	
Land and property	6	
Financial sector	7	
Taxation	8	
International trade	9	
Foreign currency	10	
Government contracts	11	
DON'T KNOW (SPONTANEOUS)	-9	
DOES NOT APPLY (SPONTANEOUS)	-7	
		u5

U.6 Using the show card below, please indicate how this establishment was impacted by the difficulties associated with finding information?
SHOW CARD 33

	Severely negatively impacted	Somewhat negatively impacted	Negatively impacted to a minor degree	Not impacted or positively impacted	(SPONTANEOUS)	
					DON'T KNOW	DOES NOT APPLY
u6	0	1	2	3	-9	-7

0									
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U.7 In the past three years, did this establishment encounter rules or regulations that were in conflict with one another?

Yes	1	
No	2	GO TO U.10
DON'T KNOW (SPONTANEOUS)	-9	GO TO U.10
		u7

U.8 Please indicate **two types** of rules or regulations that were in conflict with one another. If there were several, please refer to the main two.
INTERVIEWER: SHOW RANDOMIZED LIST TO THE RESPONDENT. DO NOT READ OPTIONS.

Employee hiring/firing	1
Workers' compensation and benefits	2
Building and renovation permits	3
Incentives and subsidies	4
Environmental	5
Land and property	6
Financial sector	7
Taxation	8
International trade	9
Foreign currency	10
Government contracts	11
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7
	u8

Rule or regulation-1	u8a
Rule or regulation-2	u8b
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

U.9 Using the show card below, please indicate how this establishment was impacted by these conflicting rules or regulations?
SHOW CARD 34

						(SPONTANEOUS)	
	Severely negatively impacted	Somewhat negatively impacted	No impact	Somewhat positively impacted	Severely positively impacted	DON'T KNOW	DOES NOT APPLY
u9	0	1	2	3	4	-9	-7

U.10 In the past three years, did this establishment face a situation in which rules or regulations were applied in a way that was different from how it was expected?

Yes	1	GO TO U.13
No	2	
DON'T KNOW (SPONTANEOUS)	-9	GO TO U.13
		u10

U.11 What was the primary focus of the rule or regulation? If there were several, please refer to the main rule or regulation.
INTERVIEWER: SHOW RANDOMIZED LIST TO THE RESPONDENT. DO NOT READ OPTIONS.

Employee hiring/firing	1
Workers' compensation and benefits	2
Building and renovation permits	3
Incentives and subsidies	4
Environmental	5
Land and property	6
Financial sector	7
Taxation	8
International trade	9
Foreign currency	10
Government contracts	11
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

u11

U.12 Using the show card below, please indicate to what extent this establishment was impacted by the way in which this rule or regulation was applied?
SHOW CARD 34

	Severely negatively impacted	Somewhat negatively impacted	No impact	Somewhat positively impacted	Severely positively impacted	(SPONTANEOUS)	
						DON'T KNOW	DOES NOT APPLY
u12	0	1	2	3	4	-9	-7

U.13 In the past three years, did this establishment deal with any rules or regulations for which there was no effective way to contest how the rule or regulation was applied?

Yes	1	GO TO L.1
No	2	
DON'T KNOW (SPONTANEOUS)	-9	GO TO L.1
		u13

U.14 What was the primary focus of this rule or regulation? If there were several, please refer to the main rule or regulation.
INTERVIEWER: SHOW RANDOMIZED LIST TO THE RESPONDENT. DO NOT READ OPTIONS.

Employee hiring/firing	1	
Workers' compensation and benefits	2	
Building and renovation permits	3	
Incentives and subsidies	4	
Environmental	5	
Land and property	6	
Financial sector	7	
Taxation	8	
International trade	9	
Foreign currency	10	
Government contracts	11	
DON'T KNOW (SPONTANEOUS)	-9	
DOES NOT APPLY (SPONTANEOUS)	-7	
		u14

U.15 Using the show card below, please indicate how this establishment was impacted by its lack of effective ways to contest how the rule or regulation was applied?
SHOW CARD 34

	Severely negatively impacted	Somewhat negatively impacted	No impact	Somewhat positively impacted	Severely positively impacted	(SPONTANEOUS)	
						DON'T KNOW	DOES NOT APPLY
u15	0	1	2	3	4	-9	-7

0									
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L. LABOR

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

L.1 At the end of fiscal year **[Insert last complete fiscal year]**, 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 last fiscal year	11
DON'T KNOW (SPONTANEOUS)	-9

L.2 Looking back, at the end of fiscal year **[Insert last complete fiscal year 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 [Insert last complete fiscal year minus two]	12
IF ESTABLISHMENT WAS NOT IN BUSINESS IN [Insert last complete fiscal year minus two]	-7
DON'T KNOW (SPONTANEOUS)	-9

L.5 At the end of fiscal year **[Insert last complete fiscal year]**, in this establishment how many permanent, full-time workers were **female**?

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

QUESTIONNAIRE NUMBER **id**

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L.6 How many full-time seasonal or temporary workers did this establishment employ during **[Insert last complete fiscal year]**?
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 last fiscal year	16	
NO FULL-TIME SEASONAL OR TEMPORARY WORKERS	0	GO TO L.9b
DON'T KNOW (SPONTANEOUS)	-9	GO TO L.9b

L.6a How many full-time seasonal or temporary workers during fiscal year **[Insert last complete fiscal year]**, were female?

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

L.8 What was the average length of employment of all full-time temporary workers in fiscal year **[Insert last complete fiscal year]**?

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

L.9b What percentage or how many of the full-time permanent workers employed at the end of fiscal year **[Insert last complete fiscal year]** 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	19b %		19b1
DON'T KNOW (SPONTANEOUS)	-9		-9

QUESTIONNAIRE NUMBER **id**

0									
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L.10 Over fiscal year **[Insert last complete fiscal year]**, did this establishment have formal training programs for its permanent, full-time workers?

Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9
110	

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 35

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

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

	Percent
Percentage of labor cost reported for payroll tax	ZAMj3
DON'T KNOW (SPONTANEOUS)	-9
REFUSAL (SPONTANEOUS)	-8

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

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.

	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	m1a
DON'T KNOW (SPONTANEOUS)	-9
DOES NOT APPLY (SPONTANEOUS)	-7

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

I would like to ask you a few questions about this establishment's financial results. All these responses will be anonymized, and neither you nor the firm will be identified. Should I continue with you or with the financial department or accounting?

IF YES, CONTINUE WITH SECTION N WITH CURRENT RESPONDENT**IF NO, CONCLUDE WITH THE RESPONDENT AND ENSURE THAT ALL SECTIONS (INCLUDING L AND N) ARE COMPLETE.**

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ZAMM.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	ZAMm1%
REFUSAL (SPONTANEOUS)	-8
DON'T KNOW (SPONTANEOUS)	-9

ZAMM.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	ZAMm2a %		ZAMm2b
REFUSAL (SPONTANEOUS)	-8		-8
DON'T KNOW (SPONTANEOUS)	-9		-9

0									
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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.

N.2	From this establishment's Income Statement for fiscal year [Insert last complete fiscal year] , please provide the following information: SHOW CARD 36
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INTERVIEWER: READ OUT

	ZMK	DON'T KNOW (SPONTANEOUS)
Total annual cost of labor including wages, salaries, bonuses, social security payments	n2a	-9
Total annual cost of electricity	n2b	-9

INTERVIEWER: ONLY ASK THE FOLLOWING QUESTION TO RETAIL ESTABLISHMENTS:

Total annual cost of finished goods and materials purchased to resell	n2i	-9
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INTERVIEWER: IF SECTION L OR N WILL BE COMPLETED WITH A DIFFERENT RESPONDENT, PLEASE ARRANGE FOR THOSE TO BE COMPLETED.

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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.12 Interviewer code **a12**

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

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

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) a15a1ax	10

a15a1

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

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

ENTER 1 WHEN YEARS WITH THE ESTABLISHMENT IS LESS THAN ONE. FOR GENDER 1: MALE, 2: FEMALE, -8: REFUSAL

0									
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INTERVIEWER: THE SURVEY ENDS HERE. PLEASE FILL OUT THER 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

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

INTERVIEWER COMMENTS:

a17x

(Problems occurred/extraordinary circumstances which could influence results)

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

STOP HERE

a18

A.19 If option 2 or 3 in **A.18**, estimate duration of the whole interview

Hour	Minutes

a19h

a19m

QUESTIONNAIRE NUMBER **id**

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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?	a3b	Is this city the main business city?	a3c	Size of locality	a3
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

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