

CODE BOOK

Variable	Explanation/Question	Codes
Section A		
quesno	questinnaire number	
A3_dataentry	data entry operator	
A4_enterID	enterprise ID	
A5_sector	In what industrial sector is the establishment?	1. metal fabrication 2. textiles, clothing and Leather products 3. wood products, including furniture 4. stone work 5. other (specify)
A6_employ	does the firm employ at least one regular worker (apart from the owner/entrepreneur)?	1. yes 2. no -77. DK
A7_registered	is your business registered with the Registrar of Companies?	1. yes 2. no -77. DK
A8_started	in what year was this business started?	
Section B		
quesno	questinnaire number	
A4_enterID	enterprise ID	
B_notes	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.	
Section C		
quesno	questinnaire number	

A4_enterID	enterprise ID	
C2_gender	gender	1. male 2. female 3. refuse
C3_bornmonth	when were you born (month/year)?	
C4_town	were you born in this town/city?	1. yes 2. no
C5_arrive	in which year did you arrive in this town or city: (year)?	
C6_zimba	are you a zimbabwean by birth?	1. yes 2. no
C7_notzimba	if not Zimbabwean, what is your country of origin?	1. south Africa 2. zambia 3. malawi 4. mozambique 5. other (Specify)
C8_primary	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.]	1. less than 5 minutes 2. 5 - 10 minutes 3. 10 - 30 minutes 4. 30 - 60 minutes 5. more than 1 hour
C9_secondary	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]	1. less than 5 minutes 2. 5 - 10 minutes 3. 10 - 30 minutes 4. 30 - 60 minutes 5. more than 1 hour

C10_region	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?]	1. bulawayo 2. harare 3. manicaland 4. mashonaland central 5. mashonaland east 6. mashonaland west 7. masvingo 8. matabeleland north 9. matabeleland south 10. midlands 11. foreign country 12. other (specify)
C11_leave	when did you leave secondary school, or primary school if you did not go to secondary school (year)?	
C12_owner	what is the highest level of formal education owner successfully attained?	1. none 2. primary 3. standard 4. junior certificate 5. incomplete secondary 6. secondary (O levels) 7. secondary (A levels) 8. matric 9. vocational (not requiring O levels) 10. polytechnic (requiring O levels) 11. post-secondary qualification (with A levels) 12. university 13. other (specify) -77. don't know -99. refused

C12_father	what is the highest level of formal education your father successfully attained?	1. none 2. primary 3. standard 4. junior certificate 5. incomplete secondary 6. secondary (O levels) 7. secondary (A levels) 8. matric 9. vocational (not requiring O levels) 10. polytechnic (requiring O levels) 11. post-secondary qualification (with A levels) 12. university 13. other (specify) -77. don't know -99. refused
C12_mother	what is the highest level of formal education your mother successfully attained?	1. none 2. primary 3. standard 4. junior certificate 5. incomplete secondary 6. secondary (O levels) 7. secondary (A levels) 8. matric 9. vocational (not requiring O levels) 10. polytechnic (requiring O levels) 11. post-secondary qualification (with A levels) 12. university 13. other (specify) -77. don't know -99. refused

Section D

quesno	questinnaire number	
A4_enterID	enterprise ID	
D1_activity1	what is the main activity (product made and/or sold/ service provided for pay) of your business? [describe activity 1 in detail]	1. scotch carts
D1_activity2	what is the main activity (product made and/or sold/ service provided for pay) of your business? [describe activity 2 in detail]	2. door frames
D1_activity3	what is the main activity (product made and/or sold/ service provided for pay) of your business? [describe activity 3 in detail]	3. window frames
D1_activity4	what is the main activity (product made and/or sold/ service provided for pay) of your business? [describe activity 4 in detail]	4. wheel barrows
D1_activity5	what is the main activity (product made and/or sold/ service provided for pay) of your business? [describe activity 5 in detail]	5. jetmaster/fire place
D1_activity6	what is the main activity (product made and/or sold/ service provided for pay) of your business? [describe activity 6 in detail]	6. shoes
D1_activity7	what is the main activity (product made and/or sold/ service provided for pay) of your business? [describe activity 7 in detail]	7. sandals
D1_activity8	what is the main activity (product made and/or sold/ service provided for pay) of your business? [describe activity 8 in detail]	8. wallets
		9. belts
		10. sofas
		11. wardrobes
		12. beds
		13. tables/chairs/coffee table
		14. room divider
		15. grinding mills
		16. welding
		17. moulding three legged pots [cast iron]
		18. upholstery/seats
		19. school uniforms (shirts, shorts, trousers and skirts)
		20. clothing/african attire/ladies wear/men's wear
		21. wooden cabin
		22. dog kennel
		23. ploughs
		24. disc harrows
		25. ridgers
		26. boom sprayers
		27. line markers
		28. coffin/casket making

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|---|------------------------|
| 29. fence | 61. buglar bars |
| 30. steel poles/wooden poles | 62. cutting discs |
| 31. general engineering/repairs/maintenance/installations (e.g., fence, gates,) | 63. door hinges |
| 32. gate/sliding gate | 64. cultivators |
| 33. 4 legged stoves [cast iron] | 65. screen doors |
| 34. well lids | 66. french door |
| 35. hoes | 67. court beds |
| 36. seat covers | 68. floor polish/cobra |
| 37. bed spread | 69. ball mill |
| 38. sports ware | 70. hammer mill |
| 39. protective clothing | 71. seperator |
| 40. school funiture (chairs and desks) | 72. jaw crasher |
| 41. bull bars | 73. agitator |
| 42. brai stands | 74. school furniture |
| 43. bed legs/coffee table legs | 75. curtains/home deco |
| 44. doors | 76. craft work |
| 45. pushing tray | 77. cars/trailers |
| 46. kitchen unit | 78. tombstones |
| 47. bed spread | |
| 48. sheets | |
| 50. sandles | |
| 51. curtains | |
| 52. binding machine | |
| 53. bags | |
| 54. axes | |
| 55. harrow | |
| 56. pick | |
| 57. hummer | |
| 58. metal fabrication | |
| 59. tank stands | |
| 60. verander screws | |

D2_premise	in which type of premises do you conduct this business activity?	1. permanent business premises with fixed building structure 2. permanent business premises with no fixed building structure 3. non-permanent premises 4. in the home/on homestead/garage 5. other (Specify)
D3a_water	in your premises do you have: running water	1. yes 2. no
D3b_electricity	in your premises do you have: electricity	1. yes 2. no
D3c_telephone	in your premises do you have: fixed telephone	1. yes 2. no
D3d_internet	in your premises do you have: internet access (mobile or fixed line)	1. yes 2. no
D4_place	The premises or the place where you practice your activity is?	1. yours/owner 2. let/rent 3. lent/borrowed 4. squatted in 5. other (specify)
D5_rent	if you rent the premises, how much is the rent per month in usd?	
D6_sell	is it possible to sell this premises?	1. yes 2. no
D7_howmuch	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)?	
D8_owned	were, or are the premises where you practice your activity owned by a formal enterprise?	

D9a_registrar	does your business have the following registrations or licences: business registration with registrar of companies?	1. yes 2. no
D9b_licence	does your business have the following registrations or licences: local council/municipality licence?	1. yes 2. no
D9c_zimra	does your business have the following registrations or licences: zimra tax registration?	1. yes 2. no
D9d_health	does your business have the following registrations or licences: health department?	1. yes 2. no
D9e_nassa	does your business have the following registrations or licences: national social security authority (nassa)?	1. yes 2. no
D9f_coop	does your business have the following registrations or licences: registration as co-operative?	1. yes 2. no
D9g_other	does your business have the following registrations or licences: other (specify)?	1. yes 2. no
D10a_main	what is the main reasons you are not registered with the registrar of companies? [main reason first]	1. in the process of being registered 2. do not need to register my business 3. do not know if I have to register 4. too many requirements to complete registration 5. have to pay too much to register 6. no benefit to my company/company still small 7. avoid state regulations 8. avoid tax 9. economic uncertainty/economic meltdown 10. operate infrequently 11. other (specify): -99. refuse to answer

D10b_second	what is the main reasons you are not registered with the registrar of companies? [second reason]	<ol style="list-style-type: none"> 1. in the process of being registered 2. do not need to register my business 3. do not know if I have to register 4. too many requirements to complete registration 5. have to pay too much to register 6. no benefit to my company 7. avoid state regulations 8. avoid tax 9. other (specify): -99. refuse to answer
D11a_advantage1	what are two main advantages of not being registered as a company [advantage 1]?	<ol style="list-style-type: none"> 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 -77. don't know 8. other (Specify):
D11b_advantage2	what are two main advantages of not being registered as a company [advantage 2]?	<ol style="list-style-type: none"> 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 -77. don't know 8. other (Specify):

D12a_main	in your opinion, what would the main advantages be of being registered as a company? [main reason]	1. no advantage 2. do not know 3. access to loans or financial assistance 4. eligibility for support programs (non-financial) 5. better chance of selling to state enterprises/private companies 6. access to best business location 7. publicity 8. can import and export products 9. other (specify) -77. don't know
D12b_second	in your opinion, what would the main advantages be of being registered as a company? [second reason]	1. no advantage 2. do not know 3. access to loans or financial assistance 4. eligibility for support programs (non-financial) 5. better chance of selling to state enterprises/private companies 6. access to best business location 7. publicity 8. can import and export products 9. other (specify) -77. don't know
D13_account	do you have a bank account in the name of this business?	1. yes 2. no
D14_recods	what type of business-related records or accounts do you keep for this business?	a. no written records are kept b. informal records for personal use c. simplified accounting format required for tax payment d. detailed formal accounts (balance sheets) e. other (specify:)

D15_started	who started this business?	1. i started it alone 2. i started it with business partners 3. my family 4. other
D16_yearown	what year did you take ownership or start managing this business? [year]	
D17_experience	how many years of work experience in general did you have prior to acquiring/becoming a manager in this business? [in years]	
D18a_name	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, name 2,, name 5]	
D18b_name		
D18c_name		
D18d_name		
D18e_name		
D18a_formal	formal/informal?	1. formal
D18b_formal		2. informal
D18c_formal		
D18d_formal		
D18e_formal		
D18a_industry	industry code (firm 1, firm 2,, firm 5)	1. manufacturing (same industry)
D18b_industry		2. manufacturing (different industry)
D18c_industry		3. other industry
D18d_industry		-77. don't know
D18e_industry		

D18a_size	firm size (firm 1, firm 2,.....firm 5)	1. micro (0-4 workers)
D18b_size		2. small (5-19 workers)
D18c_size		3. medium (20-100 workers)
D18d_size		4. large (100+)
D18e_size		-77. don't know
D18a_contract	contract	1. no written contract
D18b_contract		2. short term written contract
D18c_contract		3. permanent contract
D18d_contract		4. other (Specify)
D18e_contract		
D18a_started	month & year started	
D18b_started		
D18c_started		
D18d_started		
D18e_started		
D18a_ended	month & year ended	
D18b_ended		
D18c_ended		
D18d_ended		
D18e_ended		
D18a_whyleft	why left?	1. firm closed
D18b_whyleft		2. retrenched or laid-off
D18c_whyleft		3. left because wage too low
D18d_whyleft		4. left because wages not paid
D18e_whyleft		5. offered better job
		6. did not like job
		7. started own business
		8. other (Specify)

D18a_position position
D18b_position
D18c_position
D18d_position
D18e_position

1. Baker
2. Cattle heading
3. Carpenter/painter/builder
4. welder
5. accountant
6. shop keeper/cashier
8. clerck
9. general hand/casual worker
10. security guard
11. owner
12. sales rep/marketer
13. machine operator
14. tailor/cutter/designer
15. engineer
16. dry cleaner presser job
17. mechanic
18. supervisor
19. factory manager/manager
20. headmaster
21. fitter and turner
22. mine worker
23. shoe marker/cobbler/stitcher
24. boiler maker
25. machine operator
26. driver
27. director
28. quality controller
29. cook/chef

D19_engaging	what was your main reason for engaging in this business you are operating?	<ol style="list-style-type: none"> 1. could not get salaried work 2. could not get salaried work that paid a high enough wage 3. was an opportunity to increase my income 4. prefer to be my own boss 5. it is a family tradition 6. got interested in this trade (carpentry, welding, sewing, construction, etc) 7. other (specify)
D20_money	did you need money to start up or purchase this business?	<ol style="list-style-type: none"> 1. yes 2. no
D21a_usd\$	how much money did you require? [if in hyperinflation period (2007-8) then ask for USD amount]	
D21a_zim\$	how much money did you require? [if zimbabwean dollar]	
D22a_savings	from what you sources did you/ the owners get the money (finance) to purchase or start the business? [own savings/money sources]	
D22b_friend	from what you sources did you/ the owners get the money (finance) to purchase or start the business? [borrowing from friends or relatives]	
D22c_foreign	from what you sources did you/ the owners get the money (finance) to purchase or start the business? [loan from a foreign bank or donor agency]	
D22d_bank	from what you sources did you/ the owners get the money (finance) to purchase or start the business? [loan from a local bank]	

D22e_lender	from what you sources did you/ the owners get the money (finance) to purchase or start the business? [loan from a money lender]
D22f_supplier	from what you sources did you/ the owners get the money (finance) to purchase or start the business? [loan from a supplier]
D22g_assets	from what you sources did you/ the owners get the money (finance) to purchase or start the business? [sale of personal assets]
D22h_retrench	from what you sources did you/ the owners get the money (finance) to purchase or start the business? [retrenchment/severance package]
D22i_other	from what you sources did you/ the owners get the money (finance) to purchase or start the business? [other (specify)]
D22j_dontknow	from what you sources did you/ the owners get the money (finance) to purchase or start the business? [don't know]
D23a_withform	what is the lowest monthly wage you would be prepared to accept to close this business and work in a [wage job in formal firm with permanent contract]
D23b_withoutfor	what is the lowest monthly wage you would be prepared to accept to close this business and work in a [wage job in formal firm without permanent contract]
D23a_withoutcon	what is the lowest monthly wage you would be prepared to accept to close this business and work in a [wage job in informal firm without contract]

D24_ownother	do you own any other businesses that earn you an income?	1. yes 2. no
D25a_firm1 D25b_firm2 D25c_firm3 D25d_firm4	what activities do you conduct in these businesses? [activity of firm 1, firm 2,.....,firm 4]	1. sewing clothes 2. cross border trading 3. interior decor 4. farming 5. sell motor spares 6. baking/baking cakes 7. grinding mill 8. public transport/taxi 9. funeral services
D26_totincome	how much income in total do you on average take home from all these other businesses every month?	
D27_wagejob	do you have any other wage paying jobs working for or managing another firm?	1. yes 2. no
D28_howmany	how many other jobs do you have? [Do not include other businesses owned asked earlier]	
D29_takehome	how much income in total do you on average take home from these other jobs every month?	

D30_mainothr where is your main other job?

1. government, public service, or para-public sector
2. formal enterprise in same manufacturing industry
3. informal enterprise in same manufacturing industry
4. formal enterprise in other manufacturing industry
5. informal enterprise in other manufacturing industry
6. formal trading/services activity
7. informal trading/services activity
8. farming
9. other (Specify)

Section E

quesno questinnaire number

A4_enterID enterprise ID

E1a_total how many persons, including yourself, worked in your business even for just an hour during the last month of operation? [total]

E1b_wage how many persons, including yourself, worked in your business even for just an hour during the last month of operation? [total wage earners]

E1c_nonwage how many persons, including yourself, worked in your business even for just an hour during the last month of operation? [total non-wage earners]

E2_name1 what are the following characteristics of those who worked during the last month your business operated? [name of worker 1, worker 2,, worker 10]

E2_name2

E2_name3

E2_name4

E2_name5

E2_name6

E2_name7

E2_name8

E2_name9

E2_name10

E2_sex1

E2_sex2

E2_sex3

E2_sex4

E2_sex5

E2_sex6

E2_sex7

E2_sex8

E2_sex9

E2_sex10

E2_age1

E2_age2

E2_age3

E2_age4

E2_age5

E2_age6

E2_age7

E2_age8

E2_age9

E2_age10

what are the following characteristics of those who worked during the last month your business operated? [sex of worker 1, worker 2,.....]

1. male
2. female

E2_status1

E2_status2

E2_status3

E2_status4

E2_status5

E2_status6

E2_status7

E2_status8

E2_status9

E2_status10

what are the following characteristics of those who worked during the last month your business operated? [status of worker 1, worker 2,]

1. own-account worker
2. wage earner
3. paid apprentice
4. non-paid apprentice
5. unpaid family worker
6. partner
7. other (specify)

E2_educ1
E2_educ2
E2_educ3
E2_educ4
E2_educ5
E2_educ6
E2_educ7
E2_educ8
E2_educ9
E2_educ10

what are the following characteristics of those who worked during the last month your business operated? [education completed by worker 1, worker 2,]

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):
- 77. don't know
- 99. Refuse

E2_contract1
E2_contract2
E2_contract3
E2_contract4
E2_contract5
E2_contract6
E2_contract7
E2_contract8
E2_contract9
E2_contract10

what are the following characteristics of those who worked during the last month your business operated? [worker 1, worker2, on a written contract]

1. yes
2. no

E2_payment1
E2_payment2
E2_payment3
E2_payment4
E2_payment5
E2_payment6
E2_payment7
E2_payment8
E2_payment9
E2_payment10

what are the following characteristics of those who worked during the last month your business operated?
[payment code for worker 1, worker 2,]

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

E2_tenure1
E2_tenure2
E2_tenure3
E2_tenure4
E2_tenure5
E2_tenure6
E2_tenure7
E2_tenure8
E2_tenure9
E2_tenure10

what are the following characteristics of those who worked during the last month your business operated?
[tenure/months worked by worker 1, worker 2,]

E2_hours1
E2_hours2
E2_hours3
E2_hours4
E2_hours5
E2_hours6
E2_hours7
E2_hours8
E2_hours9
E2_hours10

what are the following characteristics of those who worked during the last month your business operated?
[total working hours (in a month) of worker 1, worker 2,]

E2_wages1	what are the following characteristics of those who worked during the last month your business operated? [total Wages & Salaries (in month) for worker 1, worker 2,]	
E2_wages2		
E2_wages3		
E2_wages4		
E2_wages5		
E2_wages6		
E2_wages7		
E2_wages8		
E2_wages9		
E2_wages10		
E2_total	what are the following characteristics of those who worked during the last month your business operated? [total wages & salaries (in months)]	
E3_howmany	how many paid or unpaid workers, including household members, worked in the business this time one year ago? [number]	
E4_howstart	how many paid or unpaid workers, including household members, worked in the business when you acquired/started it, or started managing it? [number]	
E5_benefits	do you offer any benefits such as paid leave, medical cover, food allowances, transport fees, clothing, pension, etc. to workers?	1. yes 2. no
E6a_leave	do you offer the following to workers? [paid leave]	1. yes 2. no
E6b_maternity	do you offer the following to workers? [paid maternity leave]	1. yes 2. no
E6c_pension	do you offer the following to workers? [pension such as National Social Security]	1. yes 2. no

E6d_bonus	do you offer the following to workers? [production bonuses]	1. yes 2. no
E6e_medical	do you offer the following to workers? [medical cover]	1. yes 2. no
E6f_food	do you offer the following to workers? [food allowances/money]	1. yes 2. no
E6g_inkind	do you offer the following to workers? [food allowances/in-kind]	1. yes 2. no
E6h_clothing	do you offer the following to workers? [clothing]	1. yes 2. no
E6i_transport	do you offer the following to workers? [transport/fuel]	1. yes 2. no
E6i_other	do you offer the following to workers? [other (specify)]	1. yes 2. no
E7_estimate	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]	
E8_main	what is the main factor preventing the firm from laying off workers if you wished to?	1. no difficulty 2. redundancy procedures (e.g. 3rd party approval, retraining requirements) 3. severance pay 4. difficulties in finding/re-hiring workers 5. employed close family members 6. other (Specify)

E9_more	what prevents you from employing more workers?	1. insufficient demand for goods I sell 2. labour is too expensive 3. can't find workers with correct skills 4. don't want to increase size of firm 5. other (Specify)
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E10_hours	in the last month, how many hours per week did this establishment normally operate? [hours]
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E11_rate%	what is the present approximate rate of use of your production capacity?
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E12_minimum	what is the minimum number of employees you need to maintain current production levels under normal conditions? [number]
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Section F

quesno	questinnaire number
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A4_enterID	enterprise ID
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1_turnover	what was the total amount of your turnover for the last month of activity? [usd]
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F2_month	which month do these values refer to? [month]
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F3_product1
F3_product2
F3_product3

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]

1. wardrobe
2. sofas
3. kitchen units
4. door frames
5. window frames
6. repairs/installations
7. room divider
8. wheel barrow
9. scotch cart/trailer
10. men's shoes
11. sandles
12. belts
13. ladies shoes
14. beds
15. bed legs
16. coffee table legs
17. room divider legs
18. grinding mill(s)
19. three legged pots
20. shirts/suits
21. skirts/blouse/ladies ware
22. shorts
23. african attire
24. small tailoring jobs/minor adjustments
25. cabin(s)/
26. kennel
27. roofing services

28. boom spray
29. rigger
30. cultivator
31. caskets/coffin
32. fence
33. poles
34. gate/sliding gate
35. well lids
36. three legged stove
37. brick moulders
38. seat covers
39. bed spreads
40. sports ware/protective clothing
41. trousers
42. children's wear/school uniforms
43. tables/desks/coffee tables/school furniture
44. chairs/tools
45. bull bars
46. jackets
47. stabilizing bars
48. bushes
49. shoes (both men and ladies)
50. pushing trays
51. doors
52. curtains
53. sheets
54. bags
55. bending machine
56. hoes
57. jetmater
60. window fittings

58. tank stands
59. door hinges
61. plough
62. screen doors
63. french doors
64. floor polish
65. ball mill
66. ball crusher
67. separator
68. salt shakers
69. opener

F3a_client1 F3a_client2 F3a_client3	who was the main client for this product? (code for client for product 1, 2 & 3)	<ol style="list-style-type: none"> 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. schools 9. mining companies 10. hotels 11. other(Specify)
F3b_unit1 F3b_unit2 F3b_unit3	in what units did you sell each of these products? (unit for product 1, 2 & 3)	<ol style="list-style-type: none"> 1. grams 2. kgs 3. ltrs 4. items produced/sets/pairs 5. jobs completed 6. metres
F3c_sell1 F3c_sell2 F3c_sell3	how many/much of each of these products did you sell in last month? [product 1, 2 & 3]	
F3d_charge1 F3d_charge2 F3d_charge3	on average, how much did you charge for one unit of each product? [price for product 1, 2 & 3 in usd]	
F3e_revenue1 F3e_revenue2 F3e_revenue2	total revenue from each product/service was? [revenue of product 1, 2 & 3 in usd]	

F3e_totrev2	total revenue from each product/service was? [total revenue of product 1,2 & 3 in usd]	
F3f_share%	what is share of these three products in total revenue from sale of goods you manufactured or services provided? (%)	
F3g_raw1	was the raw material for product 1 provided by the client?	1. yes
F3g_raw2		2. no
F3g_raw3		
F3h_sharaw1	share raw materials purchased in unit price (excluding piece wage rates, rental)? [not including cost of raw material if provided by client]	
F3h_sharaw2	(%)	
F3h_sharaw3		
F3i_purchas1	where did you purchase the raw material? [main source for product 1, 2 & 3]	1. government/parastatal
F3i_purchas2		2. formal local manufacturing firm
F3i_purchas3		3. informal local manufacturing firms
		4. formal local trading firms
		5. informal local trading firms
		6. households/individuals
		7. imports
		8. other(Specify):
F3j_totcost1	total cost of raw materials purchased for product 1, product 2 & product 3 sold?	
F3j_totcost2		
F3j_totcost3		
F3j_grantt	grant total: total cost of raw materials purchased for product 1, 2 & 3	

F4a_valsal	calculate value of sales of manufactured products/services	
F4b_valraw	calculate value of raw materials used in production/services	
F5_sell	do you sell finished products you purchased from other suppliers (trading)?	1. yes 2. no
F6_product1 F6_product2 F6_product3	what were your three most important traded products? [name of product 1, 2 & 3]	1. engine cleaner 2. cabbles 3. installation tape 4. flowers 5. lace 6. poles 7. blankets
F6a_profit1 F6a_profit2 F6a_profit3	what was the gross profit from the sale of each product in the past month? [profit for product 1, 2 & 3 in usd]	
F6a_totprof	what was the gross profit from the sale of each product in the past month? [total profit for all products in usd]	
F6b_import1 F6b_import2 F6b_import3	was the product imported? [product 1, 2 & 3]	1. yes 2. no
F6b_share%	what is the share of these products in total gross profits from trading? [product 1, 2 & 3]	
F6c_gross	so the total gross profit from trading was? [totx /toty]	

F7_consum	do you use any of the goods you produce or trade for home consumption?	1. yes 2. no
F8_mrkval	what is the market value of the goods you produced or traded that you used for home consumption last month?	
F9a_rent	indirect Costs: What was the cost to your business of each of the following items on average each month? [rent]	
F9b_water	indirect Costs: What was the cost to your business of each of the following items on average each month? [water]	
F9c_elect	indirect Costs: What was the cost to your business of each of the following items on average each month? [cost of electricity]	
F9d_total	indirect Costs: What was the cost to your business of each of the following items on average each month? [total: Rent, Water & Electricity]	
F9e_fuel	indirect Costs: What was the cost to your business of each of the following items on average each month? [cost of fuel, i.e., vehicle, generator and gas]	
F9f_telep	indirect Costs: What was the cost to your business of each of the following items on average each month? [telephone]	
F9g_security	indirect Costs: What was the cost to your business of each of the following items on average each month? [security services]	
F9h_repair	indirect Costs: What was the cost to your business of each of the following items on average each month? [maintenance and repair]	

F9i_trans	indirect Costs: What was the cost to your business of each of the following items on average each month? [transport services]	
F9j_other	ndirect Costs: What was the cost to your business of each of the following items on average each month? [any other costs of doing business (machine hire/pdm/other allowances)]	
F9k_totind	total indirect costs (sum of sections d. to j. above)	
F10_expense	were any of the above expenses incurred to cover household costs?	1. yes 2. no
F11_value	what is the value of these household expenses funded by the business last month?	
F12_licence	what was the total cost to your business of licences (e.g. trading licence, local council licence...) each year?	
F13a_sales	now calculate value added [value of sales of manufactured products / services]	
F13b_proft	now calculate value added [value of profit from trading]	
F13c_raw	now calculate value added [value of raw materials used in production/services]	
F13d_indirect	now calculate value added [total indirect costs]	
F13e_labour	now calculate value added [total labour costs]	

F13f_valadd	now calculate value added [value added a+b-c-d]	
F13g_gross	gross profits before depreciation and interest [f-e]	
F14_totinc	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?	
F15_jan	how did your business activity fluctuate within the past 12 months?	0. no activity
F15_feb	[Note: Firm may have multiple maximum and minimum months]	2. minimum
F15_mar		3. average
F15_apr	from jan - dec	4. maximum
F15_may		
F15_jun		
F15_jul		
F15_aug		
F15_sept		
F15_oct		
F15_nov		
F15_dec		
F16_maximum	what were your average, maximum and minimum monthly turnover in past 12 months? [maximum monthly turnover]	
F16_average	what were your average, maximum and minimum monthly turnover in past 12 months? [average monthly turnover]	
F16_minimum	what were your average, maximum and minimum monthly turnover in past 12 months? [minimum monthly turnover]	

F17_worker	how many workers (including yourself) were there in the months you were at the maximum number?	
F18_unsoldraw	what is the value of unsold raw materials that you have available currently?	
F19_unsoldgo	what is the value of unsold finished goods (manufactured or traded) that you have available currently?	
F20_credit	are you able to obtain credit from your supplier when you purchase you raw materials or stock to be traded?	1. yes 2. no
F21_owed	how much is currently owed to suppliers?	
F22a_credit	when you sell products, do you (multiple answers possible): provide credit to customers?	1. yes 2. no 3. sometimes
F22a_down	when you sell products, do you (multiple answers possible): require a down-payment or deposit?	1. yes 2. no 3. sometimes
F22a_fullpay	when you sell products, do you (multiple answers possible): require payment in full?1.	1. yes 2. no 3. sometimes
F22a_other	when you sell products, do you (multiple answers possible): have other requirements?	1. yes 2. no 3. sometimes
F23_owedto	if you provide credit to customers, how much credit is currently owed to you?	

Section G

quesno

questinnaire number

A4_enterID

enterprise ID

G1a_item1

list your 5 major assets amongst your machinery and equipment

G1a_item1

which you use for business purposes [interviewer: ask specific items

G1a_item2

to initiate list: vehicles, computers, tools, carts, other machinery, etc.]

G1a_item3

G1a_item4

G1a_item5

1. saws/sawing machine/rip saw

2. plane/electric plane

3. harmer

4. bending machine

5. guillotine

6. roller

7. snip

8. router

9. spray gun

10. drilling machine

11. welding machine

12. grinding machine/bench grinders

13. heater

14. generator/invetor

15. lathe machine

16. mortice machine

17. gas bottles

18. furnace

19. compressor

20. popping machine

21. overlocking machine

22. button hole

23. straight machine

24. iron/steam iron/industrial steam iron

25. fence making machine

26. cutter/cutting machine

27. spraying machine

28. vice

29. embroidery machine

30. milling machine

31. pressing machine

32. sewing machine

33. clamp

34. shoe stitching machine

35. pliers

36. steel blade

37. vehicle/car/truck

38. screw driver

39. other small tools

40. drums

41. shoe last making machine

42. shoe post machine

43. sander

44. crosscutter

G1a_hwmuch1	For how much could you sell the following things belonging to this business? [item 1, item 2,]	
G1a_hwmuch2		
G1a_hwmuch3		
G1a_hwmuch4		
G1a_hwmuch5		
G1a_origin1	where did you originally get it from? [item 1]	1. new locally produced
G1a_origin2		2. new imported
G1a_origin3		3. second-hand from formal firm
G1a_origin4		4. auction from liquidating firm
G1a_origin5		5. second-hand from informal firm
		6. other
G1f_total	for how much could you sell the following things belonging to this business? [total]	
G2_sellall	how much could you sell all other machinery & equipment used by the business?	
G3_mrktval	now calculate the market value of all land, buildings, machinery & equipment [G.1.f + G2 + D7]	
G4a_buiding	now calculate the market value of all land, buildings, machinery & equipment [G.1.f + G2 + D7]	
G4a_purchase	in the last 12 months, how much have you paid to purchase the following items related to this business? [buildings and land]	1. yes 2. no

G4a_where	where did you purchase it from?	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. cooperative 7. other	
G4b_vehicle	in the last 12 months, have you purchased the following items related to this business? [vehicles]	1. yes 2. no	
G4b_purchase	in the last 12 months, how much have you paid to purchase the following items related to this business? [vehicles]		
G4b_where	where did you purchase it from?	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	
G4c_mach1	in the last 12 months, have you purchased the following items related to this business? [mach & equip item 1, 2,]	9. spray gun	19. compressor
G4d_mach2		10. drilling machine	20. other small tools
G4e_mach3		11. welding machine	21. scissors
		12. grinding machine	22. embroidery machine
	1. saws/sawing machine/rip saw	13. spanners/small tools	23. generator/invertor
	2. plane	14. lathe machine	24. overlocking machine
	3. harmer	15. button hole	
	4. bending machine	16. straight machine	
	5. guillotine	17. iron	
	6. roller	18. chiesel	
	7. snip		
	8. router		

G4c_purchase G4d_purchase G4e_purchase G4c_where G4d_where G4e_where	<p>in the last 12 months, how much have you paid to purchase the following items related to this business? [mach & equip item 1, 2, ...]</p> <p>where did you purchase it from?</p>	<ol style="list-style-type: none"> 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
G4f_other	in the last 12 months, have you purchased the following items related to this business? [other items]	<ol style="list-style-type: none"> 1. yes 2. no
G4f_purchase	in the last 12 months, how much have you paid to purchase the following items related to this business? [other items]	
G4f_where	where did you purchase it from?	<ol style="list-style-type: none"> 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
G4g_totval	in the last 12 months, how much have you paid to purchase the following items related to this business? [total value]	<ol style="list-style-type: none"> 1. yes 2. no
G5_mainreason	<p>If positive value of investment, what was the primary purpose of the investment [Main reason only]</p> <ol style="list-style-type: none"> 1. add to capacity 2. replace old equipment 3. improve productivity 	<ol style="list-style-type: none"> 4. improve quality of output 5. produce a new output 6. remove bottlenecks 7. maintenance of equipment 8. other (specify)

G6_valuepur what was the value of purchases of machinery & equipment and buildings/land the year prior to 12 months ago?

Section H

quesno questinnaire number

A4_enterID enterprise ID

H1_export do you directly export part of your production?
1. yes
2. no

H2_percent if yes, what percentage of your production is exported?

H3_country to which country do you export to mainly?
1. South Africa
2. Zambia
3. Mozambique
4. Botswana
5. Other Africa
6. Europe
7. Rest of World

H4_customer what is the main way that you find your customers?
1. you wait that they turn up
2. you try to make yourself known (in the family, in the area, among friends) through word-of mouth
3. you prospect your customers (.e.g. you actively go out and find customers)
4. you formally advertise through use of brochures/Flyers
5. other: (specify)

H5_orderstock	when producing manufactured good do you:	<ol style="list-style-type: none"> 1. produce to order only 2. produce stock for sale later 3. produce to order and produce stock for sale later 4. other (specify)
H6_competi	how important a source of competition are imported products?	<ol style="list-style-type: none"> 1. major 2. moderate 3. minor 4. none
H7a_public	in the local/domestic market, do you have face any of the following competitors selling the same products as your enterprise? [public or para-public sector]	<ol style="list-style-type: none"> 1. yes 2. no
H7b_fproducer	in the local/domestic market, do you have face any of the following competitors selling the same products as your enterprise? [formal producers]	<ol style="list-style-type: none"> 1. yes 2. no
H7c_infproducer	in the local/domestic market, do you have face any of the following competitors selling the same products as your enterprise? [informal producers]	<ol style="list-style-type: none"> 1. yes 2. no
H7d_ftrade	in the local/domestic market, do you have face any of the following competitors selling the same products as your enterprise? [formal traders]	<ol style="list-style-type: none"> 1. yes 2. no
H7e_inftrader	in the local/domestic market, do you have face any of the following competitors selling the same products as your enterprise? [informal traders]	<ol style="list-style-type: none"> 1. yes 2. no

H7f_other	in the local/domestic market, do you have face any of the following competitors selling the same products as your enterprise? [other specify]	1. yes 2. no
H8_maincomp	which one is your main competitor? [Only ask if firm faces more than one competitor, otherwise enter in code of single competitor]	1. Public or para-public sector 2. Formal producers 3. Informal producers 4. Formal traders 5. Informal traders 6. Other (Specify):
H9_quality	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?	1. higher 2. average 3. lower 4. not relevant (no formal competitor) -77. don't know
H10_prices	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?	1. higher 2. average 3. lower -77. don't know
H11a_higher%	by how much are your prices higher or lower? [fill in if prices are higher]	
H11a_lower%	by how much are your prices higher or lower? [fill in if prices are lower]	

H12_determine	how do you determine the prices of your main products or main services?	<ol style="list-style-type: none"> 1. by fixing a constant percentage on the cost price 2. after bargaining with customers 3. according to the competitor's prices 4. following the price fixed by the producers' association 5. other (specify)
H13_raised	have you raised or reduced the prices of the products you produce over the past 12 months?	<ol style="list-style-type: none"> 1. raised 2. reduced 3. no change
<i>Section I</i>		
quesno	questinnaire number	
A4_enterID	enterprise ID	
I1a_supply	do you have problems/difficulties related to the following aspects of your business? [supply of raw materials (quantity or quality)]	<ol style="list-style-type: none"> 1. yes 2. no
I1b_sale	do you have problems/difficulties related to the following aspects of your business? [sale of products - lack of customers]	<ol style="list-style-type: none"> 1. yes 2. no
I1c_competi	do you have problems/difficulties related to the following aspects of your business? [sale of products- too much competition]	<ol style="list-style-type: none"> 1. yes 2. no
I1d_finance	do you have problems/difficulties related to the following aspects of your business? [financial difficulties (e.g., sourcing money/loans)]	<ol style="list-style-type: none"> 1. yes 2. no
I1e_space	do you have problems/difficulties related to the following aspects of your business? [lack of space in premises]	<ol style="list-style-type: none"> 1. yes 2. no

I1f_equip	do you have problems/difficulties related to the following aspects of your business? [lack of machines or equipment]	1. yes 2. no
I1g_manage	do you have problems/difficulties related to the following aspects of your business? [organization, management difficulty]	1. yes 2. no
I1h_tax	do you have problems/difficulties related to the following aspects of your business? [too much control, taxes]	1. yes 2. no
I1i_electricity	do you have problems/difficulties related to the following aspects of your business? [other (electricity)]	1. yes 2. no
I1i_other	do you have problems/difficulties related to the following aspects of your business? [other (specify)]	1. yes 2. no
I2_maindif	which one of the above is the main difficulty affecting your business?	1. supply of raw materials (quantity or quality) 2. sale of products- lack of customers 3. sale of products- too much competition 4. financial difficulties (e.g., sourcing money/loans) 5. lack of space in premises 6. lack of machines or equipment 7. organization, management difficulty 8. too much control, taxes 9. electricity 10. other (specify)
I3a_technical	to solve your present problems, do you wish to have help in the following areas? [technical training]	1. yes 2. no

I3b_finance	to solve your present problems, do you wish to have help in the following areas? [training in organizational and financial management]	1. yes 2. no
I3c_supplies	to solve your present problems, do you wish to have help in the following areas? [assistance in obtaining supplies]	1. yes 2. no
I3d_loans	to solve your present problems, do you wish to have help in the following areas? [assistance in accessing loans]	1. yes 2. no
I3e_market	to solve your present problems, do you wish to have help in the following areas? [access to information on the market]	1. yes 2. no
I3f_help	to solve your present problems, do you wish to have help in the following areas? [help to register business]	1. yes 2. no
I3g_advert	to solve your present problems, do you wish to have help in the following areas? [assistance in advertising of new products/services]	1. yes 2. no
I3h_site	to solve your present problems, do you wish to have help in the following areas? [other (best working site or large space)]	1. yes 2. no
I3h_machinery	to solve your present problems, do you wish to have help in the following areas? [other: machinery]	1. yes 2. no
I3h_other	to solve your present problems, do you wish to have help in the following areas? [other (specify)]	1. yes 2. no

J4_mainhelp	which one of the above is the main source of help you wish to have?	1. technical training 2. training in organizational and financial management 3. assistance in obtaining supplies 4. assistance in accessing loans 5. access to information on the market 6. help to register business 7. assistance in advertising of new products/services 8. best working site/operating space 9. other (specify)
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Section J

quesno	questinnaire number
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A4_enterID	enterprise ID
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J1a_borrowed	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
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J2b_repay	You are currently repaying or owe money for your business	1. yes 2. no
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J2c_repaycred	You are currently repaying or owe money for goods that you took on credit for your business	1. yes 2. no
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J2d_notborrow	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
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J2_origin1
J2_origin2
J2_origin3
J2_origin4

For each loan granted in past 12 months, or money currently owed
please provide the following information. [origin of loan 1, 2, ...]

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)

J2_amount1
J2_amount2
J2_amount3
J2_amount4

for each loan granted in past 12 months, or money currently owed
please provide the following information [amount of loan 1, 2, ...]

J2_use1
J2_use2
J2_use3
J2_use4

for each loan granted in past 12 months, or money currently owed
please provide the following information [use of loan 1, 2,]

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)

J2_contract1
J2_contract2
J2_contract3
J2_contract4

for each loan granted in past 12 months, or money currently owed
please provide the following information [type of contract 1]

1. legally recognized accord
2. simple written accord
3. verbal accord
4. no contract

J2_maturity1 J2_maturity2 J2_maturity3 J2_maturity4	for each loan granted in past 12 months, or money currently owed please provide the following information [maturity/total duration 1 in month]	
J2_mode1 J2_mode2 J2_mode3 J2_mode4	for each loan granted in past 12 months, or money currently owed please provide the following information [mode of repayment for loan 1, 2,]	1. in cash 2. goods or services/in kind 3. other(specify)
J2_interest1 J2_interest2 J2_interest3 J2_interest4	for each loan granted in past 12 months, or money currently owed please provide the following information [monthly interest rate for loan 1, 2,]	
J2_totval1 J2_totval2 J2_totval3 J2_totval4	for each loan granted in past 12 months, or money currently owed please provide the following information [total amount or value 1 of repayment]	
J2_outstanding1 J2_outstanding2 J2_outstanding3 J2_outstanding4	for each loan granted in past 12 months, or money currently owed please provide the following information [amount 1 currently outstanding]	
J3a_land	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? [land, buildings owned by the establishment]	1. yes 2. no

J3b_machine	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? [machinery and equipment including movables]	1. yes 2. no
J3c_trust	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? [based on trust]	1. yes 2. no
J3c_prod	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? [based on production/output]	1. yes 2. no
J3c_other	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? [other]	1. yes 2. no
J4_loanapp	have you had any loan applications from formal finance institutions (banks/micro-financing institutions) rejected in the past 12 months?	1. yes 2. no
J5_mainrea	if you have not tried to borrow money, what was the main reason? 1. amount of loan offered is insufficient 2. procedures are too complicated 3. interest rate or repayments too high 4. maturity period is too short 5. guarantees/collateral required is too much -99. refused to answer	6. have no-one to borrow from 7. do not need a loan 8. I may fail to pay back the loan/uncertainty of business 9. insufficient information 10. other (specify:)

J6a_name1 J6b_name2	there are a number of international, NGO and government organisations that give help and advice to small businesses. [provide name]	1. no knowledge/don't know 2. zb bank 3. banks/name not mentioned 4. ecocash 5. metropolitan bank 6. college 7. ministry of small and midium enterprises 8. unnamed microfinance 9. microking 10. cbz bank 11. fbc bank 12. unnamed bank 13. unzvu 14. sedco 15. capital plus 16. ministry of youth, gender, employment creation and empowerment 17. government [ministry not specified] 18. roman catholic church 19. kingdom finance 20. zaima finance 21. star finance
J6a_madeuse1 J6b_madeuse2	which of these have you ever made use of for help? [loan 1, 2...]	1. yes 2. no
J6a_assist1 J6b_assist2	what type of Assistance was requested? [from loan 1, 2,...] 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)

J6a_outcome1	what was the outcome of loan 1, 2,?	1. granted
J6b_outcome2		2. not granted

Section K

quesno	questinnaire number
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A4_enterID	enterprise ID
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K1_increase	are you planning to increase employment within the next 12 months?	1. yes
		2. no

K2_number	if yes, by how many? [number]
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K3_phone	does your establishment use a mobile phones for business?	1. yes
		2. no

K3_computer	does your establishment use a mobile phones for business?	1. yes
		2. no

K5_email	does your establishment use e-mail in its interactions with clients and suppliers?	1. yes
		2. no

K6_website	does your establishment have a website?	1. yes
		2. no

K7_generator	do you own/use a generator?	1. yes
		2. no

K8_share	what share of your normal production output can you produce while operating your generator? [percentage]
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K8b_electri	how many hours per month do you have no electectricity?
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K9a_local1	did you have problems with state agents from the following institutions in the exercise of your business in the past 12 months? [local administration office]	1. yes 2. no
K9a_type1	if yes, which type? [type 1: local administration office]	1. related to the premises 2. related to taxes and licence 3. related to products used/sold 4. related to the prices 5. related to other rules & regulations 6. other (specify)
K9a_settle1	how was the problem settled? [solution 1: local administration office]	1. in compliance with the law 2. amicable settlement 3. payment of a fine 4. payment of a gift 5. payment of a gift and fine 6. no settlement 7. by running away 8. other (specify)
K9b_profess2	did you have problems with state agents from the following institutions in the exercise of your business in the past 12 months? [professional inspection]	1. yes 2. no
K9b_type2	if yes, which type? [type 2: professional inspection]	1. related to the premises 2. related to taxes and licence 3. related to products used/sold 4. related to the prices 5. related to other rules & regulations 6. other (specify)

K9b_settle2	how was the problem settled? [solution 2: professional inspection]	<ol style="list-style-type: none"> 1. in compliance with the law 2. amicable settlement 3. payment of a fine 4. payment of a gift 5. payment of a gift and fine 6. no settlement 7. by running away 8. other (specify)
K9c_tax3	did you have problems with state agents from the following institutions in the exercise of your business in the past 12 months? [tax administrations]	<ol style="list-style-type: none"> 1. yes 2. no
K9c_type3	if yes, which type? [type 3: tax administrations]	<ol style="list-style-type: none"> 1. related to the premises 2. related to taxes and licence 3. related to products used/sold 4. related to the prices 5. related to other rules & regulations 6. other (specify)
K9c_settle3	how was the problem settled? [solution 3: tax administrations]	<ol style="list-style-type: none"> 1. in compliance with the law 2. amicable settlement 3. payment of a fine 4. payment of a gift 5. payment of a gift and fine 6. no settlement 7. by running away 8. other (specify)
K9d_police4	did you have problems with state agents from the following institutions in the exercise of your business in the past 12 months? [police and justice]	<ol style="list-style-type: none"> 1. yes 2. no

K9d_type4	if yes, which type? [type 4: police and justice]	<ol style="list-style-type: none"> 1. related to the premises 2. related to taxes and licence 3. related to products used/sold 4. related to the prices 5. related to other rules & regulations 6. other (specify) 	
K9d_settle4	how was the problem settled? [solution 4: police and justice]	<ol style="list-style-type: none"> 1. in compliance with the law 2. amicable settlement 3. payment of a fine 4. payment of a gift 5. payment of a gift and fine 6. no settlement 7. by running away 8. other (specify) 	
K9e_other5	did you have problems with state agents from the following institutions in the exercise of your business in the past 12 months? [other 5]		
K9e_type5	if yes, which type? [type 5: other]	<ol style="list-style-type: none"> 1. related to the premises 2. related to taxes and licence 3. related to products used/sold 4. related to the prices 5. related to other rules & regulations 	6. other (specify)
K9e_settle5	how was the problem settled? [solution 5: other]	<ol style="list-style-type: none"> 1. in compliance with the law 2. amicable settlement 3. payment of a fine 4. payment of a gift 5. payment of a gift and fine 6. no settlement 7. by running away 	8. other (specify)

K10_big1

K10_big2

K10_big3

what are your three biggest problems affecting the growth of your firm this year?

[problem 1: most important]

[problem 2: second most important]

[problem 3: third most important]

1. ownership regulations
2. taxes
3. government restrictions on activities
4. lack of skilled labour
5. labour regulations
6. difficulty in obtaining licences
7. corruption
8. space to operate in
9. lack of business support services
10. lack of economic infrastructure provided by council/government
11. electricity shortage/cost/reliability
12. cost/accessing imported raw materials
13. cost/accessing domestic raw materials
14. access to finance (Access/cost)
15. high interest rates
16. insufficient demand
17. strong exchange rate
18. competition from imports
19. competition from local firms
20. uncertainty about government industry policies
21. transport costs
22. inefficiency
23. rental costs
24. bad debtors
25. other (Specify)

K11a_most K11b_second K11c_thrid	<p>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?</p> <p>[most important risk]</p> <p>[second most important risk]</p> <p>[third most important risk]</p>	<ol style="list-style-type: none"> 1. fire 2. theft 3. equipment failure 4. loss of income 5. illness 6. lack of raw materials 7. low selling prices/competition 8. rising costs 9. rains/bad weather 10. injury 11. bad debtors 12. dealing with informal traders/informal business 13. low demand/low business/eratic sales 14. loadshading 15. political interference 16. confistication of product by city council/selling at illegal places 17. credit
K11a_cope1 K11b_cope2 K11c_cope3	<p>coping code</p> <ol style="list-style-type: none"> 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 	<ol style="list-style-type: none"> 9. i don't have anything in place 10. legal action 11. try to engage directly with the custors 12. hired security guards 13. bought a generator 14. reduce price 15. laid off workers 16. need legal/proper selling places 17. other
K12_lottery	<p>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?</p>	