

Zimbabwean Informal Manufacturing Enterprise Survey

Version 6 (23 Nov 2015)

A. FILTER

A.1. Interviewer name: A1_name

A.2. Interviewer number: A2_num

A.3. Data entry operator: A3_dataentry

A.4. Enterprise ID: A4_enterID

A.5. In what industrial sector is the establishment? A5_sector

Metal fabrication	1
Textiles, clothing and Leather products	2
Wood products, including furniture	3
Other	4

A.6. Does the firm employ at least one regular worker (apart from the owner/entrepreneur)?

Yes.....	1
No	2
Don't know.....	-9

A6_employ

[If less than one worker is regularly employed then TERMINATE interview]

A.7. Is your business registered with the Registrar of Companies?

Yes	1
No.....	2
Don't know.....	-9

[*Terminate interview*]

A7_registered

A.8. In what year was this business started? A8_started

A.9. Date and time of interview

Date of interview (Day/Month/year)	Start time of interview	End time of Interview

B. General Information

B.1. Name of enterprise: B1_entername

B.2. Physical address of enterprise: _____

B.3. Location clues: _____

B.4. Respondent name: B4_resname

B.5. Telephone numbers:

(i). Fixed lines: _____

(ii). Mobile: B5_mobile

KEY POINT: CONFIDENTIAL: This is a confidential survey for academic research that has been approved by the University of Cape Town ETHICS COMMITTEE. On behalf of the Southern Africa Labour-Development Research Unit and the Zimbabwe Economic and Policy Research Unit, I would like to ask you to take part in a short confidential survey. The objective of the survey is to build a profile of firms and workers in Zimbabwean manufacturing firms. We wish to use this information for academic research.

KEY POINT: NO KNOWN DANGERS OR RISKS. There are no known risks or dangers to you associated with this study. The researchers will not attempt to identify you with the responses to your questionnaire, or to name you as a participant in the study, nor will they facilitate anyone else's doing so. All responses will be confidential and used for the purposes of research only.

USE THIS PAGE TO WRITE DOWN KEY FEATURES REGARDING THE FIRM ARISING FROM YOUR DISCUSSION. THIS MAY INCLUDE HOW THE FIRM IS PERFORMING, MAJOR CHANGES IN ACTIVITY AND OWNERSHIP ETC.

[illegible]

C. Entrepreneur Questionnaire

C.1. Enterprise ID: A4_enterID

THESE QUESTIONS ARE TO BE ANSWERED BY THE MAJOR OWNER/ENTREPRENEUR OF THE INFORMAL MANUFACTURING FIRM

C.2. Gender (of interviewee) C2_gender

Male.....	1
Female.....	2
Refuse.....	-7

C.3. When were you born? (MONTH/YEAR) C3_bornmonth

C.4. Were you born in this town/city? C4_town

Yes.....	1
No	2

Skip to C.8

C.5. In which year did you arrive in this town or city?:(YEAR) C5_arrive

C.6. Are you a Zimbabwean by birth? C6_zimba

Yes.....	1
No	2

Skip to C.8

C.7. If not Zimbabwean, What is your country of origin C7_notzimba

South Africa	1
Zambia	2
Malawi	3
Mozambique	4
Other (Specify)	5

C.8. When you were 7 years old how long would it take to walk from your home to the nearest primary school? [Note: not necessarily the one you went to.]

C8_primary

less than 5 minutes	1
5 - 10 minutes	2
10 - 30 minutes	3
30 - 60 minutes	4
more than 1 hour	5

C.9. When you were 13 years old how long would it take to walk from your home to the nearest secondary school? [Note: not necessarily the one you went to]

C9_secondary

less than 5 minutes	1
5 - 10 minutes	2
10 - 30 minutes	3
30 - 60 minutes	4
more than 1 hour	5

- C.10. In what region of the country did you attend school? [If more than one, choose the region where you spent the most time at school] [If did not attend school which region did you grow up in?]

C10_region

Bulawayo	1	Masvingo	7
Harare	2	Matabeleland North	8
Manicaland	3	Matabeleland South	9
Mashonaland Central	4	Midlands	10
Mashonaland East	5	Foreign country	11
Mashonaland West	6		

- C.11. When did you leave secondary school, or primary school if you did not go to secondary school?

(YEAR): C11_leave _____

- C.12. What is the highest level of formal education you, your father and mother successfully attained?

	Owner	Father	Mother
None.....	1	1	1
Primary.....	2	2	2
Standard 6.....	3	3	3
Junior Certificate.....	4	4	4
Incomplete secondary.....	5	5	5
Secondary (O levels)	6	6	6
Secondary (A levels)	7	7	7
Matric.....	8	8	8
Vocational (not requiring O levels)	9	9	9
Polytechnic (requiring O levels)	10	10	10
Post-secondary qualification (with A levels)	11	11	11
University.....	12	12	12
Other (specify):	13	13	13
Don't know.....	-7	-7	-7
Refuse.....	-9	-9	-9

C12_owner

C12_father

C12_mother

D. ORGANIZATION OF BUSINESS

- D.1. What is the main activity (product made and/or sold/ service provided for pay) of your business?
[Describe in detail]

D1_activity1 D1_activity2 D1_activity3 D1_activity4 D1_activity5 D1_activity6

D1_activity7 D1_activity8

- D.2. In which type of premises do you conduct this business activity? D2_premise

Permanent business premises with fixed building structure	1
Permanent business premises with no fixed building structure	2
Non-permanent premises	3
In the home/on homestead/garage	4
Other (Specify):	5

- D.3. In your premises do you have :

a. Running water D3a_water	1. Yes	2. No
b. Electricity D3b_electricity	1. Yes	2. No
c. Fixed Telephone D3c_telephone	1. Yes	2. No
d. Internet access (mobile or fixed line)	1. Yes	2. No

D3d_internet

D.4. The premises or the place where you PRACTICE your activity is : D4_place

Yours (owner)	1	<i>Skip to D.6</i>
Let (rent)	2	
Lent (borrowed)	3	<i>Skip to D.6</i>
Squatted in	4	<i>Skip to D.6</i>
Other (Specify): _____	5	<i>Skip to D.6</i>

D.5. If you rent the premises, how much is the rent per month? (USD): D5_rent _____

D.6. Is it possible to sell this premises? D6_sell

Yes.....	1	
No	2	<i>Skip to D8</i>

D.7. If you were to sell these premises or this site, at how much do you think they can buy it (not including machinery & equipment, but including buildings)?

(US dollars): D7_howmuch _____

D.8. Were, or are the premises where you practice your activity owned by a formal enterprise? D8_owned

Yes.....	1
No	2

D.9. Does your business have the following registrations or licences?

a. Business registration with Registrar of Companies	1. Yes	2. No	<i>If yes, terminate interview</i> D9a_registrar
b. Local council/municipality licence	1. Yes	2. No	D9b_licence
c. ZIMRA tax registration	1. Yes	2. No	D9c_zimra
d. Health department	1. Yes	2. No	D9d_health
e. National Social Security Authority (NASSA)	1. Yes	2. No	D9e_nassa
f. Registration as co-operative	1. Yes	2. No	D9f_coop
f. Other (Specify):	1. Yes	2. No	D9g_other

D.10. What is the main reasons you are not registered with the Registrar of Companies? [Main reason first]

	Main reason	Second reason
In the process of being registered	1	1
Do not need to register my business	2	2
Do not know if I have to register	3	3
Too many requirements to complete registration	4	4
Have to pay too much to register	5	5
No benefit to my company	6	6
Avoid state regulations	7	7
Avoid tax	8	8
Other (specify):	9	9
Refuse to answer	99	99

D10a_main D10b_second

D.11. What are two main advantages of not being registered as a company?

	CODE	
a. Advantage 1		D11a_advantage1
b. Advantage 2		D11b_advantage2

Option code: 1-Don't need to pay tax, 2-Free from labour regulations, 3-Avoid being hassled by government agencies, 4-Operate too infrequently to be registered, 5-Fees to register too expensive, 6-Procedures too difficult, 7-Don't know, 8-Other (Specify):.....

D.12. In your opinion, what would the main advantages be of being registered as a company?

	Main reason	Second reason
No advantage	1	1
Do not know	2	2
Access to loans or financial assistance	3	3
Eligibility for support programs (non-financial)	4	4
Better chance of selling to state enterprises/private companies	5	5
Access to best business location	6	6
Publicity	7	7
Other (specify) _____	8	8
Don't know	-77	-77

D12a_main D12b_second

D.13. Do you have a bank account in the name of this business?

Yes.....	1	D13_account
No	2	

D.14. What type of business-related records or accounts do you keep for this business?

a. No written records are kept	1	D14_recods
b. Informal records for personal use	2	
c. Simplified accounting format required for tax payment	3	
d. Detailed formal accounts (balance sheets)	4	
e. Other (specify) _____	5	

Business formation

D.15. Who started this business? D15_started

I started it alone	1
I started it with business partners	2
My family	3
Others (Specify):	4

Skip to D.17

Skip to D.17

D.16. What year did you take ownership or start managing this business? (YEAR): D16_yearown _____

D.17. How many years of work experience in general did you have prior to acquiring/ becoming a manager in this business?

(YEARS): D17_experience _____

D.18. We are interested in your employment history. What were your previous jobs in the 10 years prior to starting/joining this business (starting with your most recent job)?

	Firm name		1. Formal 2. Informal	Industry (code)	Firm size (code)	Contract	Month & Year started	Month & Year ended	Why left? (code)	Position when left	
1	D18a_name	D18a_formal		D18a_industry	D18a_size	D18a_contract	D18a_started	D18a_ended		D18a_whyleft	D18a_position
2	D18b_name	D18b_formal		D18b_industry	D18b_size	D18b_contract	D18b_started	D18b_ended		D18b_whyleft	D18b_position
3	D18c_name	D18c_formal		D18c_industry	D18c_size	D18c_contract	D18c_started	D18c_ended		D18c_whyleft	D18c_position
4	D18d_name	D18d_formal		D18d_industry	D18d_size	D18d_contract	D18d_started	D18d_ended		D18d_whyleft	D18d_position
5	D18e_name	D18e_formal		D18e_industry	D18e_size	D18e_contract	D18e_started	D18e_ended		D18e_whyleft	D18e_position
6	D18f_name	D18f_formal		D18f_industry	D18f_size	D18f_contract	D18f_started	D18f_ended		D18f_whyleft	D18f_position
7	D18g_name	D18g_formal		D18g_industry	D18g_size	D18g_contract	D18g_started	D18g_ended		D18g_whyleft	D18g_position
8	D18h_name	D18h_formal		D18h_industry	D18h_size	D18h_contract	D18h_started	D18h_ended		D18h_whyleft	D18h_position

Industry code: 1-Manufacturing (same industry), 2-Manufacturing (different industry), 3-Other industry, -7-Don't know

Firm size code: 1-Micro (0-4 workers), 2-Small (5-19 workers), 3-Medium (20-100 workers), 4-Large (100+), -7-Don't know.

Contract: 1-No written contract, 2-Short term written contract, 3-Permanent contract, 4-Other (Specify) _____

Why left code: 1-Firm closed, 2-Retrenched or laid-off, 3-Left because wage too low, 4-Left because wages not paid, 5-Offered better job, 6-Did not like job, 7-Other (Specify): _____

D.19. What was your main reason for engaging in this business you are operating? D19_engaging

Could not get salaried work	1
Could not get salaried work that paid a high enough wage	2
Was an opportunity to increase my income	3
Prefer to be my own boss	4
It is a family tradition	5
Other (specify) _____	6

D.20. Did you need money to start up or purchase this business? D20_money

Yes.....	1	<i>Skip to D.23</i>
No	2	

D.21. How much money did you require? [If in hyperinflation period (2007-8) then ask for USD amount]

- a. (USD): D21a_usd\$ _____ OR
b. (ZIM Dollars): D21a_zim\$ _____

D.22. From what you sources did you/ the owners get the money (finance) to purchase or start the business? [% , must add up to 100%]

	Percentage	
(a) Own savings/money sources		D22a_savings
(b) Borrowing from friends or relatives		D22b_friend
(c) Loan from a foreign bank or donor agency		D22c_foreign
(d) Loan from a local bank		D22d_bank
(e) Loan from a money lender		D22e_lender
(f) Loan from a supplier		D22f_supplier
(g) Sale of personal assets		D22g_assets
(h) Retrenchment/severance package		D22h_retrench
(i) Other (Specify)		D22i_other
(j) Don't know	-77	D22j_dontknow

D.23. What is the lowest monthly wage you would be prepared to accept to close this business and work in a:

	USD
a. Wage job in formal firm with permanent contract	D23a_withform
b. Wage job in formal firm without permanent contract	D23b_withoutfor
c. Wage job in informal firm without contract	D23a_withoutcon

D.24. Do you OWN any other businesses that earn you an income? D24_ownother

Yes.....	1	<i>Skip to D.27</i>
No	2	

D.25. What activities do you conduct in these businesses?

	Activity
a. Firm 1:	D25a_firm1
b. Firm 2:	D25b_firm2
c. Firm 3:	D25c_firm3
d. Firm 4:	D25d_firm4

D.26. How much income in total do you on average take home from all these other businesses every month?
 (USD) D26_totincome

D.27. Do you have any other wage paying jobs working for or managing another firm? D27_wagejob

Yes.....	1
No	2

Skip to next section

D.28. How many other jobs do you have? [Do not include other businesses owned asked earlier]
 (NUMBER): D28_howmany

D.29. How much income in total do you on average take home from these other jobs every month?
 (USD) D29_takehome

D.30. Where is your main other job? D29_takehome

Government, public service, or para-public sector	1
Formal enterprise in same manufacturing industry	2
Informal enterprise in same manufacturing industry	3
Formal enterprise in other manufacturing industry	4
Informal enterprise in other manufacturing industry	5
Formal trading/services activity	6
Informal trading/services activity	7
Other (Specify)	8

E. EMPLOYMENT AND COMPENSATION

E.1. How many persons, including yourself, worked in your business even for just an hour during the last month of operation?

a. TOTAL (incl. Owner)	E1a_total
b. Total wage earners:	E1b_wage
c. Total Non-wage earners:	E1c_nonwage

E.2. What are the following characteristics of those who worked during the last month your business operated? (*If more than 10 workers, write on back of page*)

	Worker Name	Sex (M/F)	Age (yrs)	Status code	Education completed	Written contract 1. Yes 2. No	Payment code	Tenure (months worked)	Total working hours (in month)	Total Wages & Salaries (in month)
1	E2_name1	E2_sex1	E2_age1	E2_status1	E2_educ1	E2_contract1	E2_payment1	E2_tenure1	E2_hours1	E2_wages1
2	E2_name2	E2_sex2	E2_age2	E2_status2	E2_educ2	E2_contract2	E2_payment2	E2_tenure2	E2_hours2	E2_wages2
3	E2_name3	E2_sex3	E2_age3	E2_status3	E2_educ3	E2_contract3	E2_payment3	E2_tenure3	E2_hours3	E2_wages3
4	.									
5	.									
6	.									
7	.									
8	.									
9	.									
10										E2_total
Status code: 1- Own-account worker 2- Wage earner 3- Paid apprentice 4- Non-paid apprentice 5- Unpaid family worker 6- Partner 7- Other (Specify)		Education codes: 1-None 2-Primary/Standard 6 3-Junior Certificate 4-Incomplete secondary 5-Secondary (O levels) 6-Secondary (A levels) 7-Vocational (not requiring O levels) 8-Polytechnic (requiring O levels) 9-Post-secondary (with A levels) 10-University 11-Other (specify): 12-Don't know 13-Refuse		Payment codes: 1- Fixed monthly/weekly salary 2- Daily or per hour of work 3- Per job/task basis 4- Commission 5- Profit share 6- In kind payment 7- No payment						

E.3. How many paid or unpaid workers, including household members, worked in the business this time one year ago?
(NUMBER): E3_howmany

E.4. How many paid or unpaid workers, including household members, worked in the business when you acquired/started it, or started managing it?
(NUMBER): E4_howstart

E.5. Do you offer any benefits such as paid leave, medical cover, food allowances, transport fees, clothing, pension, etc. to workers E5_benefits

Yes.....	1
No	2

Skip to E.8

E.6. Do you offer the following to workers? [Read out each]

a. Paid leave	1-Yes	2-No	E6a_leave
b. Paid maternity leave	1-Yes	2-No	E6b_maternity
c. Pension such as National Social Security	1-Yes	2-No	E6c_pension
d. Production bonuses	1-Yes	2-No	E6d_bonus
e. Medical cover	1-Yes	2-No	E6e_medical
f. Food allowances (money)	1-Yes	2-No	E6f_food
g. Food allowances (in-kind)	1-Yes	2-No	E6g_inkind
h. Clothing	1-Yes	2-No	E6h_clothing
i. Other (Specify):	1-Yes	2-No	E6i_other E6i_transport

E.7. What, in your best estimate, is the value in USD of all these benefits you paid out last month? [Write 0 if no benefits offered]
(USD) E7_estimate

E.8. What is the main factor preventing the firm from laying off workers if you wished to? E8_main

No difficulty	1
Redundancy procedures (e.g. 3rd party approval, retraining requirements)	2
Severance pay	3
Difficulties in finding/re-hiring workers	4
Other (Specify)	5

E.9. What prevents you from employing more workers? E9_more

Insufficient demand for goods I sell	1
Labour is too expensive	2
Can't find workers with correct skills	3
Don't want to increase size of firm	4
Other (Specify)	5

E.10. In the last month, how many hours per week did this establishment normally operate?
(HOURS): E10_hours

E.11. What is the present approximate rate of use of your production capacity? E11_rate% (%)

E.12. What is the minimum number of employees you need to maintain current production levels under normal conditions?
(NUMBER): E12_minimum

F. PRODUCTION AND SALE

F.1. What was the total amount of your turnover for the last month of activity? (USD): 1_turnover

F.2. Which month do these values refer to? (Month & year): F2_month

F.3. What were your firm's three most important MANUFACTURED products OR SERVICES in terms of sales value in the last month? (list them in order of importance)

	Main product 1	Main product 2	Main product 3	TOTAL
Product Name	F3_product1	F3_product2	F3_product3	
a. Who was the main client for this product? (code)	F3a_client1	F3a_client2	F3a_client3	
b. In what units did you sell each of these products? (unit)	F3b_unit1	F3b_unit2	F3b_unit3	
c. How many/much of each of these products did you sell in last month?	F3c_sell1	F3c_sell2	F3c_sell3	
d. On average, how much did you charge for one unit of each product? (USD)	F3d_charge1	F3d_charge2	F3d_charge3	
e. Total revenue from each product/service was? (USD)	F3e_revenue1	F3e_revenue2	F3e_revenue3	F3e_totrev2
f. What is share of these three products in total revenue from sale of goods you manufactured or services provided? (%)				F3f_share%
g. Was the raw material for this product provided by the client? (1-Yes 2-No)	F3g_raw1	F3g_raw2	F3g_raw3	
h. Share raw materials purchased in unit price (excluding piece wage rates, rental)? [not including cost of raw material if provided by client] (%)	F3h_sharaw1	F3h_sharaw2	F3h_sharaw3	
i. Where did you purchase the raw material (main source)?	F3i_purchas1	F3i_purchas2	F3i_purchas3	
j. Total cost of raw materials purchased for total of each product sold? (USD)	F3j_totcost1	F3j_totcost2	F3j_totcost3	F3j_granttot

Client code: 1-Government or parastatal, 2-Formal manufacturing firms, 3-Informal manufacturing firms, 4-Formal trading firms, 5-Informal trading firms, 6-Households/individuals, 7-Export, 8-Other(Specify):_____

Purchase raw material code: 1-Government/parastatal, 2-Formal local manufacturing firm, 3-Informal local manufacturing firms, 4-Formal local trading firms, 5-Informal local trading firms, 6-Households/individuals, 7-Imports, 8-Other(Specify):_____

F.4. SUMMARY TOTALS (USD)

CALCULATE VALUE OF SALES OF MANUFACTURED PRODUCTS/SERVICES:	F4a_valsal
CALCULATE VALUE OF RAW MATERIALS USED IN PRODUCTION/SERVICES	F4b_valraw

F.5. Do you sell finished products you purchased from other suppliers (trading)? F5_sell

Yes.....	1	<i>Skip to F9</i>
No	2	

F.6. What were your three most important TRADED products?

	Product 1	Product 2	Product 3	TOTAL
Product name:	F6_product1	F6_product2	F6_product3	
a. What was the gross profit from the sale of each product in the past month? (USD)	F6a_profit1	F6a_profit2	F6a_profit3	F6a_totprof
b. Was the product imported (1-Yes 2-No)	F6b_import1	F6b_import2	F6b_import3	
b. What is the share of these products in total gross profits from TRADING (%)				F6b_share%
c. So the TOTAL gross profit from trading was..... (TOTX / TOTY):				

[Note: Gross profit is the total income remaining after excluding all costs of purchasing the good including labour costs associated with selling the good, but excluding income paid to the owner.]

F.7. Do you use any of the goods you produce or trade for home consumption? F7_consum

Yes.....	1	<i>Skip to F.9</i>
No	2	

F.8. What is the market value of the goods you produced or traded that you used for home consumption last month?

(USD): F8_mrkval _____

F.9. Indirect Costs: What was the cost to your business of each of the following items on average each month?

		USD
a.	Rent	F9a_rent
b.	Water	F9b_water
c.	Cost of electricity	F9c_elect
d.	Total: Rent, Water & Electricity	F9d_total
e.	Cost of fuel (vehicle, generator and gas)	F9e_fuel
f.	Telephone	F9f_telep
g.	Security services	F9g_security
h.	Maintenance and repair	F9h_repair
i.	Transport services	F9i_trans
j.	Any other costs of doing business (Specify) _____	F9j_other
k.	Total indirect costs (sum of sections d. to j. above)	F9k_totind

F.10. Were any of the above expenses incurred to cover household costs? F10_expense

Yes.....	1
No	2

Skip to F.12

F.11. What is the value of these household expenses funded by the business last month?

(USD): F11_value _____

F.12. What was the total cost to your business of licences (e.g. trading licence, local council licence...) each year?

(USD): F12_licence _____

F.13. NOW CALCULATE VALUE ADDED.

TYPE IN FOLLOWING VALUES FROM PRIOR QUESTIONS	
a. Value of sales of manufactured products / services:	F13a_sales
b. Value of profit from trading:	F13b_proft
c. Value of raw materials used in production / services:	F13c_raw
d. Total indirect costs:	F13d_indirect
e. Total labour costs:	F13e_labour
f. VALUE ADDED (a+b-c-d):	F13f_valadd
g. Gross profits before depreciation and interest (f-e):	F13g_gross

F.14. What was the total income the business earned during the last MONTH after paying all expenses including the wages of employees, but not including any income you paid yourself? That is, what were the profits of your business last month?

(USD): F14_totinc _____

F.15. How did your business activity fluctuate within the past 12 months?

F15_dec

[Note: Firm may have multiple maximum and minimum months]

F15_nov

RHYTHM	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Code (0-3) F15	F15_jan	F15_feb	F15_mar	F15_apr	F15_may	F15_jun	F15_jul	F15_aug	F15_sep	F15_oct		

Code: 0 – No Activity, 2 – Minimum, 3 – Average, 4 - Maximum

F.16. What were your average, maximum and minimum monthly turnover in past 12 months

F16_maximum

Maximum monthly turnover (USD): _____

F16_average

Average monthly turnover (USD): _____

F16_minimum

Minimum monthly turnover (USD): _____

F.17. How many workers (including yourself) were there in the months you were at the maximum number?

F17_worker

(USD): _____

F.18. What is the value of unsold raw materials that you have available currently?

F18_unsoldraw

(USD): _____

F.19. What is the value of unsold finished goods (manufactured or traded) that you have available currently?

F19_unsoldgo

(USD): _____

F.20. Are you able to obtain credit from your supplier when you purchase you raw materials or stock to be traded

F20_credit

Yes.....	1
No	2

Skip to F.22

F.21. How much is currently owed to suppliers? (USD): F21_owed

F.22. When you sell products, do you (multiple answers possible):

F22a_credit	a. Provide credit to customers	1-Yes	2-No	3-Sometimes
F22a_down	b. Require a down-payment or deposit	1-Yes	2-No	3-Sometimes
F22a_fullpay	c. Require payment in full	1-Yes	2-No	3-Sometimes
F22a_other	d. Other (specify):	1-Yes	2-No	3-Sometimes

If yes/sometimes,
complete D23

F.23. If you provide credit to customers, how much credit is currently owed to you?

F23_owedto

(USD): _____

G. EQUIPMENT AND INVESTMENT

- G.1. List your 5 major assets amongst your machinery and equipment which you use for business purposes
[Interviewer: Ask specific items to initiate list: vehicles, computers, tools, carts, other machinery, etc.]

	Description	For how much could you sell the following things belonging to this business? (USD)	Where did you originally get it from? (code)
a. Item 1	G1a_item1	G1a_hwmuch1	G1a_origin1
b. Item 2	G1a_item2	G1a_hwmuch2	G1a_origin2
c. Item 3	G1a_item3	G1a_hwmuch3	G1a_origin3
d. Item 4	G1a_item4	G1a_hwmuch4	G1a_origin4
e. Item 5	G1a_item5	G1a_hwmuch5	G1a_origin5
f. TOTAL		G1f_total	G1a_origin6

Originating code: 1-new locally produced, 2- new imported, 3-second-hand from formal firm, 4-auction from liquidating firm, 5-second-hand from informal firm, 6-other

- G.2. How much could you sell all other machinery & equipment used by the business?

(USD): G2_sellall

G.3. Now calculate the market value of all land, buildings, machinery & equipment (G.1.f + G2 + D7)	G3_mrktval
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- G.4. In the last 12 months, how much have you paid to purchase the following items related to this business? [Ask specific items to initiate: vehicles, computers, tools, carts, other machinery, etc.]

	Description	USD	Where did you purchase it from? (code)
a. Buildings and land	G4a_buiding	G4a_purchase	G4a_where
b. Vehicles	G4b_vehicle	G4b_purchase	G4b_where
c. Mach & equip Item 1	G4c_mach1	G4c_purchase	G4c_where
d. Mach & equip Item 2	G4d_mach2	G4d_purchase	G4d_where
e. Mach & equip Item 3	G4e_mach3	G4e_purchase	G4e_where
f. Other items	G4f_other	G4f_purchase	G4f_where
g. TOTAL VALUE (USD)			G4g_totval

Originating code: 1-new locally produced, 2- new imported, 3-second-hand from formal firm, 4-auction from liquidating firm, 5-second-hand from informal firm, 6-other

- G.5. If positive value of investment, what was the primary purpose of the investment [Main reason only]

Add to capacity.....	1	G5_mainreason
Replace old equipment.....	2	
Improve productivity.....	3	
Improve quality of output.....	4	
Produce a new output.....	5	
Remove bottlenecks.....	6	
Other (SPECIFY):	7	

- G.6. What was the value of purchases of machinery & equipment and buildings/land the year prior to 12 months ago?

(USD): G6_valuepur

H. CUSTOMERS AND SUPPLIERS

H.1. Do you directly export part of your production? H1_export

Yes.....	1
No	2

Skip to H4

H.2. If YES, what percentage of your production is exported? (%): H2_percent

H.3. To which country do you export to mainly? (Code): H3_country
Country codes: (1. South Africa 2. Zambia 3. Mozambique 4. Botswana 5. Other Africa
 6. Europe 7. Rest of World)

H.4. What is the main way that you find your customers? H4_customer

You wait that they turn up.	1
You try to make yourself known (in the family, in the area, among friends) through word-of mouth	2
You prospect your customers (.e.g. you actively go out and find customers)	3
You formally advertise through use of brochures/Flyers	
Other: (specify)	4

H.5. When producing manufactured good do you H5_orderstock

Produce to order only	1
Produce stock for sale later	2
Produce to order and produce stock for sale later	3
Other (Specify)	4

H.6. How important a source of competition are imported products? H6_competi

1-Major	2-Moderate	3-Minor	4-None
---------	------------	---------	--------

H.7. In the local/domestic market, do you have face any of the following competitors selling the same products as your enterprise?

a. Public or para-public sector	1-Yes	2-No	H7a_public
b. Formal producers	1-Yes	2-No	H7b_fproducer
c. Informal producers	1-Yes	2-No	H7c_infproducer
d. Formal traders	1-Yes	2-No	H7d_ftrade
e. Informal traders	1-Yes	2-No	H7e_inftrader
f. Other (Specify):	1-Yes	2-No	H7f_other

H.8. Which one is your main competitor: (Code): H8_maincomp

[Only ask if firm faces more than one competitor, otherwise enter in code of single competitor]

H.9. For firms facing competition from FORMAL producers: how does the quality of your products compared with those of your main domestic competitors that are FORMAL enterprises selling the same products or services like you? H9_quality

Higher	1
Average	2
Lower	3
Don't know	-7
Not relevant (no formal competitors)	-99

Skip to H.12

H.10. How are your prices of your main product you produce compared with those of your main competitors that are formal enterprises selling the same products or services like you?

Higher	1	
Average	2	<i>Skip to H.12</i>
Lower	3	
Don't know	-7	<i>Skip to H.12</i>

H10_prices

H.11. By how much are your prices higher or lower? [Interviewer: write in relevant block]

	Percentage	
Higher		<i>Fill in if prices are higher</i>
Lower		<i>Fill in if prices are lower</i>

H11a_higher%

H11a_lower%

H.12. How do you determine the prices of your main products or main services? H12_determine

By fixing a constant percentage on the cost price	1
After bargaining with customers	2
According to the competitor's prices	3
Following the price fixed by the producers' association	4
Other (specify) _____	5

H.13. Have you raised or reduced the prices of the products you produce over the past 12 months

Raised	1
Reduce.....	2
No change.....	3

H13_raised

I. PROBLEMS AND PROSPECTS

I.1. Do you have problems/difficulties related to the following aspects of your business?

	1-YES	2-NO	
a) Supply of raw materials (quantity or quality)	1	2	I1a_supply
b) Sale of products- lack of customers	1	2	I1b_sale
c) Sale of products- too much competition	1	2	I1c_competi
d) Financial difficulties (e.g., sourcing money/loans)	1	2	I1d_finance
e) Lack of space in premises	1	2	I1e_space
f) Lack of machines or equipment	1	2	I1f_equip
g) Organization, management difficulty	1	2	I1g_manage
h) Too much control, taxes	1	2	I1h_tax
i) Other (specify):	1	2	I1i_electricity
			I1i_other

I.2. Which ONE of the above is the main difficulty affecting your business? (Code) I2_maindif

I.3. To solve your present problems, do you wish to have help in the following areas?

	1-YES	2-NO	
a) Technical training	1	2	I3a_technical
b) Training in organizational and financial management	1	2	I3b_finance
c) Assistance in obtaining supplies	1	2	I3c_supplies
d) Assistance in accessing loans	1	2	I3d_loans
e) Access to information on the market	1	2	I3e_market
f) Help to register business	1	2	I3f_help
g) Assistance in advertising of new products/services	1	2	I3g_advert
h) Other (specify):	1	2	I3h_other

I3h_site

I3h_machinery

J.1. Which ONE of the above is the main source of help you wish to have? (code) J4_mainhelp

J. BANKS, MICRO-FINANCE SERVICES & OTHER SUPPORT STRUCTURES

J.1. There are many ways people borrow money. Some borrow money from banks, Micro-finance institutions and Cooperatives/producer associations. People also borrow from informal micro finance institutions and family/friends. Firms also borrow money from suppliers in the form of credit. As a small business, which of the following statements apply to you? [Multiple answers possible]

a. You have borrowed money in the past 12 months for business purposes, this excludes any money you used to start or take over the business	1-Yes	2-No	J1a_borrowed
b. You are currently repaying or owe money for your business	1-Yes	2-No	J2b_repay
c. You are currently repaying or owe money for goods that you took on credit for your business	1-Yes	2-No	J2c_repaycred
d. You have not borrowed any money over past 12 months and are not paying back money you owe for your business	1-Yes	2-No	If Yes, go to J.5 J2d_notborrow

J.2. For each loan granted in past 12 months, or money currently owed please provide the following information. [if more lines are required, write on back of questionnaire]

Item		Origin	Amount (USD)	Use of loan	Type of contract	Maturity/ duration (month)	Mode of repayment	Monthly interest rate	Total amount or value of repayment (USD)	Amount currently outstanding (USD)
1		J2_origin1	J2_amount1	J2_use1	J2_contract1	J2_maturity1	J2_mode1	J2_interest1	J2_totval1	J2_outstanding1
2		J2_origin2	J2_amount2	J2_use2	J2_contract2	J2_maturity2	J2_mode2	J2_interest2	J2_totval2	J2_outstanding2
3		J2_origin3	J2_amount3	J2_use3	J2_contract3	J2_maturity3	J2_mode3	J2_interest3	J2_totval3	J2_outstanding3
4										
5										
6										

Origin Code: 1-Family or friends, 2-Customers, 3- Suppliers, 4- Informal money lender, 5-Cooperative/Producers' associations, 6-Bank, 7-Micro-financing institution, 9-Savings club, 10-Other (specify) _____

Use of loan code: 1-Purchase of raw materials, 2-Improvement of premises, 3-Acquisition or maintenance of equipment, 4-Payment of salary, 5-Training of manpower, 6-Repayment of previous debts, 7-Extension of the establishment, 8-Other(specify) _____

Type of contract code: 1-Legally recognized accord, 2-Simple written accord, 3-Verbal Accord, 4-No contract

Maturity code: Total duration of the credit in months

Mode of repayment code: 1-Incash, 2-Goods or services, 3-Other(specify) _____

- J.3. **For firms that were granted loans from formal institutions (bank/micro-financing institutions) in J.2.:** Referring to your most recent loan in the past 12 months, what types of collateral were required?
[If no collateral required, circle all 2-No]

	1-YES	2-NO	
a. Land, buildings owned by the establishment	1	2	J3a_land
b. Machinery and equipment including movables	1	2	J3b_machine
c. Other (Specify)	1	2	J3c_other J3c_trust J3c_prod

- J.4. Have you had any loan applications from formal finance institutions (banks/micro-financing institutions) rejected in the past 12 months? J4_loanapp

Yes.....	1
No	2

Skip to J.6

- J.5. **If you have not tried to borrow money,** what was the main reason? J5_mainrea

Amount of loan offered is insufficient	1
Procedures are too complicated	2
Interest rate or repayments too high	3
Maturity period is too short	4
Guarantees/collateral required is too much	5
Have no-one to borrow from	6
Do not need a loan	7
Other (specify)	8
Refused to answer	-99

- J.6. There are a number of international, NGO and government organisations that give help and advice to small businesses.

		If contacted	
Can you name any organisations that give advice or assistance to small firms in Zimbabwe? [Provide name]	Which of these have you ever made use of for help?	What type of Assistance was requested? (code)	What was the outcome?
a. Organisation 1 J6a_name1	1- Yes 2- No J6a_madeuse1	J6a_assist1	1- Granted 2- Not granted J6a_outcome1
b. Organisation 2 J6b_name2	1- Yes 2- No J6a_madeuse2	J6a_assist2	1- Granted 2- Not granted J6a_outcome2
c. Organisation 3	1- Yes 2- No		1- Granted 2- Not granted
d. Organisation 4	1- Yes 2- No		1- Granted 2- Not granted

Codes for Type of Assistance Requested: 1- Technical training, 2- Training in organizational and financial management, 3- Assistance in obtaining supplies, 4- Access to modern machines, 5- Access to information on the markets, 6- Access to large business orders, 7-Registration of business, 8- Advertising of new products/services, 9- Loans, 10-Other (specify)_____

K. PROSPECTS, INFRASTRUCTURE & GOVERNANCE

K.1. Are you planning to increase employment within the next 12 months? K1_increase

Yes.....	1
No	2

Skip to K.3

K.2. If yes, by how many? (NUMBER): K2_number _____

K.3. Does your establishment use a mobile phone for business? K3_phone

Yes.....	1
No	2

K.4. Does your establishment use a computer for business? K3_computer

Yes.....	1
No	2

K.5. Does your establishment use e-mail in its interactions with clients and suppliers? K5_email

Yes.....	1
No	2

K.6. Does your establishment have a website? K6_website

Yes.....	1
No	2

K.7. Do you own/use a generator? K7_generator

Yes.....	1
No	2

Skip to K.9

K.8. What share of your normal production output can you produce while operating your generator?
(PERCENTAGE): K8_share _____

K8b_electri

K.9. Did you have problems with state agents from the following institutions in the exercise of your business in the past 12 months?

	<i>Problems</i>	<i>If yes, which type?</i>	<i>How was the problem settled</i>
a. Local administration office K9a_local1	1-Yes 2-No	K9b_type1	K9a_settle1
b. Professional inspection K9b_profess2	1-Yes 2-No	K9b_type2	K9b_settle2
c. Tax administrations K9c_tax3	1-Yes 2-No	K9c_type3	K9c_settle3
d. Police and justice K9d_police4	1-Yes 2-No	K9d_type4	K9d_settle4
e. Other (specify)_____ K9e_settle5	1-Yes 2-No	K9e_type5	K9e_settle5

<u>Type of problem codes</u>	<u>Settlement of the problem codes</u>
1- Related to the premises	1- In compliance with the law
2- Related to taxes and licence	2- Amicable settlement
3- Related to products used/sold	3- Payment of a fine
4- Related to the prices	4- Payment of a gift
5-Related to other rules & regulations	5-Payment of a gift and fine
6.-Other (specify) _____	6- No settlement
	7- Other (specify):_____

K.10. What are your three biggest problems affecting the GROWTH of your firm this year?

Problem 1 (most important)	Problem 2	Problem 3
K10_big1	K10_big1	K10_big1

NOTE: DO NOT READ OFF THESE CATEGORIES. LET THE RESPONDENT ANSWER, THEN CODE. IF THE RESPONDENT CANNOT ANSWER, HAVE A DISCUSSION.

Ownership regulations	1	Cost/accessing imported raw materials	12
Taxes	2	Cost/accessing domestic raw materials	13
Government restrictions on activities	3	Access to finance (Access/cost)	14
Lack of skilled labour	4	High interest rates	15
Labour regulations	5	Insufficient demand	16
Difficulty in obtaining licences	6	Strong exchange rate	17
Corruption	7	Competition from imports	18
Space to operate in	8	Competition from local firms	19
Lack of business support services	9	Uncertainty about government industry policies	20
Lack of economic infrastructure provided by council/government	10	Transport costs	21
Electricity shortage/cost/reliability	11	Other (Specify)	

K.11. What are the three biggest risks that you can think of that have affected your operation or income, and how do you do (will you do) to cope with these problems? [Do not prompt: can include many items such as fire, theft, equipment failure, loss of income, illness, lack of raw materials, low selling prices, rising costs, etc..]

	Risk	Cope (code)
Most important risk	K11a_most	K11a_cope1
Second most important	K11b_second	K11b_cope2
Third most important	K11c_thrid	K11c_cope3

Coping code: 1-Claim on insurance, 2-Sell assets, 3-Cut down on household expenses, 4-Donations from friends/family, 5-Borrow money from bank, 6-Borrow money from other, 7-Use savings or investments, 8-Postpone payment to suppliers, 9-I don't have anything in place, 10-Other

K.12. Imagine you win a cash prize in a lottery. The prize is worth USD 1000 and can be paid out AT ONCE. Imagine the lottery, which is a financially trustworthy organization, asks if you are prepared to give you USD 3000 if you wait a year before you get the money. Would you agree to that proposal?

(Amount taken): K12_lottery _____

L. PERSONALITY CHARACTERISTICS

THE REMAINDER OF THIS SURVEY IS TO BE CONDUCTED USING THE ELECTRONIC PADS AND COVERS QUESTIONS ON THE PERSONALITY PROFILE OF THE OWNER.

M. CLOSURE ADMINISTRATION

- M.1. How many times was the interview interrupted by the owner/entrepreneur needing to engage in work related activities:

(Times:) _____

- M.2. It is my perception that the responses to the questions regarding opinions and perceptions:

Truthful	1
Somewhat truthful	2
Not truthful	3

- M.3. The responses to the questions regarding figures (productivity and employment numbers):

Are taken directly from establishment records	1
Are estimates computed with some precision	2
Are arbitrary and unreliable numbers	3

INTERVIEWER COMMENTS:

(Problems occurred/extraordinary circumstances which could influence results)

SUPERVISORS PLEASE ANSWER:

- M.4. 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

- M.5. Total time taken for interview

HOURS	MINUTES