

QUESTIONNAIRE NUMBER **id**

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**The EBRD-EIB-World Bank Group Enterprise Survey**  
*Montenegro Services Module (2019)*

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

**INFORMATION ACQUIRED PRIOR TO SCREENING:**

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

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

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

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**CAPI QUESTIONS BEGIN HERE**

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

**INFORMATION AUTOMATICALLY GENERATED**

<b>GPS COORDINATES</b>	Degrees North (Latitude)	<b>lat</b>
	Degrees East (Longitude)	<b>lon</b>

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

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

A.12 Interviewer code **a12** A.1A Language **a1a** A.1c Frame level **a1c**

	Establishment	1
	Firm	2

A.3x Name of City/town/village

<b>a3x</b>
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**INTERVIEWER**

**UPDATE IF INCORRECT**

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

The goal of this survey is to gather information and opinions about the business environment in **Montenegro**. The information gathered here will help to develop new policies and programs that enhance employment and economic growth.

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

**A. CONTROL INFORMATION**

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

**B. GENERAL INFORMATION**

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

**B.1** What is this firm's current legal status?  
**SHOW CARD 1**

Shareholding company with shares trade in the stock market	1
Shareholding company with non-traded shares or shares traded privately	2
Sole proprietorship	3
Partnership	4
Limited partnership	5
<b>OTHER (SPONTANEOUS-SPECIFY) __ b1x __</b>	6
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO B.2**

**b1**

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

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

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

**B.2** What percentage of this firm is owned by each of the following:  
**SHOW CARD 2**

	Percent	<b>DON'T KNOW (SPONTANEOUS)</b>
Private domestic individuals, companies or organizations	<b>b2a</b> %	<b>-9</b>
Private foreign individuals, companies or organizations	<b>b2b</b> %	<b>-9</b>
Government or State	<b>b2c</b> %	<b>-9</b>
Other	<b>b2d</b> %	<b>-9</b>
	<b>100%</b>	

**IF 100% END INTERVIEW**

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

**B.4** Amongst the owners of the firm, are there any females?

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

**GO TO BMB.1**  
**GO TO BMB.1**

**b4**

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**INTERVIEWER: PLEASE NOTE WHEN b1 IS 3 (SOLE PROPRIETORSHIP) and b4 is 1 (FIRM HAS A FEMALE OWNER), ENTER 100% FOR QUESTION b4a.**

**B.4a** What percentage of the firm is owned by females?

	Percent
Percentage of female ownership	<b>b4a%</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMB.1** What percentage of the firm is owned by the same family? (If more than one family, refer to the one with largest ownership)

	Percent	
Percentage of family ownership	<b>BMb1 %</b>	
<b>NO FAMILY OWNERSHIP</b>	<b>0</b>	<b>GO TO BMB.3</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO BMB.3</b>

**BMB.2** What percentage of the key management positions of this firm are occupied by members of this family?

	Percent
Percentage of family members in key management positions	<b>BMb2%</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMB.3** Does this firm have formalized, written business strategy with clear key performance indicators?

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

**BMb3**

**BMB.4** Does the firm have a board of directors or a supervisory board?

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

**BMb4**

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

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

**BMb5**

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

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

**BMB6**

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

Montenegro Business Alliance (MBA)	1	<b>BMB7</b>
Montenegrin Chamber of Commerce (official translation is Montenegrin Chamber of Economy)	2	
Montenegrin Employers Federation (MEF)	3	
Association of Business Women of Montenegro (BWA)	4	
American Chamber of Commerce in Montenegro (AmCham Montenegro)	5	
Other	6	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

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

**INTERVIEWER: READ OUT EACH OPTION**

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

**READ ONLY IF A7=1 (yes)**

**I want to proceed by asking you about this establishment only.**

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

	Year
Year establishment began operations	<b>b5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

**B.6** How many full-time employees did this establishment employ when it started operations? Please include all employees and managers

**INTERVIEWER: INCLUDE RESPONDENT WHEN APPLICABLE**

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

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

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

**b6a**

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

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

**TERMINATE**

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

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

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

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

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

**b7a**

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<b>B.8</b>	Does this establishment have an internationally-recognized quality certification? <b>INTERVIEWER: SOME EXAMPLES ARE ISO 9000 or 14000, or HACCP</b>
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Yes	1	
No	2	<b>GO TO C.3</b>
<b>STILL IN PROCESS</b>	<b>-6</b>	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO C.3</b>

**b8**

<b>B.8x</b>	Please specify the internationally-recognized quality certifications.
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Specify certifications	<b>b8x</b>
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**C. INFRASTRUCTURE AND SERVICES**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.**  
 Now, we turn to the establishment's operations

**C.3** Over the last two years, did this establishment submit an application to obtain an electrical connection?

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

**c3**

**C.4** In reference to that application for an electrical connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

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

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

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

**c5**

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

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

**c6**

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

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

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

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

	Hours	Minutes
Average duration of power outages	<b>c8a</b>	<b>c8b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>-9</b>

**C.9** Please estimate the losses that resulted from power outages either as a percentage of total annual sales or as total annual losses.

	Percent
Loss as percentage of total annual sales due to power outages	<b>c9a</b> %
<b>NONE</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	EUR
Annual losses due to power outages	<b>c9b</b>
<b>NONE</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

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

**c10**

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

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

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

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

**c12**

**C.13** In reference to that application for a water connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	Days
Wait for water connection	<b>c13</b>
<b>ONE DAY OR LESS</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

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

**c14**

**C.22b** At the present time, does this establishment have its own website?

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

**c22b**

**C.30** Using the response options on the card; To what degree is **Electricity** an obstacle to the current operations of this establishment?  
**SHOW CARD 5**

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

**D. SALES AND SUPPLIES**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**The next topic to be covered is how and where this establishment makes its sales.**

**D.1a1** In fiscal year **[Insert last complete fiscal year]**, what was this establishment’s main activity, product or service, that is, the activity, product or service that represented the largest proportion of annual sales  
**INTERVIEWER: PLEASE RECORD THE DESCRIPTION OF THE ACTIVITY AND PRODUCT IN DETAIL, FOR EXAMPLE, “RETAIL SALE OF WOMEN'S OUTDOOR CLOTHING” NOT JUST “CLOTHING”. IF MANY GOODS ARE SOLD, SUCH AS IN A GROCERY STORE OR PHARMACY, INDICATE THE TYPE OF STORE.**

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

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

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

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

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

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

	<b>EUR</b>
Last complete fiscal year’s total sales	<b>d2</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>PLEASE ALSO WRITE OUT THE NUMBER (i.e. 50,000 AS FIFTY THOUSAND)</b>	
	<b>d2x</b>

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

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

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

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

**BMD1a**

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

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

**BMd1b**

**D.3** Coming back to fiscal year [Insert last complete fiscal year], what percentage of this establishment's sales were:  
**SHOW CARD 6**

	Percent	<b>DON'T KNOW (SPONTANEOUS)</b>	
National sales	<b>d3a</b> %	-9	<i>IF 100 GO TO D.10</i>
Indirect exports (sold domestically to third party that exports products)	<b>d3b</b> %	-9	
Direct exports	<b>d3c</b> %	-9	
	<b>100%</b>		

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

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

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

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

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

	Percent
Losses due to theft as percentage of the value of the products	<b>d10</b> %
<b>NO LOSSES</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>NO INTERNAL SHIPMENTS MADE (DOES NOT APPLY)</b>	<b>-7</b>

**GO TO D.12**

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

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

**D.12** In fiscal year [Insert last complete fiscal year], what percentage of this establishment's material inputs, supplies, or finished goods and materials purchased to resell were:  
**SHOW CARD 7**

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

**IF 0, GO TO D.30**

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

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

Yes	1	
No	2	<b>GO TO D.30</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO D.30</b>
		<b>d13</b>

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

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

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

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

**d15a**

**D.30** Using the response options on the card; To what degree are each of the following an obstacle to the current operations of this establishment?  
**INTERVIEWER: READ OUT OPTIONS**  
**SHOW CARD 8**

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

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**R. MANAGEMENT PRACTICES**

**INTERVIEWER: PLEASE ASK THE FOLLOWING QUESTIONS ONLY TO FIRMS WITH 20+ EMPLOYEES.**

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

**BMR.1** Over the last complete fiscal year [Insert last complete fiscal year], what best describes what happened at this establishment when a problem in the provision of services arose?  
**SHOW CARD 9**

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

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

**BMr1**

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

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

**GO TO BMR.4**  
**GO TO BMR.4**

**BMr2**

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

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

**BMr3**



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

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

**BMr4**

**BMR.5** Over the last complete fiscal year **[Insert last complete fiscal year]**, what best describes the time frame of service provision targets at this establishment?  
**SHOW CARD 10**

Main focus was on short term, less than one year	1	<b>BMr5</b>
Main focus was on long term, one year or more	2	
Combination of short-term and long-term targets	3	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**BMR.6** Over the last complete fiscal year **[Insert last complete fiscal year]**, how easy or difficult was it for this establishment to achieve its service provision targets overall?  
**SHOW CARD 11**

Achieved without much effort	1	<b>BMr6</b>
Achieved with some effort	2	
Achieved with normal amount of effort	3	
Achieved with more than normal effort	4	
Only achieved with extraordinary effort	5	
Targets were not achieved	6	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**BMR.7** Over the last complete fiscal year **[Insert last complete fiscal year]**, who was aware of the service provision targets at this establishment?  
**SHOW CARD 12**

Only senior managers	1	<b>BMr7</b>
Most managers and some workers	2	
Most managers and most workers	3	
All managers and most workers	4	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

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

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

**GO TO BMR.10**  
**GO TO BMR.10**

**BMr8**

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

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

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

**BMr9**

**BMR.10** Over the last complete fiscal year [Insert last complete fiscal year], what was the primary way non-managers were promoted at this establishment?  
**SHOW CARD 13**

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

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

**BMr10**

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<b>BMR.11</b>	Over the last complete fiscal year <b>[Insert last complete fiscal year]</b> , when was an under-performing non-manager reassigned or dismissed? <b>SHOW CARD 14</b>
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**INTERVIEWER: SELECT “DOES NOT APPLY” (-7) IF THERE WERE NO UNDER-PERFORMING NON-MANAGERS IN THE LAST COMPLETE FISCAL YEAR**

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

<b>BMr11</b>
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**E. DEGREE OF COMPETITION**

**E.1** In fiscal year **[Insert last complete fiscal year]**, which of the following was the main market in which this establishment sold its main product?  
**SHOW CARD 15**

Local – main product sold mostly in same municipality where establishment is located	1	
National – main product sold mostly across the country where establishment is located	2	
International	3	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO E.6</b>

**e1**

**E.2** In fiscal year **[Insert last complete fiscal year]**, for the main market in which this establishment sold its main product, how many competitors did this establishment's main product face?

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

**E.6** Does this establishment at present use technology licensed from a foreign-owned company, excluding office software?

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>e6</b>

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

Yes	1	
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>e11</b>

**E.30** Using the response options on the card; To what degree are **Practices of Competitors in the Informal Sector** an obstacle to the current operations of this establishment?  
**SHOW CARD 16**

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

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**H. INNOVATION**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING**  
**And now we switch to a different topic. In this section “new” means new to the establishment but not necessarily new to the market.**

**H.1** During the last three years, has this establishment introduced new or improved products or services?

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

**h1**

**H.2** Were any of the new or improved products or services also new for the establishment’s main market?

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

**h2**

**H.3** Please describe in detail the **main** new or improved product or service that this establishment introduced during the last three years.

The main new or improved product or service is the one that represented the largest proportion of this establishment’s sales in value (not volume) during the last three years.

**Description**

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

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

**Description**

<b>DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE</b>	<b>h4x</b>
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**H.5** During the last three years, has this establishment introduced any new or improved process? These include:  
 methods of manufacturing products or offering services;  
 logistics, delivery, or distribution methods for inputs, products, or services;  
 or supporting activities for processes?

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

**h5**

**H.6** Please describe in detail the **main** new or improved process that this establishment introduced during the last three years. The main innovative process is the innovative process that had the largest impact on the operations of the establishment during the last three years.

**Description**

**DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE**

**h6x**

**H.7** Please describe in detail how the **main** new or improved process is different than the most similar process that is or was used by this establishment

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

**Description**

**DESCRIPTION SHOULD BE AS DETAILED AS POSSIBLE**

**h7x**

**BMh.1** Over the last three years, did this establishment spend on the acquisition of external knowledge? This includes the purchase or licensing of patents and non-patented inventions, know-how, and other types of knowledge from other businesses or organizations.

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

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**BMh.2** Over the last three years, did this establishment spend on research and development activities within the establishment?

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

**BMh2**

**BMh.3** Over the last three years, did this establishment spend on research and development activities contracted with other companies?

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

**BMh3**

**IF BMh2 AND BMh3 ARE BOTH NO (BMh2 = 2 and BMh3 = 2) GO TO BMT.1**  
**IF ANY OF BMh2 AND BMh3 IS YES OR DON'T KNOW, READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.**  
 Now, we return to the last complete fiscal year, that is fiscal year *[Insert last complete fiscal year]*.

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

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

**GO TO BMT.1**  
**GO TO BMT.1**

**h8**

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

	<b>EUR</b>
Cost of research and development activities	<b>h9</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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**T. TIME USE OF TOP MANAGER**

**READ OUT THIS SECTION ONLY IF a6c IS 50 OR MORE**

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

**We now turn to another topic.**

**BMT.1** In a typical week, how often does the top manager meet with one or more of the following: Chief Operating Officer (COO), Chief Administrative Officer (CAO), Chief Marketing Officer (CMO), Board members, Business Unit managers, or managers from a parent company?  
**SHOW CARD 17**

Never	1
Once a week	2
Between 2 and 4 times a week	3
Daily	4
More than once a day	5
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMt1**

**BMT.2** In a typical week, how often does the top manager meet with suppliers?  
**SHOW CARD 17**

Never	1
Once a week	2
Between 2 and 4 times a week	3
Daily	4
More than once a day	5
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMt2**

**BMT.3** In a typical week, how often does the top manager meet with employees involved in provision of services (e.g. sales)?  
**SHOW CARD 17**

Never	1
Once a week	2
Between 2 and 4 times a week	3
Daily	4
More than once a day	5
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMt3**



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**BMT.4** In a typical week, how many meetings that involve the top manager include more than one other participant?  
**SHOW CARD 18**

Fewer than 5 meetings	1
Between 5 and 10 meetings	2
Between 11 and 15 meetings	3
Between 16 and 20 meetings	4
More than 20 meetings	5
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMt4**

**BMT.5** In a typical week, how many meetings that involve the top manager last longer than one hour?  
**SHOW CARD 18**

Fewer than 5 meetings	1
Between 5 and 10 meetings	2
Between 11 and 15 meetings	3
Between 16 and 20 meetings	4
More than 20 meetings	5
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMt5**

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**G. LAND AND PERMITS**

**G.6** Of the **buildings** occupied by this establishment, what percentage is:  
**SHOW CARD 19**

	Percent	DON'T KNOW (SPONTANEOUS)
Owned by this establishment	<b>g6a</b> %	-9
Rented or leased by this establishment	<b>g6b</b> %	-9
Other	<b>g6c</b> %	-9
	<b>100%</b>	

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

**G.1** Of the **land** occupied by this establishment, what percentage is:  
**SHOW CARD 19**

	Percent	DON'T KNOW (SPONTANEOUS)	DOES NOT APPLY IS A FLOOR IN A BUILDING (SPONTANEOUS)
Owned by this establishment	<b>g1a</b> %	-9	-7
Rented or leased by this establishment	<b>g1b</b> %	-9	-7
Other	<b>g1c</b> %	-9	-7
	<b>100%</b>		

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%  
UNLESS RESPONDENT DOES NOT KNOW OR IF ESTABLISHMENT OCCUPIES A FLOOR IN A BUILDING**

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

Yes	1	
No	2	<b>GO TO G.5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	-9	<b>GO TO G.5</b>
		<b>g2</b>

**G.3** In reference to that application for a construction-related permit, approximately how many days did it take to obtain it from the day of the application to the day the permit was granted?

	Days
Wait for a construction-related permit	<b>g3</b>
<b>ONE DAY OR LESS</b>	1
<b>STILL IN PROCESS</b>	-6
<b>APPLICATION DENIED</b>	-5
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

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

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

**g4**

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

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

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

**GO TO G30**

**g5a**

**SPECIFY UNITS**

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

**g5b**

**G.30** Using the response options on the card; To what degree is **Access to Land** an obstacle to the current operations of this establishment?  
**SHOW CARD 20**

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

**I. CRIME**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**We now turn to another topic.**

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

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

**i1**

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

	Percent
Percentage of total annual sales for security	<b>i2a</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	EUR
Total annual cost of security	<b>i2b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

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

**i3**

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

	Percent
Losses as percentage of total annual sales	<b>i4a</b> %
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	EUR
Total annual value of losses	<b>i4b</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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**I.30** Using the response options on the card; To what degree is **Crime, Theft and Disorder** an obstacle to the current operations of this establishment?  
[SHOW CARD 20](#)

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

**K. FINANCE**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**I would like to ask you a few questions about how you finance the operations of this establishment.**

**K.1** In fiscal year **[Insert last complete fiscal year]**, what percentage of the value of total annual purchases of material inputs or services was purchased on credit?

	Percent	DON'T KNOW (SPONTANEOUS)
Purchased on credit	<b>k1c</b> %	<b>-9</b>

**K.2** In fiscal year **[Insert last complete fiscal year]**, what percentage of this establishment's total annual sales of its goods or services was sold on credit?

	Percent	DON'T KNOW (SPONTANEOUS)
Sold on credit	<b>k2c</b> %	<b>-9</b>

**K.3** Over fiscal year **[Insert last complete fiscal year]**, please estimate the proportion of this establishment's working capital, that is the funds available for day-to-day operations, that was financed from each of the following sources?  
**SHOW CARD 21**

	Percent	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	<b>k3a</b> %	<b>-9</b>
Borrowed from banks: private and state-owned	<b>k3bc</b> %	<b>-9</b>
Borrowed from non-bank financial institutions, which include microfinance institutions, credit cooperatives, credit unions, or finance companies	<b>k3e</b> %	<b>-9</b>
Purchases on credit from suppliers and advances from customers	<b>k3f</b> %	<b>-9</b>
Government grants	<b>BMk3a</b> %	<b>-9</b>
Issued bonds	<b>BMk3b</b> %	<b>-9</b>
Other, moneylenders, friends, relatives, etc.	<b>BMk3hd</b> %	<b>-9</b>
	<b>100%</b>	

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

**BMK.2** Over fiscal year **[Insert last complete fiscal year]**, please estimate the proportion of this establishment's working capital that was financed by the same group to which this establishment belongs.

**INTERVIEWER: SELECT "DOES NOT APPLY" (-7) IF ESTABLISHMENT DOES NOT BELONG TO ANY GROUP**

	Percent
From the same group	<b>BMk2</b>
<b>DOES NOT APPLY (SPONTANEOUS)</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

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

**k4**

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

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

**K.5** Over fiscal year **[Insert last complete fiscal year]**, please estimate the proportion or **EUR** amount of this establishment's total purchases of fixed assets that were financed from the following sources:  
**SHOW CARD 22**

	Percent	OR	Amount EUR	DON'T KNOW (SPONTANEOUS)
Internal funds or retained earnings	<b>k5a%</b>		<b>k5a1</b>	<b>-9</b>
Owners' contribution or issued new equity shares	<b>k5i %</b>		<b>k5i1</b>	<b>-9</b>
Borrowed from banks: private and state-owned	<b>k5bc%</b>		<b>k5bc1</b>	<b>-9</b>
Borrowed from non-bank financial institutions, which, include microfinance institutions, credit cooperatives, credit unions, or finance companies	<b>k5e %</b>		<b>k5e1</b>	<b>-9</b>
Purchases on credit from suppliers and advances from customers	<b>k5f %</b>		<b>k5f1</b>	<b>-9</b>
Government grants	<b>BMk5a %</b>		<b>BMk5a1</b>	<b>-9</b>
Issued bonds	<b>BMk5b %</b>		<b>BMk5b1</b>	<b>-9</b>
Other, moneylenders, friends, relatives, etc.	<b>BMk5hdj%</b>		<b>BMk5hdj1</b>	<b>-9</b>
	<b>100%</b>		<b>n5A+n5B</b>	

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

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**BMK.4** Over fiscal year **[Insert last complete fiscal year]**, please estimate the proportion of this establishment’s total purchase of fixed assets that was financed by the same group to which this establishment belongs.

**INTERVIEWER: SELECT “DOES NOT APPLY” (-7) IF ESTABLISHMENT DOES NOT BELONG TO ANY GROUP**

	Percent
From the same group	<b>BMk4</b>
<b>DOES NOT APPLY (SPONTANEOUS)</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

Yes	1	<b>BMk5</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

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

Yes	1	<b>BMk6</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

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

**K.6** At this time, does this establishment have a checking (current) or savings account?

Yes	1	<b>k6</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

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

Yes	1	<b>k7</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	



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

Yes	1	<i>GO TO K.9</i>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO K.15d</i>
		<b>k8</b>

**BMK.7** What is the reason for not having a loan or line of credit at the moment?  
**SHOW CARD 23**

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

**BMk7**

**K.9** Referring to the most recent line of credit or loan, what type of financial institution granted this loan?  
**SHOW CARD 24**

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

**k9**

**BMK.8** Which bank provided the most recent line of credit or loan?  
**SHOW CARD 25**

Crnogorska komercijalna banka AD Podgorica	1	
Erste Bank AD Podgorica	2	
Societe Generale banka Montenegro AD	3	
Hipotekarna banka ad Podgorica	4	
Prva banka Crne Gore AD Podgorica	5	
Atlas banka AD Podgorica	6	
Addiko Bank AD	7	
Lovćen banka AD	8	
Universal Capital Bank AD Podgorica	9	
Komercijalna banka AD Budva	10	
<b>OTHER (SPONTANEOUS-SPECIFY) _BMk8x</b>	<b>11</b>	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**BMk8**

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**K.10** Referring only to this most recent line of credit or loan, in what year was the most recent line of credit or loan approved?

	Year
Year most recent line of credit or loan approved	<b>k10</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

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

	EUR
Size of most recent line of credit or loan approved	<b>k11</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

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

**BMk9**

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

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

**BMk10**

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

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

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

**k13**

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

Collateral		Yes	No	DON'T KNOW (SPONTANEOUS)
Land, buildings under ownership of the establishment	<b>k14a</b>	1	2	-9
Machinery and equipment including movables	<b>k14b</b>	1	2	-9
Accounts receivable and inventories	<b>k14c</b>	1	2	-9
Personal assets of owner (house, etc.)	<b>k14d</b>	1	2	-9
Other forms of collateral not included in the categories above	<b>k14e</b>	1	2	-9

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

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

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

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

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

	<b>EUR</b>
Total outstanding balance of all open lines of credit and loans	<b>k15c</b>
<b>REFUSAL (SPONTANEOUS)</b>	-8
<b>DON'T KNOW (SPONTANEOUS)</b>	-9

**K.15d** At this time, does the owner or owners of this establishment have any outstanding personal loans that are used to finance this establishment's business activities?

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

**k15d**

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

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

**k16**

**K.17** What was the **main** reason why this establishment did not apply for any line of credit or loan?  
**SHOW CARD 26**

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

**k17**

**K.20** Referring only to this most recent application for a line of credit or loan, what was the outcome of that application?  
**INTERVIEWER: READ OUT**

Application was approved in full	1
Application was approved in part	2
Application was rejected	3
Application was withdrawn	4
<b>APPLICATION STILL IN PROCESS</b>	<b>-6</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**k20a1**

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

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

**k21**

**K.30** Using the response options on the card; To what degree is **Access to Finance** an obstacle to the current operations of this establishment?  
**SHOW CARD 27**

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

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**J. BUSINESS-GOVERNMENT RELATIONS**

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

The following questions assess how establishments, such as this one, deal with government officials and their agencies.

**J.1** Please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree with the statement: "The court system is fair, impartial and uncorrupted".  
**SHOW CARD 28**

**(SPONTANEOUS)**

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

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

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

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

Yes	1	
No	2	<b>GO TO BMJ.1</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO BMJ.1</b>
		<b>j3</b>

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

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

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

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

**j5**

**BMJ.1** In reference to this establishment's experience with the process of paying taxes, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree with the following statements:  
**SHOW CARD 28**

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

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

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

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

**GO TO J.7**  
**GO TO J.7**

**j6a**

**J.6** When establishments like this one do business with the government, what percent of the contract value would be typically paid in informal payments or gifts to secure the contract?

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

**J.7** It is said that establishments are sometimes required to make gifts or informal payments to public officials to “get things done” with regard to customs, taxes, licenses, regulations, services etc. On average, what percentage of total annual sales, or estimated total annual value, do establishments like this one pay in informal payments or gifts to public officials for this purpose?

	Percent
Percentage of total annual sales paid as informal payment	<b>j7a</b> %
<b>NO PAYMENTS OR GIFTS ARE PAID</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	EUR
Total annual informal payment	<b>j7b</b>
<b>NO PAYMENTS OR GIFTS ARE PAID</b>	<b>0</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

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

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

**j10**

**J.11** Approximately how many days did it take to obtain this import license from the day of the application to the day it was granted?

	Days
Wait for import license	<b>j11</b>
<b>ONE DAY OR LESS</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

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

**j12**

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

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

**j13**

**J.14** Approximately how many days did it take to obtain this operating license from the day of the application to the day it was granted?

	Days
Wait for operating license	<b>j14</b>
<b>ONE DAY OR LESS</b>	<b>1</b>
<b>STILL IN PROCESS</b>	<b>-6</b>
<b>APPLICATION DENIED</b>	<b>-5</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

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

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

**j15**

**BMJ.2** In reference to this establishment's experience of the whole process of obtaining an operating license, please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree with the following statements:  
**SHOW CARD 28**

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

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



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<b>BMJ.3</b>	<p>It is often said that firms make gifts or informal payments to public officials to gain advantages in the drafting of laws, decrees, regulations or other binding government decisions.</p> <p>Using the scale in the show card, please tell me to what extent have the following practices had a direct impact on this establishment.</p> <p><b>SHOW CARD 29</b></p>
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<b>INTERVIEWER: READ OUT EACH OPTION</b>	<b>POSITION</b>						<b>(SPONTANEOUS)</b>	
		No impact	Minor impact	Moderate impact	Major impact	Very Major impact	<b>DON'T KNOW</b>	<b>DOES NOT APPLY</b>
Payments, gifts or exchange of favors with <b>parliamentarians to affect their votes</b> <b>BMj3a</b>	<b>BMj3_parliamentarian_pos</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Payments, gifts or exchange of favors with <b>national government officials to affect the content of government decrees</b> <b>BMj3b</b>	<b>BMj3_natgov_pos</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Payments, gifts or exchange of favors with <b>local or regional government officials to affect their votes or content of local or regional decrees</b> <b>BMj3c</b>	<b>BMj3_locgov_pos</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

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

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

	POSITION	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	(SPONTANEOUS)	
							DON'T KNOW	DOES NOT APPLY
Tax rates <b>j30a</b>	<b>j30_taxrate_pos</b>	0	1	2	3	4	-9	-7
Tax administration <b>j30b</b>	<b>j30_taxad_min_pos</b>	0	1	2	3	4	-9	-7
Business licensing and permits <b>j30c</b>	<b>j30_permit_pos</b>	0	1	2	3	4	-9	-7
Political instability <b>j30e</b>	<b>j30_instability_pos</b>	0	1	2	3	4	-9	-7
Corruption <b>j30f</b>	<b>j30_corruption_pos</b>	0	1	2	3	4	-9	-7
Courts <b>h30</b>	<b>j30_courts_pos</b>	0	1	2	3	4	-9	-7
Occupational safety regulations <b>BMj4a</b>	<b>j30_safety_pos</b>	0	1	2	3	4	-9	-7
Health and hygiene regulations <b>BMj4b</b>	<b>j30_health_pos</b>	0	1	2	3	4	-9	-7
Environmental regulations <b>BMj4c</b>	<b>j30_environment_pos</b>	0	1	2	3	4	-9	-7

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

**BMJ.5** From the perspective of this establishment, for the next three years, which **one** of the following areas of public spending should be the highest priority?  
**SHOW CARD 31**

Transport	1
Energy	2
Environment	3
Education	4
Health	5
Information and Communication Technology	6
<b>OTHER (SPONTANEOUS-SPECIFY) ___ BMj5x ___</b>	<b>7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMj5**

QUESTIONNAIRE NUMBER **id**

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**INTERVIEWER READ OUT:**

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

**IF YES, CONTINUE WITH SECTION L WITH CURRENT RESPONDENT**

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

**L. LABOR**

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

**L.1** At the end of fiscal year **[Insert last complete fiscal year]**, how many permanent, full-time individuals worked in this establishment? Please include all employees and managers.

Permanent, full-time employees are defined as all employees that are employed for a term of one or more fiscal years and/or have a guaranteed renewal of their employment and that work a full shift.  
**INTERVIEWER: INCLUDE INTERVIEWEE IF APPLICABLE**

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

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

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

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

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

**L.6** How many full-time seasonal or temporary employees did this establishment employ during **[Insert last complete fiscal year]**?

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

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

**GO TO L.9b**

**GO TO L.9b**

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

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

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

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

**L.9b** What percentage or how many of the full-time permanent workers employed at the end of fiscal year **[Insert last complete fiscal year]** completed secondary school?  
Please provide the percentage or number, not both.

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

**BML.1** What percentage or how many of this establishment's permanent full-time employees employed at the end of fiscal year **[Insert last complete fiscal year]** had a university degree?  
Please provide the percentage or number, not both.

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

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

Yes	1	<b>GO TO 130a</b> <b>GO TO 130a</b>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**110**

<b>0</b>									
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**BML.2** What was the primary focus of the formal training programs?  
 (If there were more than one training please refer to the one with highest total cost)  
**SHOW CARD 32**

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

**BMI2**

**L.30** Using the response options on the card; To what degree are each of the following an obstacle to the current operations of this establishment?  
**INTERVIEWER: READ OUT OPTIONS**  
**SHOW CARD 33**

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

**M. BUSINESS ENVIRONMENT**

**M.1** By looking at the list of elements of the business environment please tell me which one, if any, currently represents the biggest obstacle faced by this establishment.  
**INTERVIEWER: SHOW RANDOMIZED LIST TO THE RESPONDENT. DO NOT READ OPTIONS.**

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

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

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

**INTERVIEWER READ OUT:**

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

**IF YES, CONTINUE WITH SECTION N WITH CURRENT RESPONDENT**

**IF NO, GO TO BMGA.22**

**N. PERFORMANCE****READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

Now, we would like to ask you a few questions about the financial results of this establishment. It is important that this information be as accurate as possible. All information you provide will be anonymized, and neither your name nor the name of your establishment will be used in any document based on this survey.

**N.2** From this establishment's Income Statement for fiscal year **[Insert last complete fiscal year]**, please provide the following information:  
**SHOW CARD 34**

**INTERVIEWER: READ OUT**

	<b>EUR</b>	<b>DON'T KNOW (SPONTANEOUS)</b>
Total annual cost of labor including wages, salaries, bonuses, social security payments	<b>n2a</b>	<b>-9</b>
Total annual cost of electricity	<b>n2b</b>	<b>-9</b>
Total annual cost of fuel	<b>n2f</b>	<b>-9</b>

**INTERVIEWER: ONLY ASK THE FOLLOWING QUESTION TO RETAIL ESTABLISHMENTS:**

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



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**INTERVIEWER: READ THE FOLLOWING INTRODUCTION BEFORE PROCEEDING**

Now I would like to consider the last module of the questionnaire that deals with questions related to this establishment’s environmental signature, such as its exposure to environmental impacts, environmental policy and regulations.

BMGA.22	Should I continue this section with you or is there a specialized person in this establishment who can answer this section?
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Continue with current respondent	1
Continue with someone else	2

**GO TO BMGA.23a**  
**BMGa22**

<b>BMGA.23</b>	<b>INTERVIEWER: ATTEMPT TO COMPLETE THE MODULUE RIGHT AWAY, OR IF THAT IS NOT POSSIBLE, OFFER TO CALL AT A LATER DATE. EXPLAIN THAT THE MODULE MAY TAKE UP TO 15 TO 20 MINUTES, BUT COULD BE SHORTER.</b>
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<b>FACE-TO-FACE INTERVIEW, IMMEDIATELY AFTER THE MAIN SURVEY (SPONTANEOUS)</b>	<b>1</b>
<b>CONTINUE BY PHONE AT A LATER DATE (SPONTANEOUS)</b>	<b>2</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**GO TO A15**

**GO TO A15**

**GO TO A15**

**BMGa23**

BMGA.23a	Record name and contact information for person who will participate in interview
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	<b>Green economy module phone respondent</b>	
Name of Person to be contacted		<b>BMGa23a1x</b>
Phone number of person to be contacted		<b>BMGa23a2</b>
Email of person to be contacted		<b>BMGa23a3x</b>

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**POST-INTERVIEW INFORMATION FROM MAIN MODULE**


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**INTERVIEWER IF BMGa23 IS 1 (CONTINUE WITH CURRENT RESPONDENT IMMEDIATELY) READ TO CURRENT RESPONDENT:**

Before we continue with the green economy module, I am going to fill out some information about the main survey.

**INTERVIEWER IF BMGa22 IS 2 (CONTINUE WITH SOMEONE ELSE) READ TO CURRENT RESPONDENT:**

I would like to gather a few final details before continuing the final module with someone else. Thank you for your time and cooperation.

**INTERVIEWER IF BMGa23 IS 2 (CONTINUE BY PHONE) OR -8 (REFUSAL) READ TO THE RESPONDENT:**

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

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

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

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

I would like to gather some information, including your name, position, and contact details. This information would be transferred from [contractor] to our client, the World Bank Group, the EBRD and the EIB, and may be used to send you a document summarizing the findings of this survey and potentially re-contact you for a future round of this survey or a follow-up. Neither your name nor the name of your establishment will be used in any document based on this survey.

<b>GDPR.1</b>	Do you agree to transfer your personal information to the World Bank Group, the EBRD and the EIB?
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	YES	NO	
Main respondent	1	2	gdpr1a
Second respondent	1	2	gdpr1b
Third respondent	1	2	gdpr1c

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

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

**a15a1a**

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

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

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

PLEASE FILL OUT THE REMAINING INFORMATION ON YOUR OWN

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

Truthful	1
Somewhat truthful	2
Not truthful	3

**a16**

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

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

**a17**

QUESTIONNAIRE NUMBER **id**

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

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

**GO TO A17x**

**a18**

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

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

**a19h**

**a19m**

**PLEASE FILL OUT ON YOUR OWN:  
INTERVIEWER COMMENTS:**

**a17x**

**The EBRD-EIB-World Bank Group Enterprise Survey**  
*Green Economy Module*

**BMGA. ENVIRONMENT-RELATED ASPECTS**

**INTERVIEWER: TERMINATE HERE IF BMGa23 IS A REFUSAL (-8)**

**BMGA.14i Time Green Economy Module interview begins:**

Day (dd)	Month (mm)	Year (yyyy)	Hour (00 to 23)	Minutes (00 to 59)
<b>BMGa14gd</b>	<b>BMGa14gm</b>	<b>BMGa14gy</b>	<b>BMGa14gh</b>	<b>BMGa14gmin</b>

**READ ONLY IF A7=1 (yes)**

**I want to proceed by asking you about the firm to which this establishment belongs.**

BMGA.1 In fiscal year **[Insert last complete fiscal year]**, did this firm have strategic objectives that mention environmental or climate change issues?

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

**BMGa1**

**READ ONLY IF A7=1 (yes)**

**I want to proceed by asking you about this establishment only.**

BMGA.2 In fiscal year **[Insert last complete fiscal year]**, did this establishment have a manager responsible for environmental and climate change issues?

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

**GO TO BMGA.4**

**GO TO BMGA.4**

**BMGa2**

BMGA.3 In fiscal year **[Insert last complete fiscal year]**, whom did the manager responsible for environmental and climate change issues directly report to?  
**SHOW CARD 35 (READ OUT IF OVER THE PHONE)**

The CEO, Board, or Owners	1
A manager directly reporting to the CEO, Board, or Owners	2
A manager not reporting directly to the CEO, Board, or Owners	3
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMGa3**

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BMGA.4 In fiscal year **[Insert last complete fiscal year]**, did any of the establishment’s customers require environmental certifications or adherence to certain environmental standards as a condition to do business with this establishment?

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

**BMGa4**

**BMGB. EXPOSURE TO ENVIRONMENTAL IMPACTS**

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

Now we look at the period of last three years.

BMGB.1 Over the last three years, did this establishment experience monetary losses due to extreme weather events (such as storms, floods, droughts, or landslides)?

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

**BMGb1**

BMGB.2 Over the last three years, did this establishment experience monetary losses due to pollution not generated by this establishment (that is, independent of this establishment’s activity)?

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

**BMGb2**

**BMGC. MANAGEMENT AND THE ENVIRONMENT**

BMGC.1 Over the last three years, did this establishment monitor its energy consumption?

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

**BMGc1**

BMGC.2 Over the last three years, how often did this establishment monitor its energy consumption?  
**SHOW CARD 36 (READ OUT IF OVER THE PHONE)**

Annually	1	
Biannually / Every six months	2	
Quarterly	3	
Monthly	4	
Weekly	5	
Daily	6	
Hourly	7	
More than once in an hour	8	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**BMGc2**

BMGC.3 Over the last three years, did this establishment complete an external audit of its energy consumption?

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

**BMGc3**

BMGC.7 Over the last three years, did this establishment emit CO<sub>2</sub>?

Yes	1	
No	2	<i>GO TO BMGC.11</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO BMGC.11</i>

**BMGc7**

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BMGC.8 Over the last three years, did this establishment monitor its CO<sub>2</sub> emissions?

Yes	1	<i>GO TO BMGC.11</i> <i>GO TO BMGC.11</i>
No	2	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	

**BMGc8**

BMGC.9 Over the last three years, how often did this establishment monitor its CO<sub>2</sub> emissions?  
**SHOW CARD 36 (READ OUT IF OVER THE PHONE)**

Annually	1
Biannually / Every six months	2
Quarterly	3
Monthly	4
Weekly	5
Daily	6
Hourly	7
More than once in an hour	8
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMGc9**

BMGC.10 Over the last three years, did this establishment complete an external audit of its CO<sub>2</sub> emissions?

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

**BMGc10**

BMGC.11 Over the last three years, did this establishment monitor CO<sub>2</sub> emissions along its supply chain?

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

**BMGc11**

BMGC.16 Over the last three years, did this establishment have targets for **energy consumption**?

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

**BMGc16**



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BMGC.17	Over the last three years, what sort of targets for energy consumption did this establishment have? <b>INTERVIEWER: READ OUT</b>
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Quantity targets only	1
Expenditure targets only	2
Both quantity and expenditure targets	3
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**BMGc17**

BMGC.18	Over the last three years, did this establishment have targets for <b>CO<sub>2</sub> emissions</b> ?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**GO TO BMGC.22**

**GO TO BMGC.22**

**BMGc18**

BMGC.19	Over the last three years, what sort of targets for CO <sub>2</sub> emissions did this establishment have? <b>SHOW CARD 37 (READ OUT IF OVER THE PHONE)</b>
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Only quantity per unit of output targets	1
Only absolute quantity targets	2
Absolute and per unit of output quantity targets	3
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>

**BMGc19**

**INTERVIEWER: GO TO BMGC.22 IF BMGA.2 IS “YES” AND AT LEAST ONE OF BMGC.16 OR BMGC.18 IS “YES”, OTHERWISE GO TO BMGC.23**

BMGC.22	Is the manager responsible for environmental and climate change issues evaluated against how well the establishment performs on energy consumption, CO <sub>2</sub> emissions or other pollution or environmental targets?
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Yes	1
No	2
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMGc22**

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**BMGC.23** Over the last three years, did this establishment adopt any of the following measures?  
**SHOW CARD 38 (READ OUT IF OVER THE PHONE)**

	Yes	No	(SPONTANEOUS)		
			DOES NOT APPLY	DON'T KNOW	
Heating and cooling improvements	1	2	-7	-9	<b>BMGc23a</b>
More climate-friendly energy generation on site	1	2	-7	-9	<b>BMGc23b</b>
Machinery and equipment upgrades	1	2	-7	-9	<b>BMGc23c</b>
Energy management	1	2	-7	-9	<b>BMGc23d</b>
Waste minimization, recycling and waste management	1	2	-7	-9	<b>BMGc23e</b>
Air pollution control measures	1	2	-7	-9	<b>BMGc23f</b>
Water management	1	2	-7	-9	<b>BMGc23g</b>
Upgrades of vehicles	1	2	-7	-9	<b>BMGc23h</b>
Improvements to lighting systems	1	2	-7	-9	<b>BMGc23i</b>
Other pollution control measures	1	2	-7	-9	<b>BMGc23j</b>

**INTERVIEWER: ASK IF THE ANSWER TO AT LEAST TWO OPTIONS IS “YES”, OTHERWISE GO TO BMGC.25**

**BMGC.24** Out of the measures adopted over the last three years, which one has contributed the most to reducing this establishment’s environmental impacts, if any?  
**SHOW CARD 38 (READ OUT IF OVER THE PHONE)**

Heating and cooling improvements	1
More climate-friendly energy generation on site	2
Machinery and equipment upgrades	3
Energy management	4
Waste minimization, recycling and waste management	5
Air pollution control measures	6
Water management	7
Upgrades of vehicles	8
Improvements to lighting systems	9
Other pollution control measures	10
<b>NONE OF THE ABOVE (SPONTANEOUS)</b>	<b>-7</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMGc24**

**BMGC.25** Over the last three years, did this establishment adopt any measures to enhance energy efficiency?

Yes	1	
No	2	<b>GO TO BMGC.27</b>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<b>GO TO BMGD.1</b>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>	<b>GO TO BMGD.1</b>

**BMGc25**

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BMGC.26 Over the last three years, were any of these measures developed by this establishment?

Yes	1	<i>GO TO BMGC.28</i>
No	2	<i>GO TO BMGC.28</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO BMGC.28</i>
<b>REFUSAL (SPONTANEOUS)</b>	<b>-8</b>	<i>GO TO BMGC.28</i>
		<b>BMGc26</b>

BMGC.27 What is the main reason no measures were adopted?  
**SHOW CARD 39 (READ OUT IF OVER THE PHONE)**

Not a priority relative to other investments	1	<i>GO TO BMGD.1</i>
Not profitable	2	<i>GO TO BMGD.1</i>
Lack of financial resources	3	<i>GO TO BMGD.1</i>
Uncertainty about regulation	4	<i>GO TO BMGD.1</i>
Uncertainty about future prices	5	<i>GO TO BMGD.1</i>
Operational and/or technical risk	6	<i>GO TO BMGD.1</i>
<b>OTHER (SPECIFY) <u>BMGc27x</u></b>	<b>7</b>	<i>GO TO BMGD.1</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO BMGD.1</i>
		<b>BMGc27</b>

BMGC.28 Over the last three years, was there a maximum time period for the return on investment of the adopted energy efficiency measures?

Yes	1	
No	2	<i>GO TO BMGD.1</i>
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	<i>GO TO BMGD.1</i>
		<b>BMGc28</b>

BMGC.29 Over the last three years, was this maximum payback time longer than, equal to, or shorter than the average one applied to non-energy efficiency related measures?

Longer	1	
Equal	2	
Shorter	3	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>	
		<b>BMGc29</b>

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**BMGD. ENVIRONMENTAL POLICY AND REGULATION**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING**  
 Now we return to the last complete fiscal year, that is fiscal year **[Insert last complete fiscal year]**.

BMGD.6 In fiscal year **[Insert last complete fiscal year]**, was this establishment subject to an energy tax or levy?

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

**BMGd6**

BMGD.7 In fiscal year **[Insert last complete fiscal year]**, was this establishment subject to an energy performance standard in its operations?

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

**GO TO BMGE.1**  
**GO TO BMGE.1**

**BMGd7**

BMGD.8 In fiscal year **[Insert last complete fiscal year]**, which energy performance standard was this establishment subject to?  
**INTERVIEWER: READ OUT**

Standard for total energy use	1
Standard for energy use relative to output	2
Standard for energy use relative to other parameters	3
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMGd8**

**BMGE. ENVIRONMENTAL IMPACT OF THE ESTABLISHMENT**

BMGE.1 In fiscal year **[Insert last complete fiscal year]**, how much electricity, in kWh, did this establishment consume?

	Amount
Electricity, in kWh	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMGe1**

BMGE.2 In fiscal year **[Insert last complete fiscal year]**, what amount of fuels made from petroleum did this establishment consume?

	Amount
Fuels made from petroleum, <b>SPECIFY UNIT OF MEASUREMENT BELOW</b>	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**IF 0, GO BMGE.4**  
**GO TO BMGE.4**  
**BMGe2**

**SPECIFY UNITS OF MEASUREMENT FOR FUELS MADE FROM PETROLEUM**

Tonnes	1
Liters	2
<b>OTHER UNIT (SPONTANEOUS-SPECIFY)</b>	<b>3</b>

**BMGe2x**

**BMGe2u**

BMGE.4 In fiscal year **[Insert last complete fiscal year]**, how much coal, in tonnes, did this establishment consume?

	Amount
Coal, in tonnes	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

**BMGe4**

BMGE.5 In fiscal year **[Insert last complete fiscal year]**, did this establishment use energy from its own renewable sources, such as power plants using solar, wind, hydro, biomass or geothermal energy?

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

**BMGe5**

QUESTIONNAIRE NUMBER **id**

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BMGE.6	In fiscal year <b>[Insert last complete fiscal year]</b> , how much solid waste, in kilograms, did this establishment generate?
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Kilograms of solid waste generated	
<b>DON'T KNOW (SPONTANEOUS)</b>	<b>-9</b>

<b>BMGe6</b>
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**POST-INTERVIEW INFORMATION**

**INTERVIEWER READ ALOUD:**

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

BMGA.15g Time Green Economy Module interview ends:

Day (dd)	Month (mm)	Year (yyyy)	Hour (00 to 23)	Minutes (00 to 59)
<b>BMGa15gd</b>	<b>BMGa15gm</b>	<b>BMGa15gy</b>	<b>BMGa15gh</b>	<b>BMGa15gmin</b>

**INTERVIEWER IF BMGa22=2 (CONTINUE WITH SOMEONE ELSE) READ TO CURRENT RESPONDENT:**

I would like to gather some information, including your name, position, and contact details. This information would be transferred from [contractor] to our client, the World Bank Group, the EBRD and the EIB, and may be used to send you a document summarizing the findings of this survey and potentially re-contact you for a future round of this survey or a follow-up. Neither your name nor the name of your establishment will be used in any document based on this survey.

<b>GDPR.2</b>	Do you agree to transfer your personal information to the World Bank Group, the EBRD and the EIB?
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	YES	NO	
Respondent for the green economy module	1	2	<b>gdpr2</b>

BMGA.15a Information about the respondent for the green economy module

	Green economy module respondent	
Position in the establishment		<b>BMGa15a1dx</b>
Years with the establishment		<b>BMGa15a2d</b> 1=ONE YEAR OR LESS
Years in the position		<b>BMGa15a4d</b> 1=ONE YEAR OR LESS
Gender		<b>BMGa15a3d</b> 1=MALE, 2=FEMALE DO NOT READ OUT

ENTER -8 IF RESPONDENT REFUSES (SPONTANEOUS)

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

QUESTIONNAIRE NUMBER **id**

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**INTERVIEWER COMMENTS:**

<b>BMGa17x</b>
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(Problems occurred/extraordinary circumstances which could influence results)

**BMGA.12** Interviewer code **BMGa12**

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<b>SUPERVISOR SECTION</b>
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**A.13** Supervisor code **a13**

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**INFORMATION BASED ON LOCATION OF INTERVIEW (a3x). ENSURE A3X IS THE NAME OF AN OFFICIAL LOCALITY AND NOT A NEIGHBORHOOD**

Is this city the official capital city?	<b>a3b</b>	Is this city the main business city?	<b>a3c</b>	Size of locality	<b>a3</b>
Yes	1	Yes	1	City with population over 1 million	2
No	2	No	2	Over 250.000 to 1 million	3
				50.000 to 250.000	4
				Less than 50.000	5

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

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