

COVID 19 Impact Survey- Informal Sector Businesses: Zimbabwe
The World Bank
October 2021

INSTRUCTIONS (NOT SHOWN): READ ALL QUESTIONS AS WRITTEN. ITEMS MARKED (SPONTANEOUS) SHOULD NOT BE READ AND ARE ADMINISTERED ONLY BY PHONE.

A.0. CONTROL INFORMATION & INTRODUCTION (to be pre-filled)

Unique ID

id

A.1 Country Code

a1

Country Name

countryx

A.1a Language of the interview

a1a

READ THE FOLLOWING TO THE TARGET RESPONDENT

Good [morning/afternoon/evening], I'm calling you from **Probe Market Research** on behalf of the World Bank. We are conducting a survey to better understand the effect of the COVID-19 on businesses like yours. Your business is randomly selected to participate in a quick over the phone survey. The information gathered will help to design policy responses for private sector recovery and growth in Zimbabwe.

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.

	Date of the interview
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Year	Month	Day
COVa20y	COVa20m	COVa20d



Last completed month
COVa20m_1

B. GENERAL INFORMATION

A.4 What is the main business activity?

		Main business	
Making goods (Manufacturing) a41a==1	Manufacturing of clothes or shoes	1	a4m
	Manufacturing of food (including bakers)	2	
	Manufacturing of coffee, sugar, oil, dry fruits and other processed foods (exclude restaurants, street food-sellers)	3	
	Manufacturing of handcrafts	4	
	Manufacturing of furniture	5	
	Manufacturing of metal products	6	
	Manufacturing of household items	7	
	Manufacturing of tools and instruments	8	
	Other manufacturing (specify a4x)	14	
Reselling of goods (Services) a41a==2	Selling of agricultural products	151	a4r
	Selling of raw meat and animal	152	
	Selling of food products for immediate consumption (street food seller, restaurants, catering)	153	
	Reselling of finished food products or groceries	154	
	Selling of clothes or household items	16	
	Selling of business/computer/phone services	17	
	Selling of other goods (specify a4x)	18	
Provision of services a41a==3	Transport services	19	a4s
	Cleaning and washing services	20	
	Hairdressers and barber shops	21	
	Professional services (including internet services)	22	
	Repair of motor vehicles and motorcycles	231	
	Repair of machinery and equipment	232	
	Repair of computers, personal and household goods	233	
	Construction	24	
	Other services (specify a4x)	30	

A.5 Where does this business primarily operate from?

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

COVa5

A.6 Does this business have registration from Zimbabwe Registrar of Companies?

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

Terminate the Interview

COVa6

A.7 Does this business have a registration or operating permit from the Municipality/rural district council/town council?

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

COVa7

B.3 In which year did this business originally start operation?

	Year	Month
Business started operation in?	COVb3a	COVb3b
DON'T KNOW (SPONTANEOUS)	-9	-9

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

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

IF I GO TO B.4

B.2 How many owners are female?

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

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

B.4 Is the main owner female?

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

COVb4

B.5 What is the **main owner's** age?

	Years
Age of main the main owner	COVb5
DON'T KNOW (SPONTANEOUS)	-9

B.11 What is **[the main owner]**'s highest level of completed education?
INTERVIEWER: READ OUT

No schooling	1
Incomplete primary school	2
Complete primary school	3
Incomplete secondary school (secondary school certificate)	4
Complete secondary school (secondary school certificate)	5
Incomplete tertiary (university bachelors or technical diploma)	6
Complete tertiary (university bachelors or technical diploma)	7
DON'T KNOW (SPONTANEOUS)	-9

b11

B.6 Does the **main owner** currently have a job with either a temporary or permanent contract?
INTERVIEWER: INCLUDE EMPLOYMENT IN EITHER THE PRIVATE OR PUBLIC SECTOR

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

COVb6

B.7 Is the main owner of the business the primary income earner of his/her household?

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

b16

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

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

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

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

B.16 How many of the **main owner's** household members currently have a job with either a temporary or permanent contract?
INTERVIEWER: INCLUDE EMPLOYMENT IN EITHER THE PRIVATE OR PUBLIC SECTOR

	Number
Household members who main owner's household members currently	COVb16
DON'T KNOW (SPONTANEOUS)	-9

B.17 For how many years [has]/[have] the [owner] lived in this city?
INTERVIEWER: IF THE NUMBER OF YEARS IS LESS THAN ONE YEAR, RECORD 1.

	Number of Years	
Number of years	COVb17	
ENTIRE LIFE	-5	GO TO B.0
DOES NOT LIVE IN THIS CITY	-7	GO TO B.0
DON'T KNOW (SPONTANEOUS)	-9	GO TO B.0

B.18 Where did [owner] live before moving to this city?
INTERVIEWER: READ OUT.

Rural/village in Zimbabwe	1	
Smaller city/town in Zimbabwe	11	
Bigger or same size of city/town in as is this one	2	
Different country	3	
DON'T KNOW (SPONTANEOUS)	-9	

COVb18

C. SALES AND OPERATIONS

B.0 Currently is this business or activity open, temporarily closed (suspended services or production), or permanently closed?

Permanently closed	1	<i>GO TO SECTION H</i>
Temporarily closed	2	<i>GO TO B.1b</i>
Open	3	
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO B.2</i>
		COVb0

B.1a Did this business or activity close temporarily (suspended services or production) due to the COVID-19 outbreak?

Yes	1	<i>GO TO B.1b</i>
No	2	<i>GO TO B.2</i>
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO B.2</i>
		COVb1a

B.1b For how many weeks in total has this business been closed (or was closed) due to the COVID-19 outbreak since March 2020?

Weeks the business was closed	COVb1b
DON'T KNOW (SPONTANEOUS)	-9

C.3 Comparing this business's sales for [insert last completed month] with sales in February 2020 (just before the COVID-19 outbreak), did sales increase, remain the same, or decrease?

Increase	1	
Remain the same	2	<i>GO TO C.3c</i>
Decrease	3	
DON'T KNOW (SPONTANEOUS)	-9	<i>GO TO C.3c</i>
DOES NOT APPLY (SPONTANEOUS)	-7	
		COVc3

ASK ONLY IF COVc3 = 1

C.3a By what percentage did the sales increase?

	Percent
Percentage increase in sales	COVc3a %
DON'T KNOW (SPONTANEOUS)	-9

ASK ONLY IF COVc3 = 3

C.3b By what percentage did the sales decrease?

	Percent
Percentage decrease in sales	COVc3b %
DON'T KNOW (SPONTANEOUS)	-9

C.3c Comparing this business's sales for **[insert last completed month]** with **sales six months ago**, did sales increase, remain the same, or decrease?

Increase	1	GO TO C.2
Remain the same	2	
Decrease	3	GO TO C.2
DON'T KNOW (SPONTANEOUS)	-9	
DOES NOT APPLY (SPONTANEOUS)	-7	

COVc3c

ASK ONLY IF COVc3c = 1

C.3d By what percentage did the sales increase?

	Percent
Percentage increase in sales	COVc3d %
DON'T KNOW (SPONTANEOUS)	-9

ASK ONLY IF COVc3c = 3

C.3e By what percentage did the sales decrease?

	Percent
Percentage decrease in sales	COVc3e %
DON'T KNOW (SPONTANEOUS)	-9

C.2 Comparing **[insert option]** for **[insert last completed month]** with **February 2020**, did it (they) increase, remain the same, or decrease? **INTERVIEWER: READ OUT**

	Increase	Remain the same	Decrease	DON'T KNOW (SPONTANEOUS)
total hours of operations per week COVc2a	1	2	3	-9
demand for this business's products and services COVc2b	1	2	3	-9
supply of inputs, raw materials, or finished goods and materials purchased to resell COVc2c	1	2	3	-9

C.2d	Comparing <u>insert option</u> for <u>insert last completed month</u> with six months ago , did it (they) increase, remain the same, or decrease? INTERVIEWER: READ OUT
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	Increase	Remain the same	Decrease	DON'T KNOW (SPONTANEOUS)
total hours of operations per week COVc2da	1	2	3	-9
demand for this business's products and services COVc2db	1	2	3	-9
supply of inputs, raw materials, or finished goods and materials purchased to resell COVc2dc	1	2	3	-9

C.4	Did this business or activity experience any of the following changes due to the COVID-19 outbreak? INTERVIEWER: READ OUT
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	Yes	No	DON'T KNOW (SPONTANEOUS)
Changed the main location of the business COVc4a	1	2	-9
Changed products sold or services rendered COVc4b	1	2	-9
Adapted no-contact/contactless sales method COVc4c	1	2	-9
Closure or business premise COVc4d	1	2	-9
Changed the time or day of operation COVc4e	1	2	-9

C.5	For how many weeks would this business be able to remain operational if its sales stopped as of today?
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Weeks the business would remain operational	COVc5
DON'T KNOW (SPONTANEOUS)	-9

D. LABORFORCE

D.1 In **February 2020 (just before the outbreak of COVID-19)**, how many people worked in this business?
INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.

	Number	DON'T KNOW (SPONTANEOUS)
Number of workers in February 2020	COVd1	-9

D.1a How many of them were female?

	Number	DON'T KNOW (SPON.)
Number of female workers in February 2020	COVd1a	-9

D.2 **Six months ago**, how many people worked in this business?
INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.

	Number	DON'T KNOW (SPONTANEOUS)
Number of workers six months ago	COVd2	-9

D.3 In **[insert last calendar month]**, how many people worked in this business (both full and part time), including the main owner?
INTERVIEWER: INCLUDE FAMILY MEMBERS, OWNER AND RESPONDENT IF APPLICABLE.

	Number	DON'T KNOW (SPONTANEOUS)
Number of workers last month	COVd3	-9

D.4 How many of them were female?

	Number	DON'T KNOW (SPON.)
Number of female workers last month	COVd4	-9

D.4a Since **the outbreak of COVID-19**, has the number of family members working on this business increased, remained the same, decreased compared to pre-COVID?

	Increased	Remained the same	Decreased	DON'T KNOW (SPON.)
Number of main owner's paid family members working in the business COVd4a	1	2	3	-9
Number of main owner's non-paid family members working in the business COVd4b	1	2	3	

COV.L.1 Since the outbreak of the COVID-19, **in a regular/typical month** has the:

	Increased	Remained the same	Decreased	DON'T KNOW (SPONTANEOUS)	DOES NOT APPLY (SPONTANEOUS)
Number of people working in this business or activity COV11a	1	2	3	-9	-7
Number of workers that are members of main owner's family COV11b	1	2	3	-9	-7

E. FINANCE

PLEASE READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

And now I would like to ask a few questions about the effect of the COVID-19 outbreak on this business' access to finance

E.1 Since the outbreak of COVID-19, has/have this business' **liquidity or cash flow** increased, remained the same, or decreased?

	Increased	Remained the same	Decreased	DON'T KNOW (SPON.)
Liquidity or cash flow COVe1a	1	2	3	-9

ASK ONLY IF COVe1a = 3

E.2 Since the outbreak of COVID-19, what has been the main source have you used to deal with cash flow shortages?

Loans from commercial banks without a public guarantee	1
Loan from commercial banks with a public guarantee	2
Loans from non-banking financial institutions (microfinance institutions, credit cooperatives, savings club, credit unions, or finance companies)	3
Loans from a pawn shop, moneylenders, friends and relatives	
Increase contributions or capital from existing owners (Equity finance)	4
Delaying payments to suppliers or workers	5
Government grants and subsidies	6
Selling asset	7
Others (e.g., NGOs) ((specify COVe2x)	8
DON'T KNOW (SPONTANEOUS)	-9

COVe2

E.3 Since the outbreak of COVID-19, has this business or activity delayed payments on its obligations for more than one week (excluding payments postponed following current regulation) to:
INTERVIEWER: READ OUT

	Yes	No	DON'T KNOW (SPON.)	DOES NOT APPLY (SPON.)
Its suppliers COVe3a	1	2	-9	-7
Its landlords COVe3b	1	2	-9	-7

E.4 Since the outbreak of COVID-19, has this business or activity fallen behind on scheduled payments to any of its lenders?

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

COVe4

E.6 Since the outbreak of COVID-19, has this business or activity sought (applied for) any loans, from informal money lenders, friends and family, and formal financial institutions?

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

COVv16

E.7 What was the **main** reason why this business or activity did not seek or apply for any credit or loan?

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

COVv17 **GO TO F.1**

E.8 Referring only to this most recent application for a line of credit or loan, what was the outcome of that application?
INTERVIEWER: READ OUT

Got the loan in full	1
Got less than requested amount	2
Loan denied	3
I decided not to borrow	4
APPLICATION STILL IN PROCESS	-6
DON'T KNOW (SPONTANEOUS)	-9

COVv20a1

F. POLICIES AND PROSPECTS

F.1	Since outbreak of COVID-19 , has this business or the main owner of this business received any cash support from national or local government in response to the crisis?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

COVf1

COV.K2g	Since the outbreak of COVID-19 , has the main owner of this business or activity received any other support (besides cash) from the national or any local government in response to the crisis?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

GO TO F.3

COVk2g

COV.K2gx	Please specify the non-cash support received by the main owner of this business or activity?
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COVk2gx	
DON'T KNOW (SPONTANEOUS)	-9

F.3	Since the outbreak of COVID-19 , has the main owner of this business received any support (cash or kind) issued in response to the crisis from national or international NGOs?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

COVf3

F.4	Looking ahead to the next three months , which of the following do you anticipate is more likely to happen?
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Sales of the business will grow	1
Sales of the business will stay the same or fall, but the business will still continue to operate	2
I will close the business and look for employment elsewhere	3
Close this business and start another one	4
Others (specify COVf4x)	5
DON'T KNOW (SPONTANEOUS)	-9

COVf4

ZIMF.3	What would be the MOST helpful policy needed to support this business over the COVID-19 crisis?
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Access to new credit	1
Loans with subsidized interest rates	2
Cash transfers for business	3
Support for adoption of digital technologies, including online marketing.	4
Support to improve my marketing skills, including packaging and display	5
Support to improve management skills to reduce costs	6
Support for adoption of COVID-19 health protocols	7
Open the country's borders to allow cross-border trade	8
Other (specify ZIMf3x)	9
DON'T KNOW (SPONTANEOUS)	-9

ZIMf3

R. REGISTRATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:

We now turn to another topic.

R.1	Has the main owner ever taken any steps, including gathering any information, to register with the [Insert the name of first level of registration that defines business as formal at the national (central), provincial, or district levels] ?
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Yes	1
No	2
DON'T KNOW (SPONTANEOUS)	-9

r1

R.3	Of the following reasons for not being registered with Zimbabwe Registrar of Companies , please tell me which one, if any, currently represents the main reason INTERVIEWER: PLEASE READ OUT
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Because of time, fees, and paperwork required to complete registration	1
Because of the taxes that need to be paid if registered	2
Because of the inspections and meetings with government officials that would take place if registered	3
Because of the bribes registered businesses need to pay	4
Because there is no benefit for my business or activity from being registered	5
Because of lack of information about the process of registration, including where to register	6
The registration offices are too far	7
Other (specify)	8

Main reason why business is not registered	r3
DON'T KNOW (SPONTANEOUS)	-9

R.6 Of the following items, please tell me which one, if any, is the main benefit for your business or activity that could be obtained from being registered with the **[Insert the name of first level of registration that defines business as formal at the national (central), provincial, or district levels]**
INTERVIEWER: PLEASE READ OUT (SHOWCARD)

Better access to financing or loans	1
Better access to raw materials, infrastructure services, and government services	2
Lesser informal payments to make	3
Better access to potential customers	4
No benefit from registering	5
Other (specify r6x)	6

Main benefit of formally registering	R6
DON'T KNOW (SPONTANEOUS)	-9

R.5 Does this business or activity have to give gifts, informal payments or bribes to continue operating as informal?

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

r5

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

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

i5

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

H. INFORMATION ON PERMANENTLY CLOSED BUSINESS OR ACTIVITY

H.1a When did this business or activity close?

Year	Month	DON'T KNOW (SPONTANEOUS)
COVh1ay	COVh1am	-9

H.2 Did this business or activity undertake any of the following measures before permanently closing:
INTERVIEWER: READ OUT

	Yes	No	DON'T KNOW (SPON)
Laid off some of employees or reduced salary, if any COVh2a	1	2	-9
Sold some of its assets COVh2c	1	2	-9
Borrowed money to help finance the business COVh2d	1	2	-9
Change product line or services offered COVh2e	1	2	-9
Received government (national or local) support COVh2f	1	2	-9

H.3 Is it expected that this business or activity will re-open in the future?

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

COVh3

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

INTERVIEWER COMMENTS: (Problems occurred or extraordinary circumstances which could influence results)

a17x

INTERVIEW PROTOCOL

Name of the main respondent

	a20x
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A.21 | Position of the respondent

Largest owner	1
Employee related to largest owner	2
Employee NOT related to largest owner	3
Other (Specify) <u> a21x </u>	10

a21

A.23 | Gender of the respondent

Male	1
Female	2
Refusal (SPONTANEOUS)	-8

a23

A.24 | Time interview ended

Year	Month	Day
a24y	a24m	a24d

ASK ONLY IF MODE = 1 (PHONE - CATI)

A.25 | Respondent cooperation

Excellent	1
Fair	2
Average	3
Bad	4

a25

A.26 | Interviewer number **a26**

A.27	Full Firm Contact information	
	Full address	a27ax
	Phone number(s)	a27b
	Email	a27dx