



Bank Of Zambia

MICRO, SMALL AND MEDIUM ENTERPRISE (MSME) FINANCE SURVEY

INTERVIEWERS MANUAL

June, 2022

CHAPTER 1: INTRODUCTION

Government through the Ministry of Finance and National planning launched the National financial Inclusion Strategy (NFIS) in November 2017. The NFIS targets at improving financing for small and medium enterprises (SMEs). To this effect the Bank of Zambia plans strategic initiatives designed to contribute to improving access to affordable financing for Micro, Small and medium enterprises (MSMEs).

Lack of access to affordable finance is one of the major challenges MSMEs face that prevent them from growing and creating jobs. According to the World Bank, SMEs are less likely to access credit from banks. They rely more on internal funds, or cash from friends and family to capitalize and run their enterprises. It has been recognised that access to finance for SMEs is limited due to constraints such as informality of enterprises and high collateral requirements (i.e. Immovable property such as land and buildings).

The proposed undertaking of the MSME finance survey is to inform the process of developing an MSME finance policy. The proposed survey aims to provide detailed data on micro and informal enterprises in order to have better understanding of the nature and magnitude of the challenges MSME's face. The conduct of such studies have become increasingly important as MSMEs are important contributors to financial inclusion and are widely recognised as the engine for job creation and economic growth, especially in developing countries. According to the World Bank, seven out of ten new jobs worldwide are created by small businesses. The contribution of MSME's to economic growth and sustainable development is now widely acknowledged as MSMEs create employment for limited capital investment and act as a seedbed for the development of entrepreneurial talent¹.

1.1. OBJECTIVES OF THE SURVEY

¹ MCTI, 2009. The Micro, Small and Medium Enterprise Development Policy

The MSME finance survey will be a nationally representative survey which will focus on getting information on the characteristics and financial needs of micro, small and medium enterprises.

Primary Objectives

1. To assess the size and scope of MSMEs in the country;
2. To describe the levels and landscape of access to financial products and services by MSMEs;
3. To identify the main challenges of access to finance for MSME; and
4. To provide data which will form the basis for the development of a national strategy on MSME Finance.

1.2. Sampling Strategy

The MSME finance survey has a nationally representative sample of at least 3,500 households selected using stratified two-stage cluster sampling. This means selecting Enumeration Areas (EAs) in the first stage and households in the second stage of selection. First, clusters were selected from ten strata using probability proportional to size from a list of standard enumeration areas (SEAs) identified in the 2010 Census of Population and Housing. Both rural and urban areas are represented in the sample. A total of 200 EAs or clusters; 116 in rural areas and 84 in urban areas are included in the survey.

The second stage of sampling will involve listing of all households in all the selected clusters in the first stage. During listing information on household members' involvement in any kind of business, farming or other activity **mainly** to generate income will be collected. In addition, households having members that are involved in some kind of business, farming or other activity **mainly** to generate income will be required to provide information on whether they have employed one or more people in the business. This information is needed for use in determining eligibility of households for inclusion in the sample.

Fifteen (15) households with at least one member who runs a business but has not employed anyone (own account workers) will be selected in each Enumeration Area. All households with at least one member who runs a business that has employed one or more people will be included in the sample.

In each selected household, a household questionnaire will be administered to identify the business owners. A subsequent individual interview will be conducted for all business owners age 16 years and older.

The survey instruments will be structured questionnaires aligned with the survey objectives and programmed into Computer Assisted Personal Interviews (CAPI).

1.3. FIELD ADMINISTRATION

Field teams will be deployed in all the 10 provinces simultaneously. The fieldwork for the main survey is expected to be completed in 18 days. Data collection will be accomplished on a team basis with all members of an interviewing team traveling as a unit to their assigned enumeration areas under the supervision of the team leader. The team composition is as follows: 1 Supervisor with 3-4 interviewers. Each interviewer will be assigned at least three EAs. The team will be required to first identify the boundaries of an EA, conduct a quick count of the households to determine if the EA requires to be segmented. The teams will then conduct a complete listing of all households in the EA. All team members will be required to do the household listing. Thereafter the interviewers will conduct the household and individual interviews.

1.4. TRAINING

Your training will include a mix of classroom and practical content. You will be learning both how to administer the questionnaires and good interviewing skills in general. Before each training session, you should study this manual carefully along with the questionnaire, writing down any questions you have. Ask questions at any time to avoid mistakes during actual interviews. Interviewers

can learn a lot from each other by asking questions and talking about situations encountered in practice and actual interview situations. During the training, each question will be covered in detail, including discussion of some areas which may be challenging for enumerators or for respondents. Make sure that you practice reading the questions aloud and get experienced through interviewing other trainees during role plays.

This training will also include field practice interviews with actual household respondents. You will be given tests to see how well you are progressing during your formal training period. At the end of the training course, the interviewers will be selected based on their test results and performance during the field practice. Your training as a data collector will not end when this training ends. Your team supervisor will accompany you in data collection, and will regularly provide feedback, something which is especially important early in the fieldwork process. When you come across challenging situations, please discuss them with others in your team, as it is very likely that any challenges that you encounter will be encountered by other enumerators too.

To assist you with your continued training, your team supervisor will:

- Conduct spot-checks on some of the selected households to be sure that you visited and interviewed the correct households;
- Review survey procedures to be sure they are complete and consistent;
- Observe some of your interviews to ensure that you are asking the questions correctly and recording the answers properly;
- Help you resolve any problems that you might have with finding the assigned households, understanding the questionnaire, or dealing with difficult respondents.

1.5. QUALITY ASSURANCE AND CONTROL OF FIELDWORK

Data quality will be monitored through:

- a) The continuous monitoring by the team supervisor;

- b) Supervision and monitoring of teams during fieldwork by Master Trainers and technical project staff from Bank of Zambia and Zambia Statistics Agency;
- c) Data will also be checked regularly by the IT technical staff. Unusual data will be flagged, and any concerning data or potential data collection errors detected will be discussed with the appropriate interviewers and interviewing teams to ensure that the problem does not persist.

1.6. IMPORTANCE OF YOUR WORK AS A DATA COLLECTOR

As a part of the data collection team, your work is of great significance in the chain of events, and your responsibility is heavy. The success of the survey depends on the quality of each interviewer's work. The data you will collect from respondents will be processed using the most appropriate information technology.

As a primary data collector, the quality of information to be derived from the data collected for the MSME finance survey is dependent on what you collect from the respondents. After the data has been collected and found to be erroneous at the processing stage, it is not only an expensive venture to go back and make corrections from the source but could prove to be impossible, since the original respondents may no longer be at the location you visited, or may no longer be willing to participate in follow up data collection.

It is important to note that you play a key role in this national exercise. In general, the field team is responsible for:

1. Listing all the structures and households in the sampled Enumeration Area.
2. Locating the selected households in the sample, and completing the Household questionnaire
3. Interviewing all eligible respondents (respondents age 15 years and older who own any kind of business such as farming, trading, welding)

4. Returning to households to interview those that could not be interviewed during the initial visit.

CHAPTER 2: CONDUCTING AN INTERVIEW

2.1. HOW TO CONDUCT A GOOD INTERVIEW

While good interviewing is an art, certain basic principles apply to every successful enumerator. Here we introduce you to some guidelines on building personal rapport with respondents and conducting a successful interview. A comfortable relationship between the Enumerator and the respondent is the foundation for good interviewing. The respondents' impression of you will largely determine the atmosphere for the whole interview. If you seem uninterested, bored or hostile the respondent will most probably act in a similar way. People tend to react favorably if they think the interviewer is someone with whom they will enjoy speaking.

2.2. BUILDING A GOOD RAPPORT

As a data collector, a good respondent rapport based on trust and consent is what convinces total strangers to provide you with intimate details of their lives. This trust is why you have been given documentation and visibility of your role as a survey enumerator (ID and T-shirts), and is to show that you are who you say you are. In order to build good rapport with respondents, you should:

Make a good first impression - When you arrive at the household, do your best to make the respondent feel at ease. With a few well-chosen words, you can put the respondent in the right frame of mind for the interview. Open the interview with a smile and greeting such as “good afternoon” and then proceed with your introduction. Obtain respondent's consent to be interviewed - Start the interview by introducing yourself and informing the household the purpose of your visit.

Always have a positive approach - Do not adopt an apologetic manner, do not use words such as “Are you too busy?” Such questions invite refusal before you start. Assure confidentiality of responses - If the respondent is hesitant about responding to the interview or asks what the data will be used for, explain that

the information you collect will remain confidential, no individual names will be used for any purpose, and all information will be grouped together. To maintain this trust, you should never mention other interviews or show completed questionnaires to the supervisor in front of a respondent or any other person.

Answer any questions from the respondent frankly - Before agreeing to be interviewed, the respondent may ask you some questions about the survey. Be direct and pleasant when you answer. Respondents may ask questions or want to talk further about the topics you bring up during the interview. It is important not to interrupt the flow of the interview so tell them that you will be happy to answer their questions or to talk further after the interview.

Be respectful of refusals to participate – The respondent has the right to refuse an interview, or to stop at any time. It is crucial to respect this, and to accept the respondent's wishes without making them feel guilty. Regardless of whether the respondent completes the interview, thank them for their time and remain polite and friendly.

2.3. TIPS FOR GETTING ACCURATE INFORMATION

Place a respondent at ease and minimize the distractions – The respondent is most likely to focus on the interview and take their time thinking about responses if they feel comfortable and not distracted. After the respondent provides their consent to participate, ask where they would prefer to carry out the interview. This may mean moving into a shady area, under the tree, or waiting for somebody to bring a mat or a bench to sit on. When choosing the position for the interview, please consider what will reduce distractions throughout the interview. For example, if the interviewer is facing towards the road or the marketplace, they may be distracted throughout the interview by all the movement and commotion. On the other hand, if they face towards the wall

of their house, they may be less stimulated by what's happening outside of the interview.

Increase privacy and confidentiality of responses – To the extent possible, carry out the interview away from other people, whether it be household members, neighbors, or onlookers. While the content of the questionnaire is designed to stay away from particularly sensitive topics, it is still important to maintain the respondents' privacy.

Be on the same level as the respondent – in general, place yourself on the same physical level as the respondent or below, but not above. If the respondent is sitting down, ask for a permission to sit. If they are sitting on the ground, ideally place yourself on the ground as well. Hovering above the participant may make them feel like uncomfortable or defensive, whereas being on the same level creates a more equal and balanced dynamic between the interviewer and the respondent.

Be neutral throughout the interview - Most people are polite and will tend to give answers that they think you want to hear. It is therefore very important that you remain absolutely neutral as you ask the questions. Never, either by the expression on your face or by the tone of your voice, allow the respondent to think that he/she has given the “right” or “wrong” answer to the question. Never appear to approve or disapprove of any of the respondent's replies.

Never suggest answers to the respondent - If a respondent's answer is not relevant to a question, do not prompt him/her by saying something like “I suppose you mean that. . . Is that right?” In many cases, he/she will agree with your interpretation of his/her answer, even when that is not what he/she meant. Rather, you should probe in such a manner that the respondent himself/herself comes up with the relevant answer. You should never read out the list of coded answers to the respondent, even if he/she has trouble answering.

Do not change the wording or sequence of questions - The wording of the questions and their sequence in the questionnaire must be maintained. If the respondent has not understood the question, you should repeat the question slowly and clearly. If there is still a problem, you may reword the question, being careful not to alter the meaning of the original question. Provide only the minimum information required to get an appropriate response.

Handle hesitant respondents tactfully - There will be situations where the respondent simply says, “I don’t know,” gives an irrelevant answer, acts very bored or detached, or contradicts something they have already said. In these cases, you must try to re-interest them in the conversation. For example, if you sense that they are shy or afraid, try to remove their shyness or fear before asking the next question. Spend a few moments talking about things unrelated to the interview (for example, their town or village, the weather, their daily activities, etc.).

If the respondent is giving irrelevant or elaborate answers, do not stop them abruptly or rudely, but listen to what they have to say. Then try to steer them gently back to the original question. A good atmosphere must be maintained throughout the interview. The best atmosphere for an interview is one in which the respondent sees the interviewer as a friendly, sympathetic, and responsive person who does not intimidate them and to whom they can say anything without feeling shy or embarrassed.

Do not hurry the interview - Ask the questions slowly to ensure the respondent understands what is being asked. After you have asked a question, pause and give the respondent time to think. If the respondent feels hurried or is not allowed to formulate their own opinion, they may respond with “I don’t know” or give an inaccurate answer. If you feel the respondent is answering without thinking just to speed up the interview, say to the respondent, “There is no need to hurry. Your opinion is very important, so consider your answers carefully.”

Language of the Interview - We have arranged our data collection team hiring in such a way that you will be working in an area in which your languages are spoken, so there should be few cases in which respondents do not speak your language. In such cases you might be able to find another language that both of you speak and you will be able to conduct the interview in that language. However, in some cases, it will not be possible for you to find a language which both you and the respondent speak. In this case, try to find out what languages the respondent does speak. Then, tell your supervisor so that he or she can arrange for a person to conduct the interview who speaks that language. We will be practicing interviews in the local languages during training. However, there may be times when you will have to rephrase the wording of the questions to make the respondent understand. It is very important not to change the meaning of the question when you rephrase it or interpret it into another language.

2.4. PROBING TECHNIQUES

Probing is the technique you will have to employ in order to obtain a complete and relevant answer from the respondent if they are giving vague, incomplete, or unhelpful answers. There are a number of reasons why respondents sometimes do not answer questions adequately. In everyday social conversation, people normally speak in vague and loose terms. Therefore, it is understandable that respondents may at first answer questions in a way which is not clear or specific. It is essential, however, to encourage respondents to express themselves more precisely and in more specific terms. Respondents may not understand the meaning of the question and could provide a response without necessarily answering the question. It is easy to be misled by a respondent who is talkative and gives a full and detailed response that is irrelevant. In most cases, respondents give an irrelevant answer because they have missed an important word or phrase in the question. Probing, therefore, has two major functions:

- To motivate respondents to expand upon or clarify their answers.
- To make the respondents answer precisely so that irrelevant and unnecessary information can be eliminated.

Probing must be done without antagonizing the respondent. Respondents must not be made to feel that you are probing because their answer is incorrect or unacceptable. The kind of probe to use must be adapted to the particular respondent and the particular answer given. There are some general types of probes that are frequently used but it is important to avoid getting into the habit of using the same probe. Instead, you must seek to understand what the intention of each question is, so that you will always know in what way a particular answer falls short of being satisfactory. The probe then should be devised to meet this gap. This will require you to be tactful. It is very important to use neutral probes, that is, you must not imply to the respondent that you expect a particular answer or that you are dissatisfied with an answer. The reason for probing is to motivate the respondent to answer more fully or more precisely without introducing biasness. Bias is the distortion of responses caused by the Interviewer's favouring of one answer over another.

Some respondents have difficulties in putting their thoughts into words; others may give unclear or incomplete answers; still others may be reluctant to give you certain information. In dealing with such cases, use procedures which encourage and clarify answers. The following kinds of probes may help you obtain more accurate responses.

Repeat the Question - When the respondent does not seem to understand the question, or when he/she misinterprets it, or seems unable to make up his/her mind, or when he/she strays from the subject, the most useful technique is to repeat the question just as it was asked the first time.

An Expectant Pause - The simplest way to convey to a respondent that you know he/she has begun to answer the question, but that you feel he/she has more to say, is to be silent. A pause often accompanied by an expectant look or a nod of the head gives the respondent time to gather his/her thoughts.

Repeating the Respondent's Reply - Simply repeating what the respondent has said as soon as he/she has stopped is often an excellent probe.

Neutral Questions or Comments - Neutral questions or comments are frequently used to obtain unbiased, clearer and complete responses. The following are examples of the most commonly used neutral probes:

- Anything else?
- Any other reason?
- Any other?
- Could you tell me more about your thinking on that?
 - Would you tell me what you think?
- What do you mean?
- Why do you feel that way?
- Which would be closer to the way you feel?

These probes indicate that the Enumerator is interested, and they make a direct request for more information. Occasionally, a respondent will give an "I don't know" answer. This can mean a number of things. For instance: -

- The respondent does not understand the question and answers "I don't know" to avoid saying he/she does not understand.
- The respondent is thinking the question over and says " I don't know " to fill the silence and to give himself/herself time to think.

- The respondent may be trying to evade the issue, or he/she may feel that the question is too personal and does not want to hurt the feelings of the Enumerator by saying so in a direct manner.
- The respondent may really not know.

Try to decide which one of the above is the case. Do not immediately settle for an "I don't know" reply. If you remain silent, but expectant, the respondent will usually think of something to say. Silence and waiting are frequently your best probe for an "I don't know" answer. You will also find that other useful probes are: "Well, what do you think?" or "I just want your own ideas on that". Always probe at least once to obtain a response to a question before accepting it as a final answer but be careful not to antagonize the respondent or force an answer if he/she again says that "I don't know". You should stop probing only when you have a clear, complete answer. However, if at any time the respondent becomes irritated or annoyed, stop probing the question. We do not want the respondent to refuse to complete the rest of the interview.

2.5. CONTROLLING THE INTERVIEW

While it is important to maintain a pleasant and courteous manner in order to obtain the respondent's co-operation, you must also be able to control the interview so that it may be completed in a timely and orderly manner. For example, when answering questions, the respondent may offer a lengthy explanation of problems or complaints. In this situation, you must be able to bring the discussion to a close as soon as possible so that the interview may continue. Politely, tell the respondent that you understand what he/she is saying but would like to complete the interview. If necessary, you may try to postpone any outside discussion by saying "Okay, lets finish the interview first then talk about that later". In some cases, the respondent may start to provide information about some topic which is covered at a later stage during the same interview. Again, you must control the interview by telling the respondent that you must

ask other questions first and that he/she should wait until later to provide information on that particular topic.

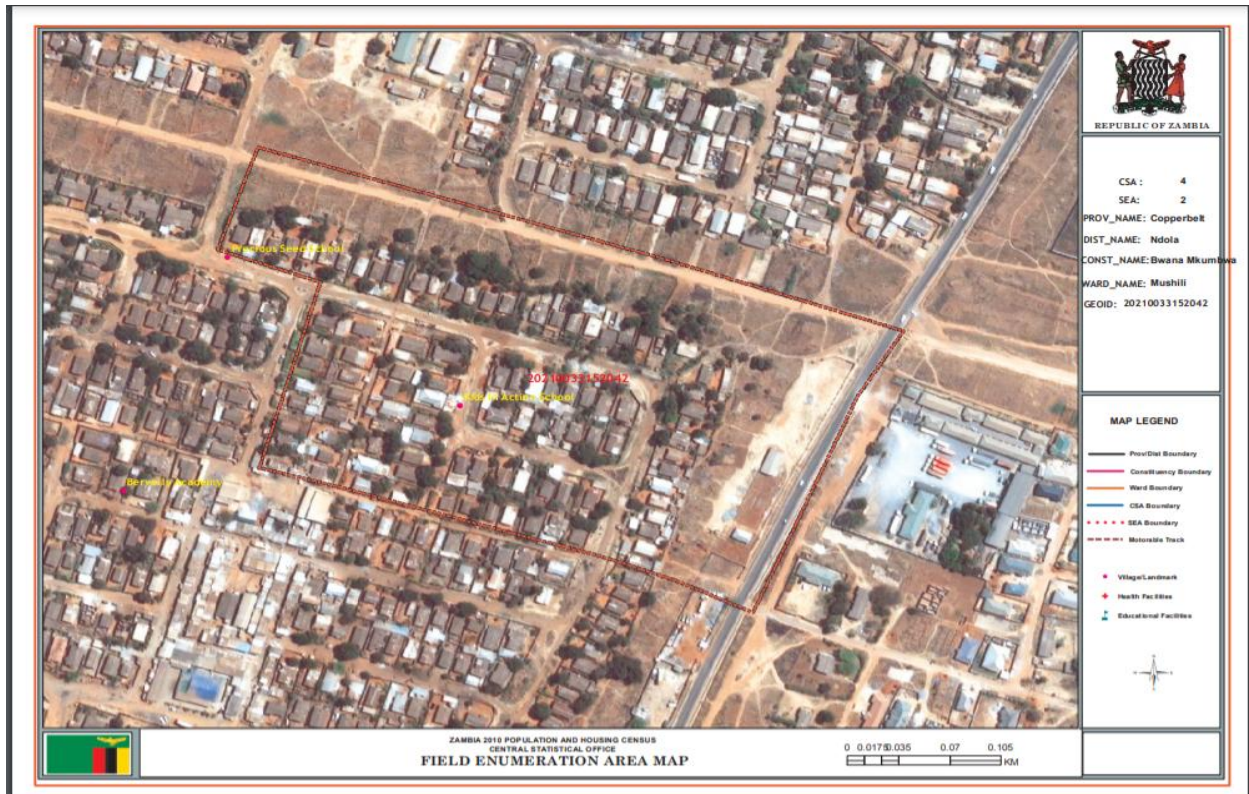
2.6. ENDING THE INTERVIEW

After all the questions have been asked, thank the respondent and mention that their co-operation has been most helpful in providing information for the Survey. Also inform the respondent that you will return to update the information if necessary.

CHAPTER 3: CONCEPTS AND DEFINITIONS

ENUMERATION AREA (EA)

This is the smallest geographical statistical unit assigned to a data collector for the purpose of data collection during a census or survey. It comprises a collection of households grouped within a defined geographical area.



In the MSME Finance Survey, there are a total of 200 EAs or clusters selected; 116 in rural areas and 84 in urban areas.

HOUSEHOLD

A **household is defined as** “a group of persons who normally live and eat together; these people may or may not be related by blood, but make common provision for food or other essentials for living and they have only one person whom they all regard as head of the household.” Such people are called members of the household if they normally live and eat together even if they do not sleep under one roof.

In some cases, one may find a group of people living together in the same house, but each person has separate eating arrangements; they should be counted as separate one-person households.

Populations in collective living quarters will not be considered as households (will be treated as non-residential buildings). Collective living quarters are sets of premises in a permanent structure or structures designed to house groups of persons (usually large) who are bound by either a common public objective or a common personal interest. In this type of living quarters persons of the same sex frequently share dormitories. Examples of collective living quarters include army camps, boarding schools, children care facilities (Orphanages), hospices, hostels, and prisons. Note that some persons may be staying in collective living quarters as households. In such a case, they should be captured as households. Additionally, other housing unit types such as a semi-detached or stand-alone house can be found in the same premises where collective living quarters are and should be captured as residential buildings.

Examples of households are:

- A man with his wife or his wives with or without children
- A man with his wife or his wives, his children and his parents
- A man with his wife or his wives, his married children living together for some social or financial reason(s) (the group recognize one person as household head)
- A widowed or divorced man or woman with or without children

The following three conditions are tests for determining if a group of persons consists a single household or multiple households: if all the three conditions below hold, they are a single household; if one of the conditions below does not hold, they are multiple households.

1. Persons reside in the same structure for most of the time
2. Persons acknowledge one person as household head
3. Persons share the same cooking/housekeeping arrangement

In case of a polygamous household, the enumerator will first establish whether: It is one household - i.e., all the wives eat together and consider the man as the head. In this case, it is only one household with one head and several spouses OR it is several households with one head- i.e., every wife eats on their own but they all consider the man as the head. In this case, the man will be assigned as head in the first wife's household. In the rest of the households, each spouse will be considered as a head.

HEAD OF HOUSEHOLD

The Head of the Household is the person who normally makes day-to-day decisions governing the running of the household and he/she is acknowledged as head by the other members of the household. In case of a one-member household, that member will be the head of the household. **REMEMBER A PERSON DOES NOT BECOME THE HEAD OF A HOUSEHOLD SIMPLY BECAUSE HE/SHE IS THE MAIN RESPONDENT.**

USUAL HOUSEHOLD MEMBER

A usual household member is one who has been living with the household for at least six months and one day (i.e., the most of the last twelve months.), including temporary absences for holidays or work assignments, or intends to live for at least six months. A usual member of the household may or may not have slept in the household the night before the interview. He / She may or may not be related to the other household members by blood, marriage, or may be a house-helper or farm laborer. A usual household member usually lives together with other household members in one house or closely related premises and takes his/her meals from the same kitchen.

The following people regard the housing unit as their home or usual place of residence and should be counted as usual household members:

1. Persons whose usual place of residence is the place where the household lives. This includes the following:
 - i) Persons temporarily away on vacation, business or pleasure trip or any other purpose within the country who are expected to be back within six months or abroad without the rest of the household and expected to come back;
 - ii) Students who usually go to their respective households during weekends and during holidays;
 - iii) Persons working elsewhere who usually go home to their respective households at least once a week;
 - iv) Patients confined in hospitals for any duration and detainees.
 - v) Convicts/Prisoners who have been sentenced for less than six months
 2. Lodgers of the household who are working, looking for work or studying, and who do not go home at least once a week;
 3. Employees of household - includes servants who eat and sleep with the household and who do not go home at least once a week;
 4. Persons (other than those in 1 or 2) whose usual place of residence is elsewhere, but who have been away from their usual residence for more than six months;
 5. Persons found in the household who have no usual place of residence elsewhere;
 6. Persons found in the household who are not certain of being enumerated elsewhere;
 7. Citizens of foreign countries who have resided or expected to reside in the country for more than one year from the date of arrival;
 8. Newly born babies and newly wedded persons.
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BUILDING

A building is any independent structure comprising one or more rooms or other spaces, covered by a roof and usually enclosed within external walls or dividing walls which extend from the foundation to the roof. There are different types of

buildings; residential or non-residential. You have to visit each and every building in your assigned cluster regardless of whether it is residential or non-residential. The main purpose of this is to establish if there is a household living there or not. All buildings in your EA will be assigned a Survey Building Number (SBN) except for incomplete buildings not occupied by anyone at the time of the survey.



FOR SURVEY PURPOSES, ONE OR MORE STRUCTURES USED FOR LIVING BY THE SAME HOUSEHOLD ON THE SAME PREMISES WILL BE TREATED AS ONE BUILDING.

Each building will be given a separate SBN irrespective of whether anyone is living there or not at the time of enumeration.



Abandoned

(chibolya/matongo/matongwe/masala/chisalala/ihembi/ngundu/matota) and



incomplete buildings in which no one is living at the time of the Survey should not be given an SBN.

Observe that an abandoned building differs from a vacant building in that an abandoned building is not habitable and may never be used again (e.g. condemned, haunted). A vacant building is one, which is temporarily



unoccupied.



There exist a number of variations to the definition of building. For example, a structure consisting of a roof with supports only, i.e. without walls, will be considered as a building if it is being used for living purposes.

Examples:

- a) A standalone house will constitute one building



- b) A house together with detached/independent structures for bathroom, latrine and /or kitchen (one building)



c) Several huts for the same household (one building)



d) A servant's quarter in a yard, if the persons occupying it are not part of the household in the main housing unit (multiple buildings)



e) A main house and its detached garage form one building



A block of flats form one building



f) Several structures in an institution (multiple buildings)

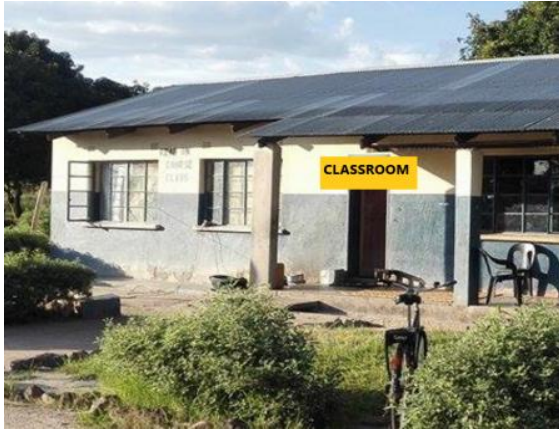
Example, School Premises - Each of the teachers' houses, each classroom block, each dormitory block will be given a separate Survey Building Number. Remember, we are visiting all buildings in the selected Enumeration Area also to identify if they may be a household living there.



HOUSING UNIT

A **housing unit** is an independent place of abode intended for habitation by one household. This should have direct access to the outside such that the occupants can come in or go out without passing through anybody else's premises, that is, a housing unit should have at least one door which directly leads outside in the open or into a public corridor or hallway.

Structures which are not intended for habitation such as garages and barns, classroom etc., but are occupied as living quarters by one or more households at the time of the Survey will also be treated as housing units.



Although a housing unit is intended for habitation by one household it may be occupied by more than one, or may even be vacant.

SURVEY BUILDING NUMBER, HOUSING UNIT NUMBER AND HOUSEHOLD NUMBER

Survey Building Number (SBN) is a unique number assigned to each building within an EA. This number should run serially in each enumerator's area. The SBN will have three digits starting with 001, followed by 002 and so on.

Housing Unit Number (HUN) is a two-digit number assigned to a building which is intended for habitation by one household. The first housing unit within any particular building should be given number 01, the second one 02, and so on.

Household Number (HHN) is a one-digit serial number within a housing unit.

Example 1.

A man and his family live in a house at the back of which are two separate servants' quarters on the same premises. In one of these quarters lives the house servant and in the other one



lives the gardener. The house servant and the gardener have their own separate cooking facilities. Since the main building and the two servants' quarters are on the same premises, and since they eat separately, for Survey purposes, they will be given separate Survey Building Numbers. The household in the main building will be treated as one household and will be given Survey Building Number 001, Housing Unit Number 01 and Household Number 1. The house servant will be treated as a separate household and will be given Survey Building Number 002, Housing Unit Number 01 and Household Number 1. The gardener will also be counted as a separate household and will be given Survey Building Number 003, Housing Unit Number 01 and Household Number 1.

Example 2. A house originally intended for habitation by one household but converted into separate rooms, each one independent with its own door leading



outside or into a common corridor or hallway. For all practical purposes, this is like a block of independent flats and each such independent room should be treated as a housing unit. These housing units will have the same survey building number.

Example 3. A man living in a village has several wives, each living with her children in separate huts. Each wife cooks and eats meals separately. In this

case even if they sometimes eat together, the fact remains that the wives are running separate households. Therefore, treat them as different households. Even if the huts are grouped together, they will be treated as separate buildings and housing units.

BASE MAP

A base map is a reference map that contains one or more EAs. It shows the boundaries of the EAs, and the principal physical features such as mountains, rivers and roads. Base maps will be available in hardcopy format. The base map for the selected EA will be provided to the survey team by ZamStats.

SKETCH MAP

A sketch map is a map usually produced in a household listing operation, with location or marks of all structures found in the listing operation which helps the interviewer to locate the selected households. For the purposes of this study, only clusters that will be segmented will require a basic sketch map with the proposed segments.

CHAPTER 4: SURVEY FIELDWORK PROCEDURES

PREPARATORY DUTIES

In order to carry out your work successfully you should follow the following guidelines before the start of any work as an Interviewer.

BEFORE STARTING ANY ENUMERATION AT ALL

Attend training sessions attentively and actively

Review the Enumerators Manual - This includes reviewing the general interviewing procedures, the specific field procedures and the question-by-question instructions.

Review the Questions in the survey Questionnaires - Before you begin interviewing, practice using the questionnaire to build your confidence. You must understand the questionnaire in-depth, including how to ask the questions, how to follow instructions in the questionnaire and how to identify the various types of questions. A successful interview requires enumerators who fully understand the survey questionnaires and how to navigate through the tablet correctly. Fumbling with the tablet, not knowing where to click, etc. can disturb the respondent.

Review Your Confidentiality Responsibilities - As an Enumerator, it is your responsibility to keep strictly confidential anything you learn or observe during an interview. Remind yourself never to disclose the facts about anybody you interview to someone else.

BEFORE STARTING WORK EACH DAY

Organize Survey Materials - Be sure you know what data collection tools you need and that you have them with you before going into the field to interview. Check that the tablet is working properly and has enough battery charge to complete an interview before you start asking questions.

Check Your Appearance - The first thing the respondent notices about the Interviewer, is appearance. It is important that you present a good impression by being neat and wearing your identifying badge.

Check Behavioral Mindset – Remind yourself to be respectful, polite and courteous, doing so will make your work much easier as respondents will pick up on your attitude and will respond better.

DAILY DUTIES

Each day, the interviewer is responsible for:

- Locating sampled structures where households may be;
- Visiting sampled households;
- Interviewing those households;
- Interviewing eligible household members; and
- Making call backs on incomplete interviews.

Interviewer's Workload:

Enumeration Area Orientation: ORIENT yourself with the electronic map on your tablet. Look for structures or features on the map that you can identify on the ground, such as a church, borehole, river, community hall, etc. If you see a prominent feature on the map but you do not know where it is or what it is, do not be afraid to ask the locals to point you in the right direction. Some people can pick features quite easily by looking at the map. Once you are familiar with the EA, you will be expected to list all the households. In order to ensure complete coverage of all sampled households and persons during enumeration, it would be necessary to locate and identify sampled households in the Enumeration Area.

Locating Sampled Households: Visit all the sampled households in the enumeration area. Use the map given to you. Use the listing door stickers to further confirm that you are at the right household. When you get to a selected

household, introduce yourself and explain the purpose of your visit. Ask for consent to conduct the interview.

INTERVIEWING SELECTED HOUSEHOLDS

Who Should Give the Information – Visit each household in each structure, introduce yourself and explain the purpose of your visit, and state that you would like to meet the head of the household. If he/she is not at home, find out if there is any knowledgeable adult person present. This person will be the main respondent for the household interview. It is not necessary that all the information be given by one person. A respondent may consult any other member of the household on different items in the questionnaire.

If the only person home when you visit is under 18 years, find out when would be the best time to return. Only emancipated minors should be interviewed as if they were adults e.g., married under age children or child headed households.

For selected individual who are 15 years and older, each will respond for themselves. However, for persons 15-17 years, you will first have to obtain parental permission before you can speak with child. Emancipated minors are treated as if they were adults.

Who Should Be enumerated – Each usual member of the household should be listed in the household schedule.

Where Should People be enumerated - Only interview households at their home. Make sure that the coordinates for the interview are captured at their housing unit and not the market or some other location convenient for the enumerator or respondent.

Callbacks- You must make every effort to conduct interviews with each household. Sometimes a household/knowledgeable household member will not be available at the time you first visit. Call back at another time or ask the neighbors when they may be available. Make at least 3 visits on separate days

when trying to obtain an interview to maximize the possibility of successfully completing the interview.

Non-Response - There are three types of non-response you may come across, these are:

Non-contact - when you fail to find the respondent even after repeated visits;

Refusal - when the respondent just refuses to give you information; and

Partial response - when you just get little or partial information about the household, from the respondent when your interview is interrupted, and you never get to complete the interview later on.

In such cases, consult your supervisor. Only after confirming the household as a non-response case, should you put a response on the response status.

STICKER

A sticker pasted during listing will be used to verify and identify the household that has been selected for enumeration (see the example below).

Sticker Example

<p>ZamStats/Bank of Zambia 2022 MSME Finance Survey</p>			
Cluster No. .	<input type="text"/> <input type="text"/> <input type="text"/>	Region (Rural = 1, Urban = 2) .	<input type="text"/>
Province .	<input type="text"/> <input type="text"/>	CSA .	<input type="text"/> <input type="text"/>
District .	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	EA . .	<input type="text"/>
Constituency .	<input type="text"/> <input type="text"/> <input type="text"/>	SBN . .	<input type="text"/> <input type="text"/> <input type="text"/>
Ward .	<input type="text"/> <input type="text"/>	HUN .	<input type="text"/> <input type="text"/>
Date/...../..... :		HHN .	<input type="text"/>
Enumerator ID: . .			<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

COMMON CHALLENGES

What if the respondent refuses to be interviewed? The respondent's availability and willingness to be interviewed will largely depend on the initial impression you make when you meet them. Introduce yourself and explain the purpose of the visit. You may emphasize the confidentiality of the information the respondent provides. If the respondent is unwilling to be interviewed, it may be that the present time is inconvenient. Ask whether another time would be more convenient and make an appointment. If the individual still refuses to be interviewed, report it to your supervisor.

What if you have to end the interview early for any reason? A respondent may be called away during the interview or may not want to answer all the questions at the time you visit them. If an interview is incomplete for any reason other than a refusal, you should arrange an appointment to see the respondent again as soon as possible to obtain the missing information. Be sure that you record that the interview is incomplete and indicate the time you agreed on for a revisit; you should also report the problem to your supervisor.

What if the respondent is incapacitated? There may be cases in which you cannot interview a person because they are too sick, because they are mentally unable to understand your questions, or because they are deaf, etc. In these cases, either schedule a time to return or contact your supervisor for instruction. Persons who are incapacitated such as those who are too sick, have an intellectual disability, or deaf will not be eligible for an individual interview. Remember, the individual interview is between you and the respondent only.

SUMMARY INSTRUCTIONS OF INTERVIEWERS DUTIES

Get to know these summary instructions of the 'DOs' and 'DON'Ts' thoroughly. These are a review of topics already covered; the repetition here is mainly to emphasize the importance of the instructions and help ensure that you recall them easily.

The 'DOs':

- a)** Read this manual repeatedly to refresh your memory and refer to it whenever there is any doubt or difficulty.
- b)** Become familiar with all the applications you must use, i.e the questionnaire, the manual and map.
- c)** Be polite to all people.
- d)** Make sure you first identify a household through probing. The household is identified within a housing unit.
- e)** You must introduce yourself and explain to the respondent the reason for your visit before starting the interview.
- f)** In case of translation, ask questions in a clear and simple manner and in exactly the same way to each respondent and in the same order they are presented in the questionnaire.
- g)** Record the answers only as given by the respondent himself/herself, but in case of doubt, probe further.
- h)** You must attend to all 'call-backs' (re-visits) as early as possible and you must be punctual in keeping all appointments made. At the end of every interview thank the household for their co-operation.
- i)** Consult your supervisor on any doubts or problems that may arise.
- j)** Always handle the tablet carefully.

The 'DON'Ts'

- a)** Do not phrase questions in a manner likely to suggest answers.
- b)** Do not lead respondents to give you responses you want.
- c)** Do not leave any questions unanswered unless skip instructions specify so.
- d)** Do not allow any person to speak for the respondent, unless the respondent seeks assistance.

- e)** Do not allow any unauthorized person to accompany you or help you in filling the questionnaire.
- f)** Do not show information recorded on the tablet to any unauthorized person. Remember this is an offence against confidentiality of information. This could lead to your prosecution.
- g)** You must not combine survey work with any canvassing for personal gain or topics not relevant to the survey e.g., political, church or any other organizations.

CHAPTER 5: LISTING PROCEDURES

IDENTIFYING ENUMERATION AREA BOUNDARIES

The teams will be provided with a base map and description materials containing the EA assigned to the team. Upon arrival in an EA, the team should first get in contact with the local authorities/locality chief, inform them about the Micro, Small and Medium Enterprise Finance Survey. In most cases, the EA boundaries follow easily recognizable natural features such as streams or rivers, and construction features such as roads or railroads. In some cases, the boundaries may not be marked with visible features especially in rural areas. Refer to the base map and electronic version of the map in maps.me to identify the boundaries.

QUICK COUNT AND SEGMENTATION

Once the enumeration area boundary has been identified, the team **MUST** conduct a quick count of households based on the structures observed in the EA. For flats, estimate the number of households in the structure by counting the number of floors and number of doors. You should record the estimated number of households in each area on the paper-based base map to keep track of the information.

One of the objectives of conducting a quick count is to determine if the enumeration area will require segmentation. If the EA is rural and spread out, staff should drive around the EA, counting the number of households in each section then moving on to the next section. Generally, if an EA has more than 300 households in urban areas and more than 150 households in rural areas, it will need to be segmented. **PLEASE CONSULT ZAMSTATS HQ BEFORE YOU SEGMENT.**

For large EAs, segmentation saves time and resources. If it is confirmed that segmentation is needed, survey staff will divide the EA into possible segments based on the physical features and layout, ideally resulting in segments with

roughly equal numbers of households. The base map with the indicated segments should then be submitted to ZamStats via WhatsApp. ZamStats will confirm the segments are appropriate and randomly select one segment for the listing exercise.

If the number of households in a particular EA is below the threshold (300 for urban; 150 for rural), the entire EA will be listed.

LISTING OF HOUSEHOLDS

The listing of the EA should be done in a systematic manner so that there are no omissions or duplications. If the EA consists of a number of blocks, then the team should finish each block before going to the adjacent one. Within each block, start at one corner of the block and move clockwise around it.

In the rural area where the structures are frequently found in small groups, the listing should be done in one group of structures at a time and in each group they can start at the center (choosing any landmark, such as a school, to be the center) and move around it clockwise.

Be careful to locate hidden structures. In some areas, structures have been built so haphazardly that they can easily be missed. Especially in rural areas, structures may be hidden by tall grass and trees. If there is a pathway leading from the listed structure, check to see if the pathway goes to another structure. Talking with people living in the area, including local health workers or local authorities, may help in identifying the hidden structures. If possible, the local health worker or local authority should accompany the survey team during the listing exercise.

Special attention should be drawn to ensure that any individuals living on the outskirts of the EA are reached in the listing. This is especially important if some individuals and households that are marginalized or belonging to special subgroups live apart or in hidden parts of the community. Discussions with

locals may help identify these households, but some probing may be necessary to ensure that they are identified and reached.

APPROACHING THE HOUSEHOLDS

When approaching the household to collect the listing data, refer to the below script on how to introduce the survey and what you will need to collect today.

Good morning/afternoon/evening, my name is [Data Collector Name]. I am working with the Zambia Statistics Agency (ZamStats). ZamStats and the Bank of Zambia are conducting a survey to assess characteristics and financial needs of Micro, Small and Medium Enterprises.

At this stage, we are listing all the households in this area by collecting information on the number of individuals in your household, the head of the household's name, location of your household and whether any member of the household owns a business, and if the business or farming activity employs one or more people. We will then randomly select the households to be included in the actual survey. A survey team will arrive in the area around ____ (date) to conduct the actual survey on the randomly selected households.

This information will be kept strictly confidential and will not be shared with anyone outside of the study. May I proceed with the interview?

If the person refuses to provide information, report to your supervisor who will guide on the next course of action to be taken.

LISTING FORM

Begin by entering the identification codes of the cluster.

IDENTIFICATION PARTICULARS

The province, district, constituency, ward, CSA, EA Number, region, is prefilled once the cluster has been activated and the corresponding activation code has been entered. You will have to enter your name and the date of listing.

LISTING DETAILS FOR EACH BUILDING

Q1 Survey Building Number [SBN]

The SBN will be automatically populated as you move through the EA. The SBN should be numbered serially within an EA or cluster. The first Survey Building Number in the EA will be numbered 001, the second will be numbered 002 in that order.

Q2 Is there a household

Indicate yes if it the structure is occupied by a household. If it is a residential structure but currently not occupied (vacant), indicate 'NO' and move to the next building. If the building is not being used for residential purposes, you will indicate 'non-residential' e.g if it is a school, church, shop e.t.c

Q3 Description

Indicate a description of the structure and any details that help in locating it. For example, the red house in front of the school or house with black gate opposite the yellow shop. For non-residential buildings, you will have to move to next building after recording the description of the address.

Q4 Residential Address/Village

Indicate the address of the household. In most urban areas, street name and house number will be available, therefore, indicate them as such. For example, 73 Kariba Street. Where structures do not have visible street addresses (especially in the rural area), give a description of the structure and any details that help in locating it, as explained in Q3.

Q5 Housing Unit Number and Household Number

This will automatically be prefilled depending on numbering instructions selected by the enumerator. Be cautious as you add more housing units to a particular building. It is important that you understand the definition of a housing unit. Within the building, you assign housing unit numbers. This

number will be in two digits. The first housing unit within any building should be given number 01, the second one number 02, and so on. Structures not intended for habitation but being used as living quarters at the time of the survey are to be allocated appropriate housing unit numbers.

Q6 Household Number

This will automatically be prefilled depending on numbering instructions selected by the enumerator. Be cautious as you add more households to a particular housing unit. It is important that you understand the definition of a household. Within a housing unit, you assign household numbers. This number will be in one digit. The first household within any particular housing unit should be given number 1, the second one number 2, and so forth.

Q7 Name of Head of Household:

Write the name of the head of the household. There can only be one head per household. Note that it is not the name of the landlord or owner of the structure that is needed, but the name of the head of the household that lives there. If you don't find anyone, and you cannot get the name from someone's else (even from the neighbor), write "UNKNOWN".

Q8 RESPONSE STATUS OF HOUSEHOLD

Contact: You will select this category if household has given consent to list them.

Refused: This is where members of the household refuse to be listed. You should try to persuade the household to give information, if they still refuse, report to your supervisor.

Non-contact: You will select this category after making sure that the house is occupied, but that you cannot find anybody at home throughout your visits.

Q9: Does any member of this household own any kind of business such as farming, trading, welding or any other business?

This is a yes or no answer. Any type of business (big or small, formal or informal, farming or non-farm) that any member owns should be included. If the answer is no, thank the household and end the interview.

READ NOTE: A business jointly owned by more than one household member should only be assigned to one member.

For those who mention that they are into farming as a business probe further to ensure that the farming produce is **mainly or only** for sale.

Q10: Does this business currently have one or more employees?

This is asked to those who indicated they own any kind of business in Q9. The purpose of the question is to determine if the business currently has one or more employees.

Q11: IS THE HOUSEHOLD AVAILABLE FOR THE INTERVIEW?

This is an instruction to **you** to determine if the household is available for an interview (the household and the individual questionnaire). For example, after introducing the purpose of your visit to the respondent, they inform you that the entire household will go to the farm and will only be back after two weeks. In this scenario, we will indicate “No” and the household will not be included for household selection.

Q12: Category 1

Households that report that they have a business but have not employed anyone will be indicated here. The business owner who gets assistance from his/her household members or relatives without paying them should be considered as not having employed anyone.

Q13 Category 2

Businesses who have one or more employees will be indicated here. The household has reported a YES in both questions 9 and 10.

GPS Coordinates

Turn on the location on your tablet and ensure there's a clear view of the sky before capturing. Tap the 'Capture GPS' button to capture location. The accuracy level must be less than 10m for the interview to proceed.

Note: If a structure is a flat, assign one SBN to the entire structure, but list each flat in the structure individually. Each flat should have its own address, which is the flat number within the structure.

Once the listing is complete for a household, display the Sticker Information in the tablet and copy the information appearing on the screen onto a blank sticker. Place the sticker on the outside of the household.

HOUSEHOLD SELECTION

After the completion of listing exercise, the households for the data collection will be selected. If the listing was completed on two or more tablets, the data must first be merged before the team supervisor can conduct the selection.

The households in the EA will be first divided into 2 sampling frames: businesses employing one or two person and those who have no employee.

Firstly, a unique serial number from 1 to m will be assigned to the listed occupied residential households within each sampling frame. Then a random interval will be calculated by dividing the total number of occupied households in that sampling frame (N) by the number of households to be interviewed in the EA (n) for each category. That interval will be applied to move from household 1-n in the EA. This procedure is automated.

Category	Sampling Frame
1	All households with a member who runs a business but has not employed anyone
2	All households with a member who runs a business and has employed 1 or more people

The households that were selected under each category will appear on the Household Interview Selection display in the tablet. Within an EA, you will interview 15 households in category 1 and all households in category 2. The team supervisor should assign households to an interviewer within the tablet application.

Once the tablets are synced each interviewer will only see the households assigned to them when they are logged into the tablet.

COVID-19 CONSIDERATIONS DURING FIELDWORK

COVID-19, also known as coronavirus, is a respiratory disease. Anyone can become infected with COVID-19. The virus is spread from droplets coming from other people's noses and mouths when they speak, cough, or sneeze.

Symptoms of COVID-19 include:

- Fever or chills
- Cough
- Shortness of breath or difficulty breathing
- Fatigue
- Muscle or body aches
- Headache
- New loss of taste or smell
- Sore throat
- Congestion or runny nose
- Nausea or vomiting
- Diarrhoea

You will have to protect yourself from contracting COVID-19 through adhering to the COVID-19 guidelines which include the following;

- Conducting all interviews outdoors when possible
- Always wear a mask during the interview.
- Maintain a 2 meters distance from household members during interview.

- disinfect frequently touched objects such as tablets and mobile phones;
- sanitizing regularly;
- Avoiding crowds. You should limit interaction with the public during non-working hours.

SECTION 1: SOCIO-DEMOGRAPHIC CHARACTERISTICS

This section covers questions about the demographic characteristics of the household such as household members' relationship to head of household, age, sex etc.

HOUSEHOLD SCHEDULE

First, ask for the total number of all usual household members that usually live in the household.

Line number for the members of the household.

Each member of the household will have their information recorded in a single row from 1 to **n** members of the household.

Q01: Please give me the names of the persons who usually live in your household, starting with the head of the household.

In this section you will need to list all the members in the household who spent the last night. The head of household will be listed **first**. In listing the other members in the household, it is very important that the members are listed systematically so that there are no omissions.

For instance, if the head of household has a spouse, the spouse should be listed second. Then, their children, from the oldest to the youngest, then other relatives. Those who are not related to the head of the household should be listed last.

If there is no spouse and children in the household, after listing the head of household, the other members should be listed from the oldest to the youngest.

Q02: What is the relationship of (NAME) to the head of the household?

Select how the person listed is related to the head of the household. It is important for you as an interviewer to probe further to get the correct relationship of the household members to the head of the household, e.g., most people regard their father's brothers as their fathers instead of uncles.

Note: If the respondent is not the head of the household, make sure that you record the relationship of each person to the household head, not the relationship to the respondent.

Q03: Is (NAME) male or female?

Ask whether the person listed is male or female. Do not assume the sex of listed person based on their name. Always confirm the sex of a person before recording since there are many names that may be given to either a male or a female. For example, Chanda Bwalya, may be male or female.

Q04: How old is (NAME)? Enter age in completed years, if less than 1 year, enter 00. If 95 or more record '95'.

Ask how old each member listed was at his/her last birthday. Make sure you enter completed years. If less than a year, enter 0. This is one of the most important questions in the interview since it will help us filter out our target population.

Option 1 (age known)- enter it in the spaces provided.

Option 2 (age unknown, but year of birth known) - you will need to use one of the following methods to estimate the age:

Already celebrated birthday in the current year -subtract the year of birth from the current year (2022).

Not yet celebrated birthday in the current year -subtract the year of birth from last year (2021).

Does not know when the birthday is - if (NAME) does not keep track of the time within a year when their birthday falls, it is sufficient to subtract year of birth from the previous year (2021).

Option 3 (Age or year of birth unknown) -you will have to probe to try to estimate age. There are several ways to probe for age:

- Ask the respondent how old (NAME) was when he/she first got married or had her first child in case of a woman, and then try to estimate how long ago he/she first got married or had her first child in case of a woman.

Example: If she says she was 19 years old when she had her first child and that the child is now 12 years old, she is probably 31 years old.

- Relate (NAME)'s age to that of someone else in the household whose age is more reliably known.
- Try to determine how old (NAME) was at the time of an important event (refer to event calendar) such as war, flood, earthquake, change in political regime, etc. and add her age at that time to the number of years that have passed since the event.

Option 4 (Does not know their age or year of birth and probing did not help)- you will have to estimate the age. Remember, this is a last resort to be used only when all your efforts at probing have failed.

Q05: Does (name) own any kind of business such as farming, trading, welding or any other business?

Find out if any member of the household owns any kind of business such as farming, trading, welding or any other business. If a business is owned jointly by more than one member of the household, that business should only be assigned to one member. You should therefore probe to ensure that members who are reported to own a business are not assigned the same business.

READ NOTE: A BUSINESS JOINTLY OWNED BY MORE THAN ONE HOUSEHOLD MEMBER SHOULD ONLY BE ASSIGNED TO ONE MEMBER.

FOR THOSE WHO MENTION THAT THEY ARE INTO FARMING AS A BUSINESS PROBE FURTHER TO ENSURE THAT THE FARMING PRODUCE IS **MAINLY OR ONLY** FOR SALE.

SECTION 2: HOUSING CHARACTERISTICS

This section covers questions about the housing characteristics such as wall type, roof type etc.

The type of housing is one of the indicators of a person's standard of living. The extent of access of households to various amenities such as housing, sanitation, health, education and other social and economic infrastructure is an important measure of the living conditions of the population. Housing provides shelter to people to protect them against elements of nature such as wind/storms, rain/water, fire and any possible danger.

H201: TYPE OF HOUSING UNIT

In this question, we are interested in knowing the different types of housing units. Observe and select the appropriate type. Do not ask the respondents this question, just observe and record the answer.

6.16.1 Type of Housing Unit In this question, we are interested in knowing the different types of housing units as shown in the screenshot; observe and select the appropriate type.

Hut – it is a building usually made of locally available earth materials (e.g., mud bricks, mud floor, grass, palm leaf. Huts have a hat shaped roof but can take many shapes. It is mostly common in rural parts of Zambia, built using techniques passed down through generations



Note: Even if it is located in urban areas, it must be recorded as a hut.

Stand-alone/Detached House –This is a durable, well-built dwelling which is an independent or free-standing residential building/housing unit (two or single storey) that does not share walls with another house.

Single storey (ground **storey** only)



Double storey



Semi-Detached House: A semi-detached house, (double or single storey) is one that is joined to another house by a common dividing wall that they share which extends from the ground to the roof. Semi-detached houses are often mirror images of each other. There are two units in one building and shares one common wall with the next/neighboring house.



Terraced House: One of a row of similar houses joined together by their side walls. It is a house in a row of houses that shares a wall with houses next to it. They are three or more in a row.



Flat/Apartment: A set of rooms forming an individual residence/housing unit, typically on one or more floors and within a larger singular building containing a **number of such residences/housing units**. It usually has one common stair way. Flat and apartment are generally used interchangeably.



Mobile Housing Unit -any type of living quarter that has been produced to be transported or a moving unit such as a caravan, trailers, boats, tents etc. occupied as living quarters at the time of the census.



Part of Commercial/Institution building -this is a living quarter which is part of a commercial building, e.g., a housing unit built as part of the commercial or

institution building.

Makeshift Housing Unit -an independent, makeshift-shelter or structure built of mostly waste or salvaged materials and without a predetermined design or plan for the purpose of habitation by one household, which is being used as living quarters though it may not comply with generally accepted standards for habitation. Such a unit will be generally found in unplanned settlements or shanty areas.



Not all structures in shanty areas may be considered as improvised as many of these may have been built in a planned manner from regular building materials.

Collective Living Quarters -include structurally separate and independent places of abode intended for habitation by large groups of individuals or several households with no common bond, public objective or interest. Such quarters usually contain common facilities such as kitchen, bathrooms, lounge or dormitories, which are shared by occupants. Examples are hotels, motels, inns, lodges, boarding houses etc., which provide lodging on a fee basis.

Institutional Quarters - sets of premises in a permanent structure or structures designed to house groups of persons (usually large) who are bound by either a common public objective or a common personal interest. In this type of living quarters persons of the same sex frequently share dormitories. Examples are Hospitals, military barracks, boarding schools, convents, seminaries, prisons, etc. Note that other housing units types such as semi-detached or stand-alone house can be found in the same premises where collective living quarters are.

Incomplete residential building

A structure that has not been yet completed but which provides a living space for the household



Incomplete non-residential building

A structure that has not been yet completed not intended for residential purposes.

Other, Specify -a residual category of living quarters or housing units not stated above.

H203: MAIN ROOF MATERIAL

In this question, we would like to ascertain the main type of material used for the roof. Do not ask the respondents this question, just observe and record the answer. In case it is not very obvious such as a hidden roof or if in doubt, ask the respondent and select the appropriate response.

Grass Thatch/Palm Leaf: This is a roofing type with traditional roofing materials of either grass thatch or palm leaf. The thatch thickness increases with an increase in angle with traditional roofing materials of either grass thatch or palm leaf



Rustic Mat: This is a roof type that uses rustic grass commonly found in western Zambia



Palm/Bamboo: Bamboo is a plant which is a type of grass with a hard, woody, hollow stem.



Wood Planks: Timber that is flat, elongated and rectangular with parallel faces that are higher and longer than wide. It is cut from logs into variety of sizes and used for building materials.



Cardboard: Are prefabricated boxes primary used for packaging goods and materials. Cardboard roofs are sometimes used without being cut into smaller pieces



Metal/Iron Sheets: These are usually galvanized or corrugated roofing sheets.



Wood: Processed plank - material from tree trunks used in construction as



timber.

Asbestos: Is a material fibre that is used as roof covering.



Ceramic Tiles: Roof Tiles; these are small rectangular roofing materials made from fine concrete quarry and slates.



Concrete (Cement): Cement is a fine soft, powdery type substance made from a mixture of elements that are found in natural materials such as limestone, clay sand and/ shale.



Roofing Shingles: Are a roof covering consisting of individual overlapping element that are typically flat rectangular shapes laid in rows from the bottom edge of the roof up, with each successive higher row overlapping the joints in the row below.



Mud/Clay Tiles: These are produced by baking molded clay. Clay tiles are usually rougher than cement tiles.



Other, specify: anything else not mentioned above.

H204: MAIN FLOOR MATERIAL

This is an observation not a question since you will usually be able to see for yourself what kind of floor the house has. However, ask if you are not sure. If there is more than one kind of flooring material, record the main type of material (the material that covers the largest amount of floor space).

Mud: This is usually from treated or seasoned clay mixed with cow dung. It makes a hard shiny floor. It is mostly found in traditional houses.



Wood (Not Wooden Tiles): Usually floor fitted on top of the primary floor material.



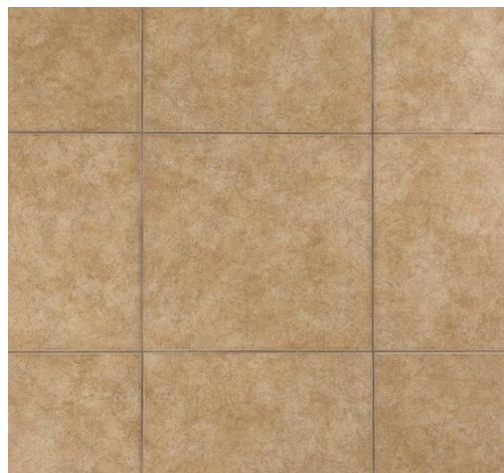
Parquet: flooring composed of wooden blocks arranged in a geometric pattern



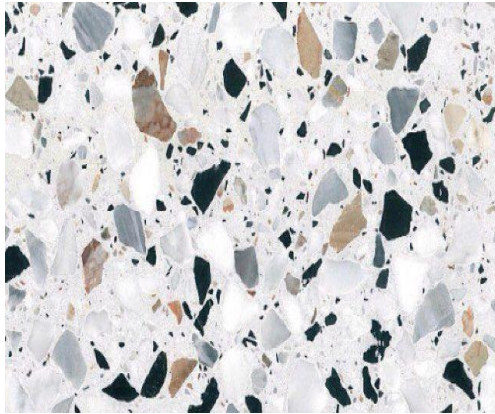
Polyvinyl Chloride (PVC) Tiles: This is a synthetic plastic polymer which is rigid used in construction for tiles and pipes. They are plasticized tiles.



Ceramic Tiles: This is made from red or white clay and other materials (sand, stone, silica, water) molded to form square or rectangular tiles baked in kiln/oven



Terrazzo: Terrazzo tile is made by mixing marble, granite, quartz, or glass chips into a cement binder, terrazzo is attractive and one of the toughest products available when it comes to tiling materials. The top is grinded flat with a machine and then polished. The floor finish is usually black or white.



Marble: Marble are cut from stone (marble stone) in flat sheet and polished to give a shiny finish. It can be in the form of tiles or slabs. It makes a high durable shine.



Concrete floor: Is a durable coarse or rough floor made from crushed stones, river sand and cement, with the right amount of water.



Cement Screed: Is a thin layer of cement paste and sand/fine aggregates laid on to a concrete floor base to act as a smooth flat levelling surface for taking on the



final floor finish

Brick: This is molded from seasoned clay and burnt at a certain temperature

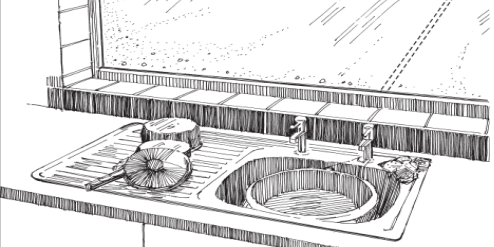
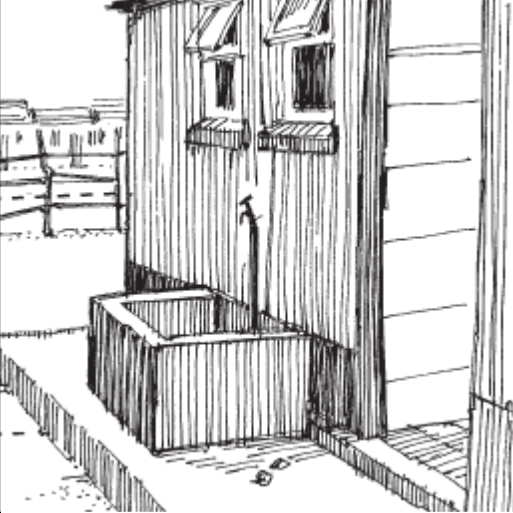


Other, specify: anything else not mentioned above.

H205: MAIN SOURCE OF WATER SUPPLY FOR DRINKING

If drinking water is obtained from several sources, probe to determine the main source from which the household obtains its drinking water. If the source varies by season, record the main source used at the time of interview. The table below provides definitions of the water source response categories.

Definitions of Water Source Codes for Q205

<i>Response Categories</i>	<i>Definition</i>
Piped into dwelling	<p>Pipe connected with in-house plumbing to one or more taps, e.g. in the kitchen and bathroom. Sometimes called a house connection.</p> 
Piped to yard/plot	<p>Pipe connected to a tap outside the house in the yard or plot. Sometimes called a yard connection.</p> 
Piped to neighbor	<p>Pipe connected to neighbor's dwelling, yard or plot.</p>

Public tap
standpipe

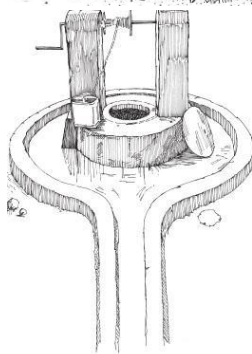
or Public water point from which community members may collect water. A standpipe may also be known as a public fountain or public tap. Public standpipes can have one or more taps and are typically made of brickwork, masonry or concrete.


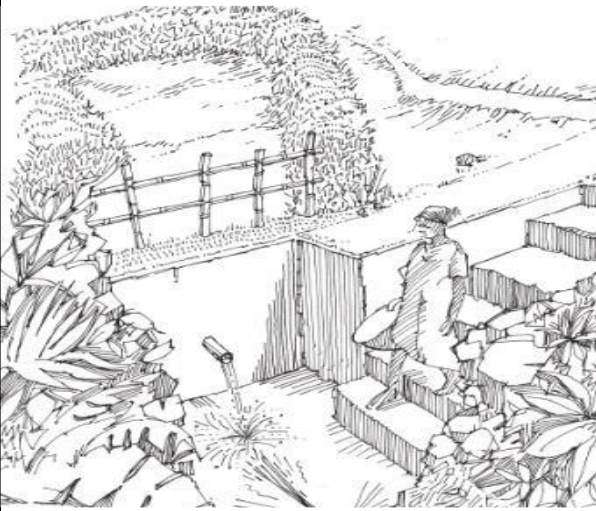


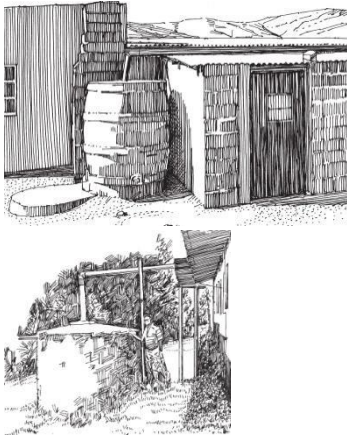
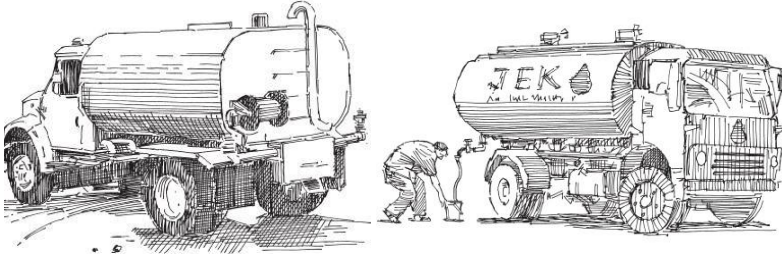
Tube well or borehole A deep hole that has been driven, bored or drilled with the purpose of reaching ground water supplies. Water is delivered from a tube-well or borehole through a pump which may be human, animal, wind, electric, diesel or solar-powered.




Protected dug well A dug well that is (1) protected from runoff water through a well lining or casing that is raised above ground level and a platform that diverts spilled water away from the well and (2) covered so that bird droppings and animals cannot fall down the hole. Both conditions must be observed for a dug well to be considered as protected.



<p>Unprotected dug well</p>	<p>A dug well which is (1) unprotected from runoff water; (2) unprotected from bird droppings and animals; or (3) both.</p> 
<p>Protected spring</p>	<p>A spring protected from runoff, bird droppings, and animals by a “spring box” which is typically constructed of brick, masonry, or concrete and is built around the spring so that water flows directly out of the box into a pipe without being exposed to outside pollution.</p> 
<p>Unprotected spring</p>	<p>A spring that is subject to runoff and/or bird droppings or animals. Unprotected springs typically do not have a “spring box”.</p>

<p>Rainwater</p>	<p>Rain that is collected or harvested from surfaces by roof or ground catchment and stored in a container, tank or cistern.</p> 
<p>Tanker truck</p>	<p>Water is obtained from a provider who uses a truck to transport water into the community. Typically the provider sells the water to households.</p> 
<p>Cart with small tank</p>	<p>Water is obtained from a provider who transports water into a community using a cart and then sells the water. The means for pulling the cart may be motorized or non-motorized (for example, a donkey).</p>

Surface water	<p>Water located above ground and includes rivers, dams, lakes, ponds, streams, canals, and irrigation channels.</p> 
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QH206: MAIN SOURCE OF DRINKING WATER FOR THE HOUSEHOLD

Ask the respondent what the main source of water supply for the household for other purposes such as cooking and hand washing.

QH207: MAIN ENERGY USED FOR COOKING

Information on the energy used for cooking is collected as another measure of the socioeconomic status of the household. The use of some cooking fuels can also have adverse health consequences.

If the household uses more than one source of energy for cooking, find out which one is used most often. If any source of energy other than the pre coded ones is reported as being the main fuel used for cooking, circle '96' and specify the type of fuel in the space provided

Electricity (main grid): This category consists of households that access electricity from the national power transmission grid/power supply system (e.g ZESCO) within an extended area

Electricity (generator community system): This category consists of households that are not connected to the national power transmission grid but are served by diesel generators either by the national power utility company or private generating plants and other sources (industrial plant, mines, etc) within an area

Electricity (solar home system): Solaris energy from the heat or light from the sun which can be used to produce heat, light and electricity.

Electricity (windmill home system): This category consists of households that use electricity generated from private windmills

Electricity (Generator home system): This category consists of households that use private generators to produce electricity

Biofuel is any fuel that is derived from plants and plant derived materials e.g. Jatropha.

QH208: TYPE OF TOILET FACILITIES

The purpose of this question is to obtain a measure of the sanitation level of the household, since toilet facilities are important for disease control and health improvement. If the respondent answers in general terms such as “flush toilet,” probe to determine where the toilet flushes to; likewise, if the respondent answers “latrine”, probe to determine the type of latrine. The table below provides definitions for the terms used in the codes for Q.H 510. Remember we want the “main” toilet facility,

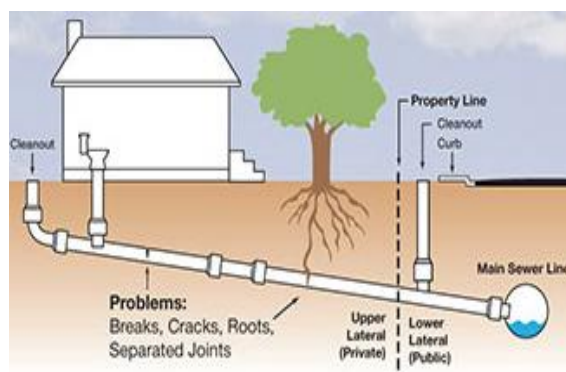
i.e., in a situation the household uses different toilet facilities.

If you are not able to determine the toilet type based on your conversation with the respondent, ask to observe the facility.

Toilet Type

We are interested in the type of toilet used by members of the household.

Flush private connected to main sewer system. A flush toilet uses a cistern or holding tank for flushing waste water and has a water seal, which is a U-shaped pipe, below the seat or squatting pan that prevents the passage of flies and odors. It has sewer pipes (also called sewerage) that is designed to collect human excreta (feces and urine) and wastewater and remove them from the household environment



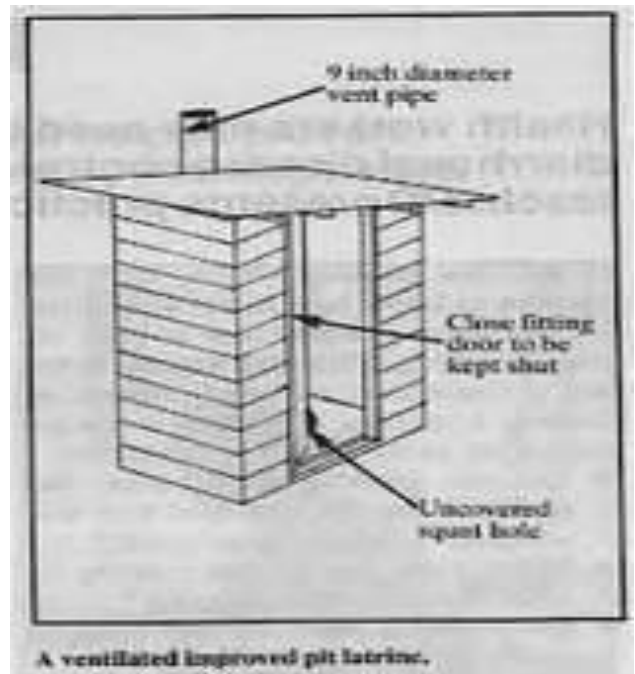
Flush private connected to stand alone soak away. An excreta collection device consisting of a water-tight settling tank normally located underground, away from the house or toilet.



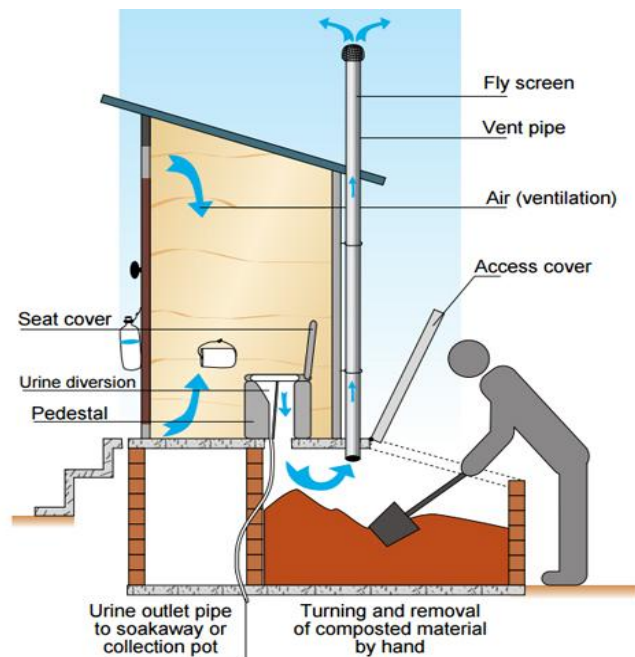
Flush communal. These are public flush toilets



Ventilated improved pit latrine. A dry pit latrine ventilated by a pipe extending above the latrine roof. The open end of the vent pipe is covered with gauze mesh or fly-proof netting.



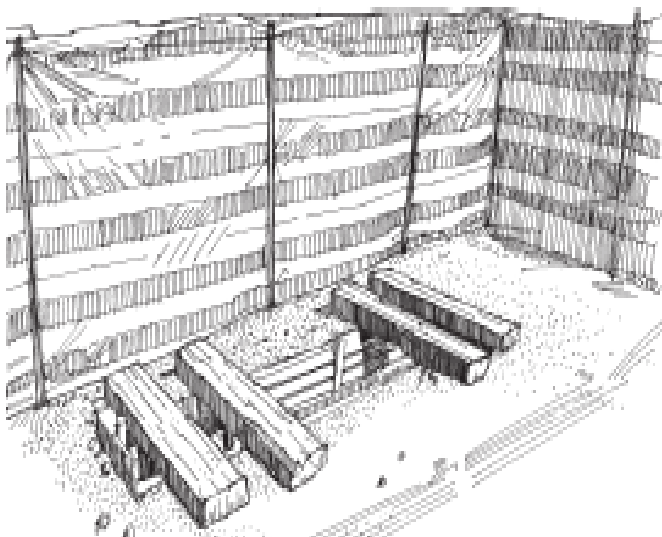
Dry Pit toilet: This is a toilet that operates without flush water. Urine and fecal matter collect separately. fecal matter is used for composite



Pit latrine with slab. This is whereby the pit is fully covered by a slab or platform that is fitted either with a squatting hole or seat. The slab or platform should be solid and can be made of any type of material (such as concrete, logs with earth or mud, or cement). The slab or platform should adequately cover the pit so that pit contents are not exposed other than through the squatting hole or seat.



Pit latrine without slab/open pit. An open pit is a rudimentary hole in the ground where excreta is collected.



Bucket. The use of a bucket or other container for the retention of fecal matter (and sometimes urine and anal cleaning material), which is periodically removed for treatment, disposal or use as fertilizer.

Other, Specify

Specify any other toilet not stated above.

QH 209: TOILET FACILITY SHARED

For respondents who indicate that they have any type of toilet facility, find out if they share the toilet facility with other households.

SECTION 3: HOUSEHOLD ASSETS

This section covers questions about the assets this household own. These assets include items such as Radio, TV, bed, brazier, Plough, Oxen, etc.

QH301- QH301: HOUSEHOLD ASSETS OWNERSHIP

The answers to these questions on ownership of certain items will be used as a rough measure of the socio-economic status of the household. Read out each item and select the answer given whether it is a “Yes” or “No”. Make sure you do not leave any item(s) blank.

NOTE: Remind the respondent that we are only looking at working or serviceable assets and not assets that can never work.

If the respondent reports that a household item such as a radio is broken, try to find out how long it has been broken and whether it will be fixed. If the item appears to be out of use only temporarily, select ‘1’ for YES. Otherwise, select ‘2’ for NO.

QH302: HOUSEHOLD TOOLS OWNERSHIP

QH302 requires you to ask the respondent if the household owns any tools: Axe, Shovel/spade, hoe or wheelbarrow. Read all responses and tick all that apply.

QH303: HOUSEHOLD ICT OWNERSHIP

Ask the respondent if any member of the household owns a functional non-smart phone, smart phone, tablet or laptop.

Functional refers to the device working, usable or operational at the time of the census. A phone without a battery should not be considered as functional because it cannot work without a battery. A laptop computer without battery but works when connected to power using a power cable should be considered functional.

Non-smart phone

A non-smartphone is a mobile phone that does not fall in the smartphone category. A non-smartphone functions more like a phone and less like a computer. A non-smartphone can also be a basic or a feature phone or dumb phone. Its distinct features are:

1. Have a simple embedded operating system compared to large and complex smartphone’s operating systems such as Android from Google or iOS from Apple
2. limited internal storage enough for storing a certain number of text messages and contacts
3. allow to add removable storage



4. limited media options
5. simple screens
6. small displays meant to browse basic websites
7. not a touch-sensitive screen
8. a physical keyboard meant to place phone calls, send text messages
9. offer limited internet connectivity and browsing capability
10. low-speed Internet connection like 2G.



Smartphones are any mobile phones that perform many of the functions of a computer. In recent years they have become more like handheld computers than phones. Their distinct features:

1. Like computers they are powered by operating systems such as Android, iOS, Windows Mobile, etc. The operating system capable of running downloaded apps.
2. built-in storage for downloading applications, files and operating system updates
3. allow to add memory cards to increase storage space
4. designed to handle a variety of media formats like music, video and pictures
5. high-definition screens capable of streaming video from a variety of sources
6. bigger display than non-smartphone meant for viewing video, browsing the Web and communicating through video chat and instant messaging
7. a touchscreen interface
8. a virtual keyboard
9. internet access enabling
 1. Sending and receiving emails
 2. syncing capabilities



3. mobile payment for goods or services
4. video calls and social networking apps
5. browsing the Web
1. high-speed Internet connection like 4G or 3G.

Computer

This could be a laptop or desktop computer.

A laptop is a portable computer which is mobile and small enough to carry around in a briefcase or backpack. A laptop derives its name from being able to be used on one's laps without the need of a desk. It is an all-in-one computer system can work without external devices when its battery is charged. Most laptops have an integrated keyboard which is often smaller in size than a standard keyboard. Laptops may also be referred to as notebook computers.



A desktop computer is larger in size than a laptop and is designed to fit on a desk. This is due to its power requirements. It needs external devices to be fully functional i.e., the system case connects to input devices such as the monitor, keyboard and mouse to enable the user to interact with the system. A desktop computer is also referred to as a PC.



Tablet

A tablet is a wireless, hand-held personal computer. The tablet is typically smaller and thinner than a laptop, but larger than a smartphone. It has the touch screen which allows a wide variety of interaction without the use of a keyboard. Its operating system is designed specifically with a touch interface that facilitates a virtual keyboard.



H303A: DOES THIS HOUSEHOLD HAVE ACCESS TO INTERNET?

This question seeks to find out if the household has access to internet. The access to internet being referred to here is dedicated household internet through a router or Local Area Network (LAN) connection. Ask the respondent if the household has access to dedicated internet.

QH304: HOUSEHOLD OWNERSHIP OF MODE OF TRANSPORT

Find out if any member of the household owns any type of mode of transport indicated.

QH305: HOUSEHOLD OWNERSHIP OF AGRICULTURAL LAND

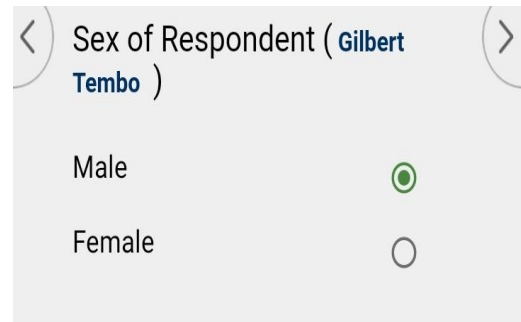
This question seeks to find out if any member of the household owns land for agriculture purposes.

SECTION 1: BACKGROUND INFORMATION OF BUSINESS OWNER

This section covers questions about background of the business owner such as age, school attendance if any, marital status, citizenship etc. To be asked to all business owners aged 15 years or older.

B01: SEX OF RESPONDENT

This question seeks to find out the sex of the respondent. Always confirm the sex of a person before recording it since there are many names that may be given to either a male or female.



Sex of Respondent (Gilbert Tembo)

Male

Female

B02: What is your date of birth?

This question seeks to find out the date of birth of the respondent. Enter the date, month and year of birth.



B02_DOB_DAY
What is your date of birth?
Day

12

B02_DOB_MONTH
What is your date of birth?
Month

January

February

March

April

May

June

July

August

September

October

B3: How old were you at your last birthday?

This question seeks to find out the age of the respondent in completed years as at last birthday. Ensure sure you enter completed years. For respondents who are 95 years and older, the age should be limited to 95 years.

Option 1 (knows their age) - enter it in the spaces provided.

Option 2 (does not know their age, but knows their year of birth) - you will need to use one of the following methods to estimate his/her age.

Already celebrated birthday in the current year - subtract the year of birth from the current year (2022). Not yet celebrated birthday in the current year - subtract the year of birth from last year (2021).

Does not know when the birthday is - if the respondent does not keep track of the time within a year when their birthday falls, it is sufficient to subtract year of birth from the previous year (2020).

Option 3 (does not know their age or their year of birth) - you will have to probe to try to estimate their age. There are several ways to probe for age:

- Ask the respondent how old (NAME) was when he/she first got married or had her first child in the case of women, and then try to estimate how long ago he/she first got married or had her first child in case of a woman.

Example: If she says she was 19 years old when she had her first child and that the child is now 12 years old, she is probably 31 years old.

- Relate (NAME)'s age to that of someone else in the household whose age is more reliably known.
- Try to determine how old (NAME) was at the time of an important event such as war, flood, earthquake, change in political regime, etc. and add her age at that time to the number of years that have passed since the event.

Option 4 (does not know their age or year of birth and probing did not help) - you will have to estimate the age. Remember, this is a last resort to be used only when all your efforts at probing have failed.

B04: What is your marital status?

This question seeks to find the current marital status of the respondent. If a respondent states that he/she is “single”, probe to determine the appropriate coding category (‘divorced/separated,’ ‘widowed,’ or ‘never- married’).

Gilbert Tembo What is your marital status?

Never married	<input checked="" type="radio"/>
Married/cohabiting	<input type="radio"/>
Divorced	<input type="radio"/>
Separated	<input type="radio"/>
Widowed	<input type="radio"/>

B05: What is your citizenship?

This question seeks to find out from the respondent his/her citizenship. Information on citizenship helps to distinguish Zambian nationals from non-Zambians present in the country and this has a bearing on the running of a business.

B05 What is your citizenship, Gilbert Tembo ?

Zambian	<input type="radio"/>
Zambia Dual Citizen	<input checked="" type="radio"/>
Non Zambia	<input type="radio"/>

B05b: What is your (other) country of citizenship?

This question seeks to find out the country of citizenship for non-Zambians and those Zambians with dual nationality. Ask the respondent their citizenship. In the case of those that say that they are dual citizens, record them as Zambia-dual nationals only if one of the countries they are a citizen is Zambia, or else capture them as non-Zambian.

B05B Gilbert Tembo What is your other country of citizenship?

- Afghanistan
- Albania
- Algeria
- Andorra
- Angola
- Anitqua and Barbuda
- Argentina
- Armenia
- Australia
- Austria

B06: Have you ever attended school?

This question seeks to find out from the respondent if he/she has ever attended formal schooling that is from primary to tertiary school.

B06. Gilbert Tembo Have you ever attended school?

- Yes
- No

B07a: What is the highest level of education you have attended?

This question seeks to find out from the respondent their highest level of education ever attended. In this question, we are interested in persons who have attended school at the following levels:

B07A. Gilbert Tembo What is the highest level of education you have attended?

- Nursery
- Primary
- Secondary
- Tertiary

B07b: What is the highest grade you have completed?

This question seeks to establish the highest grade completed for those that indicate that their highest level of education attended is primary or secondary. Ask what the highest grade completed is, i.e., grade 1 to 12 and record the answer.

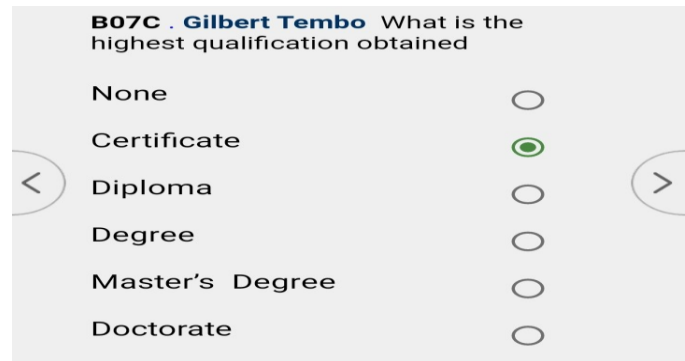
B07B. What is the highest grade you have completed Gilbert Tembo

- Grade 8
- Grade 9
- Grade 10
- Grade 11
- Grade 12

B07c: What is the highest qualification obtained?

This question seeks to find out from the respondent their highest qualification obtained. In this question, we are interested in persons whose highest level of education attended is tertiary at the following levels:

Note: It is possible for someone to have attended tertiary level of education but has no tertiary qualification. Probe to get the correct response.

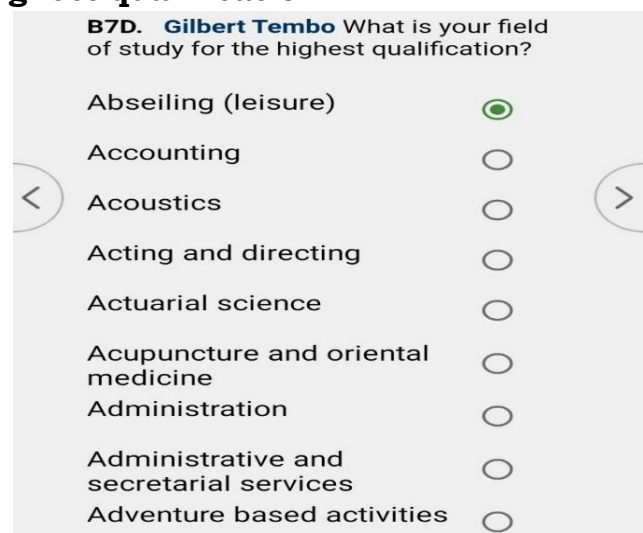


B07C . Gilbert Tembo What is the highest qualification obtained

- None
- Certificate
- Diploma
- Degree
- Master's Degree
- Doctorate

B07d: What is the field of study for the highest qualification?

This question seeks to establish the field of study for the highest qualification. Ask what the field of study is and record the answer.

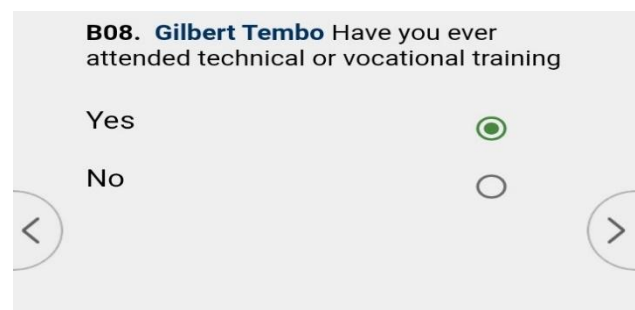


B7D. Gilbert Tembo What is your field of study for the highest qualification?

- Abseiling (leisure)
- Accounting
- Acoustics
- Acting and directing
- Actuarial science
- Acupuncture and oriental medicine
- Administration
- Administrative and secretarial services
- Adventure based activities

B08: Have you ever attended technical or vocational training?

This question seeks to find out from the respondent if he/she has ever attended technical or vocational training. Technical or vocational training is where people learn skills such as tailoring, welding, bricklaying, baking etc. This type of training is done away from the non-formal school system.



B08. Gilbert Tembo Have you ever attended technical or vocational training

- Yes
- No

B09: What is the highest grade of technical or vocational training (NAME) has completed?

This question seeks to find out from the respondent the highest grade of technical or vocational training he/she has completed. Choose the appropriate grade provided in the drop-down menu of the CAPI.

Refer to the broad fields of study given in the annex to this document.

B09 What is the highest grade of technical or vocational training .**Gilbert Tembo** has completed

- Diploma in Aeronautical Electronics Engineering
- Diploma in Agri-business Management
- Diploma in Agricultural Journalism
- Diploma in Air Traffic Management
- Diploma in Aircraft Maintenance Engineering
- Diploma in Auditing - Local Government
- Diploma in Automotive Technology
- Diploma in Biomedical Engineering Technology
- Diploma in Building Construction Works Monitoring & Management
- Diploma in Business Administration

SECTION 2: AWARENESS OF FINANCIAL SERVICES AND INFRASTRUCTURE

This section covers questions about the business owner’s awareness of financial services and infrastructure related to the business.

AFP01: Are you aware of the following financial products? Read out; Multiple mention possible

Bank overdraft: A bank overdraft is the negative balance on a bank account with or without specific penalties. A credit line is a pre-arranged loan that can be used, in full or in part, at discretion and with limited advance warning

Business loan from a bank: the usual business loans available from the banks to businesses.

Invoice discounting or Factoring: Selling your invoices to a factoring company; this company gets your invoices or receivables and has to collect it; it will make a profit by paying you less cash than the face value of the invoice

Micro-Credit (for the business): The extension of very small loans to borrowers who typically lack collateral. Often disbursed in the form of group loans.

Trade credit: This means paying your suppliers at the later agreed date, usually 30, 60 or 90 days after the delivery of the purchased goods or services

Venture capital: Venture capitalists are generally well-off investors, investment banks or other financial institutions providing capital or know-how to enterprises.

Examples of Venture Capital Companies in Zambia:

- Kukula Capital Ltd
- Gabriel Muzeta
- Amano Capital

Angel Investment/Business angel: A business angel is an affluent individual who provides capital for a business start-up, usually in exchange for convertible debt or ownership equity.

Section 2: Awareness of Financial Products

Now I am going to ask you questions about awareness of financial services and products related to your business.

AFP01. Are you aware of the following financial products?

Bank Overdraft
1. Bank overdraft or credit line (for the business)

Yes

No

Business loan
2. Business loan from a bank

Yes

No

Invoice discounting or Factoring
3. Invoice discounting or Factoring

Yes

No

Micro-credit
4. Micro-credit (for the business)

Yes

Public equity: Selling shares of a company to institutional and/or retail investors through a public exchange.

Crowdfunding/ peer to peer lending: Crowdfunding and peer-to-peer lending refer to raising money from unrelated individuals or businesses without a traditional financial intermediary, usually via dedicated online portals. Crowdfunding may take the form of equity, debt, donations or hybrid forms.

Finance Leasing or hire purchase: Obtaining the use of a fixed asset (for example, cars or machinery) in exchange for regular payments, but without the immediate ownership of the asset.

Property Insurance: insures buildings, equipment, inventory, furniture, etc. in the event of damage or theft

Third-party liability insurance: Insures against damages caused by the owner, employees or products to a third party

Sustainable (Social or green) bonds or loans: Debt issued by the business or a loan that finances sustainable projects

Development Finance: This are loans available from development banks such as the African Development Bank. They are tailored to finance investment activities that are in line with a specific developmental agenda of a country where the business will operate. This is usually given as seed capital.

AFP02: Are you aware of the following financial infrastructure? Read out; Multiple mention possible

Warehouse receipting: A warehouse receipt is a document that provides proof of ownership of commodities that are stored in a warehouse, vault, or depository for safekeeping. Warehouse receipts may be negotiable or non-negotiable. Negotiable warehouse receipts allow transfer of ownership of that commodity without having to deliver the physical commodity.

Credit Guarantee scheme: This is a credit scheme involving three parties in the arrangement: the borrower (debtor), the lender (creditor), and the guarantor. Either the borrower or lender may contract with the guarantor to repay the lender if the borrower defaults.

Movable collateral facilities: This refers to the use of various movable assets such as vehicles, equipment etc., as Collateral in secured lending.

AFP02. Are you aware of the following financial infrastructure?

Are you aware of the following financial infrastructure?

Warehouse receipting

Yes

No

Credit Guarantee Scheme

Yes

No

Movable Collateral Facilities

Yes

No

Credit Reference Bureau: A Credit Reference Bureau (CRB) is an institution established to collect and share information about the behavior of borrowers on loan repayment and other payment obligations with the objective of enabling credit providers to have easy access to borrower information.

National Financial Switch: This is a network of shared automated teller machines. A National Switch is a payment gateway that facilitates efficient payment processing and interoperability between the service offering of commercial banks, non-bank financial organizations and various other payment institutions within Zambia.

SECTION 3: BUSINESS DETAILS

This section covers questions business details such as how many businesses owned, type of business etc.

BD01a. How many businesses such as farming, trading, welding or any other business do you own?

The aim of the question is to find out how many businesses the respondent owns. For the respondents who report farming as a business, ensure that the farming produce is mainly or only for sale.

Business: the exchange of goods and services or money for mutual benefit or profit. Businesses range in scale from sole proprietorships to international corporations and can range in size from small to large.

BD01. How many businesses such as farming, trading, welding or any other businesses do you own?

Ensure that the farming produce is mainly for sale and not consumption.

1

BD01b. What is the name of the business?

The aim of the question is to find out the name of the business that the business owner owns. Correctly capture the names of each business owned by the respondents. Where the business does not have a name, type the name of the respondent. If the respondent has more than one business but without names for the businesses, write the name of the respondent followed by 1. For example: Muntu Banda 1 for business 1, Muntu Banda 2 for business 2 etc.

BD01 A. What is the name of the business?

GT Engineering

BD01c. What is the main activity carried out in this business? Describe.....

This question refers to the kind of business or service (industry) carried out at his/her business. Indicate the detailed description of the main activity of the business for all businesses that the respondent owns.

BD01c. What is the main activity carried out in this business [GT Engineering]?

Drilling Boreholes

The description of the economic activity of the establishment is one of the important items to be carefully recorded. The description should be adequately elaborated to enable proper classification and coding of the establishment's activity

during scrutiny and coding stage. Sufficient details of the activity should therefore be given. For instance, it is not sufficient to describe 'a shop' or the name displayed on the signboard of the shop. It is necessary to give a full description, such as 'electrical equipment repair shop'.

It should also be borne in mind that recording of broad description of activity such as 'manufacture of dairy products' will not be sufficient. Greater details such as 'manufacture of milk powder, ice cream powder' or 'manufacture of baby milk food' should be recorded in order to carry out proper coding of industrial activities.

Write down the full description of the economic activity that the business is engaged in. The economic activity of a business is the process of coming up with the final product/service that it provides. For example:

- Konkola Copper Mines PLC mines copper ore. Therefore, the economic activity is 'mining of copper ores.'
- A courier company, which provides courier services within town, has an economic activity which is "Courier services for small parcels" .
- A grocery provides a retailing service. But just stating that it is a retailer is not sufficient. You should describe what it retails in, whether it is a specialised or non-specialised store, etc. For example, "Retail sale of vegetables and fruits in a shop".
- For retailing and wholesale shops indicate whether retail or wholesale and exactly what is sold in the store; e.g., "Retail sale of second-hand clothes and shoes", "retail sale of new clothes", "retail sale of new cars", "retail sale of used cars", "wholesale of a variety of groceries", etc.

For cases where both wholesaling and retailing takes place as one business, indicate the major activity.

BD01e. Is there another activity carried out in this business?

The aim of this question is to find out from the business owner if there is another activity carried out in each of the businesses, they own other than the main activity. For example, if Muntu Banda's business' main activity is Hair salon services, find out if there is another activity carried out in this business other than hair salon services.



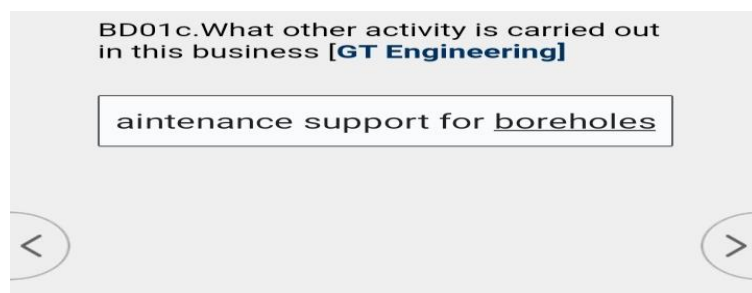
BD01d. Is there another activity carried out in this business [GT Engineering]?

Yes

No

BD01f. What other activity is carried out in this business?

The aim of the question is to find out if the business(es) mentioned in 1b each has other activities that are carried out other than the main activity. Indicate the detailed description of the other activity of the business for all businesses that the respondent owns.



BD01c. What other activity is carried out in this business [GT Engineering]

aintenance support for boreholes

Write down the full description of the economic activity that the business is engaged in. The economic activity of a business is the process of coming up with the final product/service that it provides. For example:

- Konkola Copper Mines PLC mines copper ore. Therefore, the economic activity is 'mining of copper ores.'
- A courier company, which provides courier services within town, has an economic activity which is "Courier services for small parcels" .
- A grocery provides a retailing service. But just stating that it is a retailer is not sufficient. You should describe what it retails in, whether it is a specialised or non-specialised store, etc. For example, "Retail sale of vegetables and fruits in a shop".
- For retailing and wholesale shops indicate whether retail or wholesale and exactly what is sold in the store; e.g., "Retail sale of second-hand clothes and shoes", "retail sale of new clothes", "retail sale of new cars", "retail sale of used cars", "wholesale of a variety of groceries", etc.

For cases where both wholesaling and retailing takes place as one business, indicate the major activity.

BD02. Is this business registered with the following?

This question is aimed at determining the formality of the business. Find out from the respondent if the business he/she owns is registered with any of the following; Local authority (council), Patents and Company Registration Agency (PACRA), Registrar of Cooperatives and Ministry of Finance. Record the appropriate code in the box provided.

BD02 .Is this business (GT Engineering) registered with any of the following?
Local Authority
Yes
No

BD02a. What is the main reason this business is not registered?

This question is aimed at finding out the reason for not registering the business(es) that the respondents own with any of the four (4) business registration institutions in Zambia as mentioned in question 1f.

BD02a. What is the main reason this business (GT Engineering) not registered?

- Complicated / difficult procedure
- Cost is too high
- Lack of registration fees
- Tried but unsuccessful
- I see no benefit
- No time to register
- No action will be taken against me
- Business too small
- I don't know about these regulations
- I don't want them to know how my business is performing
- Other (specify)
- Refused to answer

BD03. Is this business registered with Zambia Revenue Authority (ZRA) for tax purposes?

This question seeks to find out if the business(es) the respondent owns are registered with the Zambia Revenue Authority for business tax purposes.

BD03. Is this business (GT Engineering) registered with ZRA for tax purposes?
Yes
No

BD03a. What is the main reason this business is not registered?

This question is aimed at finding out the reason for not registering the business(es) that the respondents own with the Zambia Revenue Authority (ZRA).

BD03A. What is the main reason business (**GT Engineering**) not registered with ZRA?

Complicated / difficult procedure	<input type="radio"/>
Cost is too high	<input type="radio"/>
Lack of registration fees	<input checked="" type="radio"/>
Tried but unsuccessful	<input type="radio"/>
I see no benefit	<input type="radio"/>
No time to register	<input type="radio"/>
No action will be taken against me	<input type="radio"/>
Business too small	<input type="radio"/>
I don't know about these regulations	<input type="radio"/>
I don't want them to know how my business is performing	<input type="radio"/>
Other (specify)	<input type="radio"/>
Refused to answer	<input type="radio"/>

BD04. Is this business owned by?

This question is aimed at finding out the ownership status of the business(es). Record the appropriate response.

- a) **Family:** refers to a business owned by one or more members of the same family
- b) **Sole Proprietor:** refers to a business owned by one person who has ultimate control of the day-to-day management of the business.

BD04. Is this (**GT Engineering**) business owned by:

Family	<input type="radio"/>
Sole proprietor	<input type="radio"/>
Partnership	<input checked="" type="radio"/>
Co-operative/Group	<input type="radio"/>
Corporate	<input type="radio"/>

- c) **Partnership:** refers to ownership of a business by two persons who may or may not be members of the same family.
- d) **Co-operative/Group:** refers to business ownership by more than one person who have equal share of the business in terms of decision making as well as cost or profit sharing.

BD05. Do you have a written shareholding/partnership agreement?

This question is aimed at finding out the respondents have a written shareholding or partnership agreement. A written shareholding or partnership agreement is a legally binding document

BD05 Do you have a written shareholding /partnership agreement for (**GT Engineering**) ?

Yes	<input checked="" type="radio"/>
No	<input type="radio"/>

which states the level of shareholding of a business in case of ownership of a business by partnership and cooperate.

BD06. What is the percentage of your shareholding? Percent:

This question is aimed at finding out the actual percent shareholding for those owning business through partnerships or cooperate. Ask the respondent their percent share in the business(es) if applicable.

BD06 What is the percentage of your shareholding for (GT Engineering) ?

BD07. What is your shareholding status in this business?

This question is aimed at finding out the shareholding status. Ask the respondent whether they minority, majority or equal shareholders of a business(es).

BD07 What is your shareholding status in this business for (GT Engineering) ?

Majority shareholder

Minority shareholder

Equal Shareholding

- a) Minority Shareholder: refers to shareholders with less than 50 percent shares in a business(es).
- b) Majority Shareholder: refers to shareholders with more than 50 percent shares in a business(es).
- c) Equal Shareholder: refers to shareholders with exactly 50 percent shares of a business.

BD08. Are you involved in the day-to-day management of this business?

This question is aimed at finding out if the respondent is involved in the day-to-day management of his/her business(es).

BD08 Are you involved in the day-to-day management of this business (GT Engineering) ?

Yes

No

BD09. In which year did this business start operations? YEAR YYYY

This question is aimed at finding out from the business owner when each of their business(es) started

BD09 In which year did this business (GT Engineering) start operations?

operations. This is strictly for when the business opened its doors to the public not when the business was setup.

BD10. Where is this business located?

This question is aimed at finding out the physical location of the business(es).

BD10 Where is this business (**GT Engineering**) located?

At home	<input type="radio"/>
At the market	<input type="radio"/>
On the street or by the roadside	<input type="radio"/>
Central Business District	<input checked="" type="radio"/>
In a commercial area other than CBD	<input type="radio"/>
In an industrial/ factory site	<input type="radio"/>
No fixed location	<input type="radio"/>
Plantation/ farm/ garden	<input type="radio"/>
Virtual	<input type="radio"/>
Residential area other than own home	<input type="radio"/>
Other, specify	<input type="radio"/>

BD11. Who owns the premises of this business?

This question is aimed at finding who owns the premises from which the business(es) operates from. Ask the respondent who owns the premises from which their business(es) operates from.

BD11 Who owns the premises of this business (**GT Engineering**)

Owners of this business	<input type="radio"/>
Private landlord	<input checked="" type="radio"/>
Family	<input type="radio"/>
Government/municipality	<input type="radio"/>
Commercial entity	<input type="radio"/>
Other, specify	<input type="radio"/>

BD12. What type of structure does your business operate from?

This question is aimed at finding out the type of structure the business(es) operates from. Record the respondent's response appropriately.

BD12 What type of structure does your business (**GT Engineering**) operate from

Permanent	<input checked="" type="radio"/>
Semi - Permanent e.g. Booths Airtel, Zamtel, MTN	<input type="radio"/>
Temporary	<input type="radio"/>
No structure/open	<input type="radio"/>
Mobile e.g. Vehicle, Cart	<input type="radio"/>
Other Specify...	<input type="radio"/>

BD13. What were you mainly doing before you began this business?

This question is aimed at finding out what the business owner was doing before they started doing any of their businesses.

BD13 What were you mainly doing before you began this business (**GT Engineering**) ?

- Unemployed
- Home maker (Wife/Husband)
- In school, at various levels
- Employed in public sector
- Employed in a similar line of business
- Employed in a different line of business
- Owned and ran a similar business
- Owned and ran an enterprise in another line of business
- Others specify...

BD14. What was the main reason why you started this particular business?

This question is aimed at finding out from the business owner what led them to start a particular business that they currently own.

BD14 What was the main reason for starting this particular business (**GT Engineering**)?

- Prefer self-employment
- Better income
- Could not find employment
- Influenced by advertisement
- High demand/ ready market
- Advised by others
- Family has worked in this business
- Skilled in this activity
- To earn supplementary income
- Passion
- Other specify...

SECTION 4: EMPLOYMENT

This section covers questions about the business's employment and size.

EMP01. Does this business currently employ one or more employees?

This question is aimed at finding out from the business owner if the business he/she owns employees one or more people.

EMP01 Does this business (GT Engineering) currently have one or more employees?

Yes

No

EMP02. How many people are employed in your business as...?

This question is aimed at finding from the business owner how many people work in their business as full-time employees, part-time employees and temporal/casual employees. Record the total for each category of workers.

Full time employees: refers to employees with a formal attachment (verbal or written agreement) to the business working normal hours stipulated by the employer.

Part-time employees: refers to employees whose normal hours of work are less than those of fulltime workers.

Temporary/Casual employees: refers to employees with no formal attachment with the employer. They are usually employed and paid on a daily basis.

EMP03. Of the people who work in your business, how many are?

This question is aimed at finding out the number of employees excluding the business owner by male and female category. Record the number of employees by the categories listed in the questionnaire.

A paid employee: is a worker who holds the type of job defined as 'paid employment' where the individual holds explicit (written or oral) or implicit employment contract that give them a basic remuneration (salary) that is not directly dependent on the revenue of the unit for which they work.

EMP02 How many people are employed in your business as...?

EMP02 Full time employees for (GT Engineering)
Full time employees refers to employees with a formal attachment (verbal or written agreement) to the business working normal hours as stipulated by the employer.

2

EMP02 Part time employees for (GT Engineering)
Part time employees refers to employees whose normal hours of work are less than those of full-time workers.

EMP03. Of the people employed in your business GT Engineering, how many are...?

EMP03 Total for (GT Engineering)

6

EMP03 Males

2

EMP03 Females

4

EMP04. Does your business have seasonal demand for employment?

This question is aimed at finding out from the business owner if his/her business experiences seasonal demand for employment.

EMP05 Does your business(**GT Engineering**) have seasonal demand for employment?

Yes

No

Seasonal-demand for employment refers to employment under contract of employment where the timing and duration of the contract is influenced by seasonal factors including climate, agricultural or business peak cycle. For example, a farmer business owner may need to employ more workers during the rainy season for planting purposes or in the dry season during harvest time.

EMP05. Do you engage extra workers to meet peak demand for your business?

This question is aimed at finding out from the business owner if he/she engages extra workers than usual to meet the peak demand for employment in his/her business.

EMP07 Do you engage extra workers to meet peak demand for your business (**GT Engineering**) ?

Yes

No

SECTION 5: START-UP AND RECORD KEEPING

This section covers questions about the business startup as well record keeping for the business.

S01: What was the main source of start-up capital for your business?

Find out from the respondent the **MAIN** source of start-up capital for their business. Start-up capital is the money a person needs for creating a business. This funding helps the business meet its initial costs, such as equipment or office space.

Cooperatives: A cooperative is an association of persons (organization) that is owned and controlled by the people to meet their common economic, social, and/or cultural needs and aspirations through a jointly-owned and democratically controlled business (enterprise). Examples of cooperatives are Chilimba or Village Banking.

NGOs/ Charity e.g., Church: an organization set up to provide help and raise money for those in need.

Group Guarantee: are groups of low-income entrepreneurs who come together to share and guarantee one another's loans or A microcredit methodology whereby financial services are administered locally rather than centralized in a formal bank.

Microfinance Institution: is a provider of financial services to low-income people who are usually excluded from accessing services provided by the commercial banks. Examples include: Xtenda, Bayport, Madison Finance, FINCA, EFC etc.

Bank: refers to a financial service provider licensed and supervised by the Bank of Zambia to receive deposits and make loans. Commercial banks may also provide financial services, such as wealth management, currency exchange, and safe deposit boxes. Examples include Zanaco, Absa Bank, Indo Zambia Bank, FNB Bank etc.

Money Lender: A money lender is a person who is licensed/regulated under the money lenders act. Generally, individuals who are licensed by the Ministry of Finance.

S01 What was the main source of start-up capital for your business(GT Engineering)?	
Cooperatives	<input type="radio"/>
Government	<input checked="" type="radio"/>
NGOs/Charity funds	<input type="radio"/>
Chilimba/Village Bank	<input type="radio"/>
Microfinance Institution	<input type="radio"/>
Bank	<input type="radio"/>
Other non-bank financial service provider	<input type="radio"/>
Money Lender	<input type="radio"/>
Family/Friend	<input type="radio"/>
Own funds	<input type="radio"/>
Other, specify...	<input type="radio"/>

S02: In what form was the start-up capital for your business?

This question seeks to find out from the business owner in what form his/her startup capital was. Find out from the respondent the form of start-up capital for their business.

S02 In what form was the start-up capital for your business(GT Engineering) ?

- Loan
- Gift/Grant
- Other, specify...

Loan: is money/property/other materials given to another party in exchange for repayment of principle amount usually plus interest.

Gift/ Grant: a sum of money/property/other materials given willingly to someone without need for repayment.

S03: Was this start-up capital in Monetary or Non-Monetary?

Find out from the respondent in which form the start-up capital was.

S03. Was this startup capital Monetary or Non-monetary?

- Monetary
- Non-Monetary

Monetary: refers to money in cash or electronic form.

Non-Monetary: refers to startup capital via things like already bought machinery or equity.

S04: How much was the start-up capital for your business?

Find out from the respondent how much money they spent to start the business. For those that stated non-monetary ask then to tell you the cash equivalent.

S04 How much was the start-up capital for your business (GT Engineering)?
Enter amount in kwacha.

Note: If startup capital amount is unknown, ask for an estimate

5800

S05: Does your business have records of income, expenditure, assets, and liabilities?

Find out from the respondent if the business has records of income, expenditure, assets, and liabilities.

S05 Does your business(GT Engineering) have records of income, expenditure, assets and liabilities?

- Yes
- No

Business Income: Business income is an income earned from business activities for example money realized from selling second hand clothes.

Business Expenditure: business expenses are costs incurred during the course of conducting business activities. Fuel and labour are some examples of business expenses.

Business Asset: A business asset is an item of value owned by a company/business. Business assets come in different categories. They can be physical, tangible goods, such as vehicles, real estate, computers, office furniture, and other fixtures, or intangible items, such as intellectual property.

Liabilities: A liability is something a business or company owes third parties, usually a sum of money. For example, liabilities include a business loan, money owed to suppliers of goods etc.

S06: How do you record your business' records of income, expenditure, assets, and liabilities? Multiple Responses

This question is asked to those who said that they keep records. It is a multiple response question.

Note: do not read the response categories to the respondent.

1. On paper
2. Hand written ledger/ book
3. Receipts/ slips
4. Receipt book
5. Computer using specialised accounting software e.g., Pastel
6. Computer using other unspecialized software e.g., excel
7. Other, specify

S06 How do you record your business' income, expenditure, assets and liabilities?"

Probe Anything else?

On paper	<input checked="" type="checkbox"/>
Hand written ledger / book	<input checked="" type="checkbox"/>
Receipts / slips	<input type="checkbox"/>
Computer using specialized accounting software e.g. Pastel	<input type="checkbox"/>
Computer using other unspecialized software e.g. Excel	<input type="checkbox"/>
Other	<input type="checkbox"/>

S07: Who mainly manages your business' financial records?

The purpose of this question is to establish whether the respondent engages trained personnel to manage the business' financial records. If the response is bookkeeper or accountant, skip to question 8.

S07 Who mainly manages your financial records for (**GT Engineering**)

I do it myself	<input type="radio"/>
Bookkeeper	<input checked="" type="radio"/>
Accountant / Accounts assistant	<input type="radio"/>
A friend	<input type="radio"/>
A family member	<input type="radio"/>
Other	<input type="radio"/>

S07B. Is this person trained to manage financial records?

This question seeks to establish whether the business’ financial records are managed by trained personnel. It is asked to those that indicated that they do it either themselves, a friend, a family member or other in question 7.

S07B Is this person trained to manage financial records?

Yes

No

S08: Are these financial records audited/checked annually by an accredited accountant?

Find out from the respondent if the financial records for the business are audited or checked annually by an accredited accountant.

An **accredited accountant** is someone who is accredited with the Zambia Institute of Chartered Accountants (ZICA).

S08 Are these financial records for (GT Engineering) audited/checked annually by an accredited accountant?

Yes

No

S09: What is the main reason your business does not have records of income, expenditure, assets and liabilities?

This question is asked to those that said that they do not have records of income, expenditure, assets, and liabilities. The purpose of this question is to establish the why the business does not have those records.

S09 What is the main reason your business (GT Engineering) does not have records of income, expenditure, assets and liabilities?

I do not see the need to

Know everything off my head

Do not know how to do it

Fear recording confidential information

It is costly

Other specify...

SECTION 6: BUSINESS PERFORMANCE

This section covers questions about business performance of the various businesses owned.

BP01: Do you monitor or measure business performance?

This question is aimed at finding out from the business owner if they monitor or measure their business's performance.

BP01 Do you monitor or measure your business performance for (**GT Engineering**)?

Yes

No

BP02: In the last 12 months, has your business expanded, remained the same or declined?

This question is aimed at finding out from the business owner whether their business has expanded, remained the same or declined in terms of operations and size.

BP02 In the last 12 months, has your business (**GT Engineering**) expanded, remained the same or declined?

Expanded

Remained the same

Declined

BP03: How did you know that your business has expanded?

This question is aimed at finding out from the business owner how he/she determined that his/her business has expanded.

BP03 How did you know that your business has expanded?

Multiple Response

By increased turnover/sales

By the increased cash in hand/bank

Physical expansion/
opening more branches or
businesses

Capital injection

Improved quality of
products/services

Investment in new
technologies/equipment

Increased popularity of the
brand

Increased customer base

Increased number of
employees

Increased production

Increased Pricing
competitiveness

Others

BP04: How did you know that your business has declined?

This question is aimed at finding out from the business owner how he/she determined that his/her business has declined.

BP04 How did you know that your business has declined?

- Decreased turnover/sales
- The decreased cash in hand/bank
- Downsizing/closure of some branches or businesses
- Lack of capital investment
- Lower quality of products/services
- Decline in popularity of the brand
- Reduced customer base
- Decline in number of employees
- Reduced production
- Reduced Pricing competitiveness
- Others specify

BP05: Do you have plans to expand your business in the next 3 years?

This question is aimed at finding out from the business owner if they have a 3-year plan to expand their business.

BP05 Do you have plans to expand your business (**GT Engineering**) in the next 3 years?

Yes

No

BP05a: Do you intend to expand in the same line of business, different line or both?

This question is a follow up on question BP05 for those who intend to expand their business in 3 years' time in which line of business they would want to expand into.

BP05a Do you intend to expand in the same line of business, different line or both?

In the same line of bussines

In different line of busines

In both, the same line of business and different line of business

BP06: What other line of business do-you intend to expand into?

This question is aimed at finding out from the business owner in which line of business they plan to expand their business in to. Describe the business activity. The description should be as specific as possible. E.g., raising of broiler chickens. Not raising of poultry.

BP06 What line of business do you intend to expand into?

Give a detailed description of line of business

Mineral Exploration and Quarrying

Write down the full description of the economic activity that the business is engaged in. The economic activity of a business is the process of coming up with the final product/service that it provides. For example:

- Konkola Copper Mines PLC mines copper ore. Therefore, the economic activity is ‘mining of copper ores.
- A courier company, which provides courier services within town, has an economic activity which is “Courier services for small parcels” .
- A grocery provides a retailing service. But just stating that it is a retailer is not sufficient. You should describe what it retails in, whether it is a specialised or non-specialised store, etc. For example, “Retail sale of vegetables and fruits in a shop”.
- For retailing and wholesale shops indicate whether retail or wholesale and exactly what is sold in the store; e.g., “Retail sale of second-hand clothes and shoes”, “retail sale of new clothes”, “retail sale of new cars”, “retail sale of used cars”, “wholesale of a variety of groceries”, etc.

For cases where both wholesaling and retailing takes place as one business, indicate the major activity.

SECTION 7: ACCESS TO CREDIT

This section covers questions related to access to finance for each of the business.

AF01: Since 2017, have you applied for a loan for business?

Find out from the respondent if they have applied for a loan for their business since 2017. If the response is “NO” you will answer **AF01a** and skip to have to skip to question **AF17**.

AF01 Since 2017, have you applied for a loan for business (**GT Engineering**)?

Yes

No

AF01a: Why have you not applied for a business loan since 2017?

This question seeks to establish the reasons for not applying for a business loan since 2017.

AF01A. Why have you not applied for a business loan since 2017?

High cost of borrowing (high Interest rate);

Do not have a down payment;

Do not have the right documentation;

Lack of a business plan/proposal

Lack of audited financial statements

No security/collateral;

Income too low;

Too much debt;

No financial history;

Negative credit history;

Non-availability of suitable loan product;

Complicated application procedure;

Business not registered at PACRA

Don't need it:

AF02: How many times have you applied for a loan for business since 2017?

This question seeks to establish the number of times the business owner has applied for a business loan since 2017.

AF02 How many times have you applied for a loan for business (**GT Engineering**) since 2017?

AF03: How many times have you been successful in obtaining a loan for business since 2017?

This question seeks to establish how many times a business owner has been successful in obtaining a business loan for a particular business since 2017.

AF03 How many times have you been successful in obtaining a loan for business (**GT Engineering**) since 2017?

AF03a: Do you have a loan for your business that you are currently repaying?

This question seeks to establish whether the business has a loan which is still being paid back.

AF03A Do you have a loan for your business that you are currently repaying (**GT Engineering**)?

Yes

No

AF03b: How much did you borrow?

This question seeks to find out how much was the business loan which the business currently repaying.

AF03B How much did you borrow? **Enter amount in kwacha.**

AF04: When was the last time you applied for a loan for business?

This question seeks to establish the last the business owner applied for a business loan since 2017. Record the appropriate response.

AF04 When was the last time you applied for a loan for business (**GT Engineering**)?

2017

2018

2019

2020

2021

2022

AF05: The last time you applied for a loan, were you successful?

We want to find if the respondent was successful in their most recent loan application. Ask if the last business loan application was successful.

AF05 The last time you applied for a business loan for (**GT Engineering**), were you successful?"

Yes

No

AF06: When was the last time you successfully obtained a business loan?

In this question we want to establish the date of the last successful business loan for respondents who were not successful in obtaining a loan in question AF04.

AF06 When was the last time you successfully obtained a loan for your business (**GT Engineering**) ?

2017

2018

2019

AF07: Where did you obtain the last loan for business?

This question is asked of those whose loan applications were successful. Choose from the list the answer provided by the respondent. Microfinance institutions refer to those institutions regulated by Bank of Zambia (BOZ). If the respondent says they got a loan from a “microfinance institution” probe to find out the name. If the loan was gotten from 1. Public Service Microfinance Company (PSMFC), Citizens Economic Empowerment Commission (CEEC), 3. Public Service Pension Fund (PSPF) choose “government”.

AF07 Where did you obtain the last loan for your business (**GT Engineering**)?

Cooperative

NGO

Government scheme

Bank

Money Lender

Microfinance institution such as Bayport, FINCA, Goodfellow, Unifi, Izwe

Village bank/ saving group

Family/Friends

Multinational Development Bank such as Africa Development Bank

Other

AF08. Which Government scheme did you obtain the loan for business from?

This question will be asked to those that responded “government” in question 7.

AF08 Which Government scheme did you obtain the loan from?

Youth Empowerment	<input checked="" type="radio"/>
Citizens Economic Empowerment Commission (CEEC)	<input type="radio"/>
Public Service Pension Fund (PSPF)	<input type="radio"/>
Public Service Microfinance Company	<input type="radio"/>
Zambia Development Agency (ZDA)	<input type="radio"/>
Other	<input type="radio"/>

AF09: The last time you were successful in obtaining a loan, what was it mainly for?

We want to find the main purpose of borrowing. A respondent might have used the loan for several purposes. Emphasis that we are looking for the main purpose of getting the loan and record the response you are given.

AF09 The last time you were successful in obtaining a loan for business (**GT Engineering**), what was it **mainly used** for?

Purchase of machinery, tools	<input checked="" type="radio"/>
Restocking products or livestock	<input type="radio"/>
Physical expansion/ opening more branches or businesses	<input type="radio"/>
Operating expenses (salaries, etc.)	<input type="radio"/>
To repay another loan	<input type="radio"/>
To purchase land/ building	<input type="radio"/>
Other	<input type="radio"/>

AF10: What was the main reason for being denied a business loan?

This question seeks to find out from the business owner the reason why they were denied a business loan last time he/she applied for one. Find out the **main** reason and record the answer appropriately.

AF10 What was the main reason the loan for the business (**flow4**) you applied for was denied?

- Did not have a down payment
- Did not have the right documentation;
- No security/collateral
- Income too low
- Too much debt
- No financial history
- Negative credit history
- Other
- Don't know

AF11: Which of the following documents did you not provide?

This question seeks to find out which documents they did not produce when applying for a loan which led to the application for a business loan being denied. We want to know which documents the business owner failed to provide. The KYC “**Know your customer**” required documents include NRC/passport/driver’s license, Pay slip, financial statement, business registration certificate, proof of residence.

AF11 Which of the following documents did you not provide?

- NRC/ passport/ drivers license
- Pay slip
- Financial statements
- Business registration certificate
- Bank Statements
- Proof of residence
- Other

AF12: What are some of the challenges that you face when applying for and/or obtaining loan for your business?

This question is asked of those that indicated that they have not applied for a loan for business since 2017. Remember to select all that apply since this is a multiple answer question.

AF12 What are some of the challenges that you face when applying for/obtaining a loan for your business (GT Engineering)?

Multiple Response

High cost of borrowing (high Interest rate);	<input type="checkbox"/>
Do not have a down payment;	<input checked="" type="checkbox"/>
Do not have the right documentation;	<input type="checkbox"/>
Lack of a business plan/proposal	<input type="checkbox"/>
Lack of audited financial statements	<input checked="" type="checkbox"/>
No security/collateral;	<input type="checkbox"/>
Income too low;	<input type="checkbox"/>
Too much debt;	<input type="checkbox"/>
No financial history;	<input type="checkbox"/>
Negative credit history;	<input type="checkbox"/>
Non-availability of suitable loan product;	<input type="checkbox"/>
Complicated Application Procedure	<input type="checkbox"/>

AF13: I am now going to ask you about your experience with regard to the last loan you got for your business.

Find out in;

1. If the respondent was given a written contract.
2. if the loan agreement terms and conditions were explained to them
3. if the costs associated with the loan were explained to the respondent
4. if they understood all the costs before taking the loan
5. whether the regular installments were similar to what was anticipated.
6. if the documents needed to apply for the loan were easily provided to the lending institution by the respondent.

I am now going to ask you about your experience with regard to the last loan you got for your business.

1. Were you given a written contract?

Yes

No

AF14: From the day you applied for the loan, how long did it take for you to receive the money?

Indicate the number of days, weeks, or months it took for the respondent to receive the money they applied for.

AF14.From the day you applied for the loan, how long did it take for you to receive the money?

Days

Weeks

Months

AF15: Have you ever defaulted on a loan repayment for your business?

Find out from the respondent if they have ever defaulted on a loan repayment for their business. Default is the failure to repay a debt, on a loan or security. A default can occur when a borrower is unable to make timely payments, misses payments, or avoids or stops making payments.

AF15 Have you ever defaulted on a loan repayment for your business (GT Engineering)?

Yes

No

AF16: What was the main reason for defaulting?

This question is asked to those that indicated that they have defaulted on a loan repayment for your business before. Find out from the respondent the MAIN reason for defaulting. If the respondent mentions a number of reasons, politely ask them that you are just interested in what they feel is the main reason for defaulting the loan repayment.

AF16 What was the main reason for defaulting?

I had unexpected expenses and could not pay

I did not think I needed to pay the loan back at that time

People / institution I supply goods or services to did not pay me

I lost my crop / harvest / livestock / products / produce / goods

I did not get a good price for my crop/harvest

My business was not doing well / failed

I was sick and could not make repayments

I did not have money

Other

AF17: Apart from start-up capital, have you ever accessed the following forms of financing for your business?

We would like to determine the initial amount of funds for stating the business. In case the startup capital was in form of assets/equipment, indicate the money equivalent for the assets/equipment.

Gift/ Grant: a sum of money/property/other materials given willingly to someone without need for repayment.

Venture capital: Venture capitalists are generally well-off investors, investment banks or other financial institutions providing capital or know-how to enterprises.

Examples of Venture Capital Companies in Zambia:

- Kukula Capital Ltd
- Gabriel Muzeta
- Amano Capital

Public equity: Selling shares of a company to institutional and/or retail investors through a public exchange.

Crowdfunding/ peer to peer lending: Crowdfunding and peer-to-peer lending refer to raising money from unrelated individuals or businesses without a traditional financial intermediary, usually via dedicated online portals. Crowdfunding may take the form of equity, debt, donations or hybrid forms.

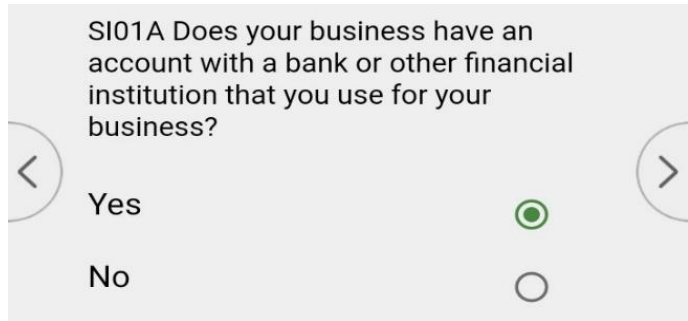
AF17 Apart from start-up capital, have you ever accessed the following forms of financing for your business?	
AF17_1 Gift / Grant	
Yes	<input type="radio"/>
No	<input checked="" type="radio"/>
AF17_2 Private Equity	
Yes	<input type="radio"/>
No	<input checked="" type="radio"/>
AF17_3 Venture Capital	
Yes	<input type="radio"/>
No	<input checked="" type="radio"/>
AF17_4 Private Investor	
Yes	<input type="radio"/>
No	<input checked="" type="radio"/>
AF17_5 Crowd funding	

SECTION 8: SAVINGS AND INVESTMENTS

This section covers questions about the savings and investments of the business.

SI01A: Does your business have an account with a bank/other financial institution that you use for your business?

This question seeks to find out if the business has an account with a bank or other financial institution.



SI01A Does your business have an account with a bank or other financial institution that you use for your business?

Yes

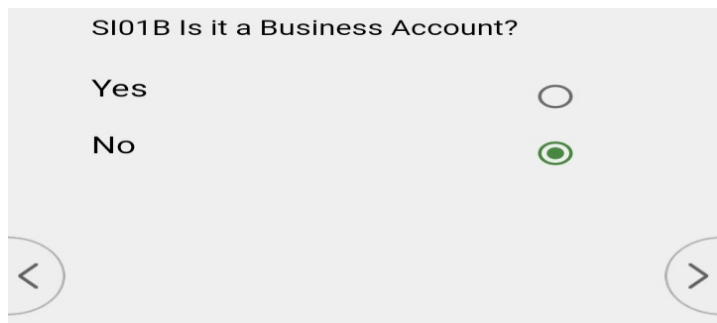
No

SI01B: Is it a business account?

This question seeks to find out if the account the business uses is a business account.

Business account with a bank/other financial institution:

A business account is an arrangement with a bank which allows one to deposit and withdraw money for the business. This is different from a personal account.



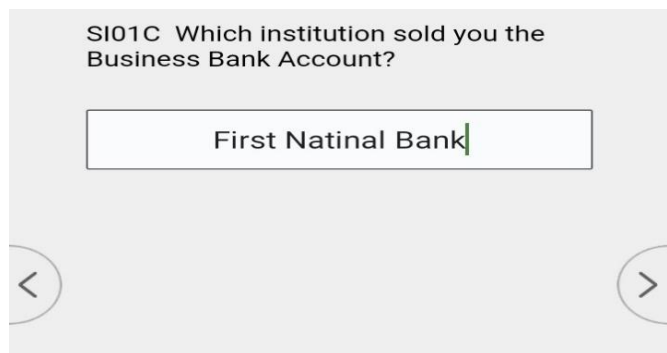
SI01B Is it a Business Account?

Yes

No

SI01C: Which institution(s) sold you the Business Bank Account?

This question seeks to find out which institution sold the business account to the respondent. Find out the name of the institution and type in the space provided in the CAPI. Remember to write the institution name in full, for example First National Bank (FNB).



SI01C Which institution sold you the Business Bank Account?

First Natinal Bank

SI01D: Do you understand the complaints handling procedure at your financial service provider?

The aim of this question is to find out whether the respondents are aware of the complaints handling procedure for any complaints relating to the bank account that they may have with the financial institution/s they are provide the bank account product.

SI01D. Do you understand the complaints handling procedure at your financial service provider?

Yes

No

Not aware

SI01E: How satisfied are you with the quality of services that you receive?

This question seeks to find out how satisfied the business owner was with the quality of services he/she received from the institution that provides the bank account product.

SI01D. On a scale of 1-5, how satisfied are you with the quality of services that you receive?

Where 1= extremely dissatisfied 2= dissatisfied 3=neutral 4=satisfied 5= extremely satisfied.

Extremely dissatisfied

Dissatisfied

Neutral

Satisfied

Extremely satisfied

SI02A: Does your business have Investment in financial instruments?

This question seeks to find out if the business has investment in financial instruments with a financial institution.

SI02A Does your business have Investments in financial instruments?

Yes

No

Investment in financial instruments: involves committing money with the expectation that it will yield some benefits in future. Examples of investment include purchasing land, shares, livestock etc.

SI02B: Which institution(s) sold you the Investment in financial instruments?

This question seeks to find out which institution sold the investment in financial instruments to the respondent. Find out the name of the institution

SI02B Which institution(s) sold you the **Investment** product(s)?

ZANACO

and type in the space provided in the CAPI. Remember to write the institution name in full, for example First National Bank (FNB).

SI02C: Do you understand the complaints handling procedure at your financial service provider?

The aim of this question is to find out whether the respondents are aware of the complaints handling procedure for any complaints relating to the investment in financial instruments that they may have with the financial institution/s.

SI02D: How satisfied are you with the quality of services that you receive?

This question seeks to find out how satisfied the business owner was with the quality of services he/she received from the institution that provides the investment in financial instruments.

SI02C On a scale of 1-5, how satisfied are you with the quality of services that you receive?

Where 1= extremely dissatisfied 2= dissatisfied 3=neutral 4=satisfied 5= extremely satisfied.

Extremely dissatisfied

Dissatisfied

Neutral

Satisfied

Extremely satisfied

SI03A: Does your business have Securities?

This question seeks to find out if the business has Securities with a financial institution.

Securities: refers to a fungible, negotiable financial instrument that holds some type

of monetary value. It represents an ownership position in a publicly-traded corporation via stock; a creditor relationship with a governmental body or a corporation represented by owning that entity's bond; or rights to ownership as represented by an option.

SI03A Does your business have **Securities**?

Yes

No

SI03B: Which institution(s) sold you the Securities?

This question seeks to find out which institution sold the Securities to the respondent. Find out the name of the institution and type in the space provided in the CAPI. Remember to write the institution name in full, for example First National Bank (FNB).

SI03B Which institution(s) sold you the **Securities**?

Madison Finance

SI03C: Do you understand the complaints handling procedure at your financial service provider?

The aim of this question is to find out whether the respondents are aware of the complaints handling procedure for any complaints relating to the Securities that they may have with the financial institution/s.

SI03D: How satisfied are you with the quality of services that you receive?

This question seeks to find out how satisfied the business owner was with the quality of services he/she received from the institution that provides the Securities.

SI03C On a scale of 1-5, how satisfied are you with the quality of services that you receive?

Where 1= extremely dissatisfied 2= dissatisfied 3=neutral 4=satisfied 5= extremely satisfied.

Extremely dissatisfied

Dissatisfied

Neutral

Satisfied

Extremely satisfied

SI04A: Does your business have Insurance?

This question seeks to find out if the business has Insurance with a financial institution.

Insurance: is a legal agreement between the insurance company and an individual, where the insurance company agrees to compensate the insured individual for any losses that may arise from the occurrence of specific events. Examples include motor vehicle insurance.

SI04A Does your business have Insurance?

Yes

No

SI04B: Which institution(s) sold you the Insurance products?

This question seeks to find out which institution sold the Insurance product to the respondent. Find out the name of the institution and type in the space provided in the CAPI. Remember to write the institution name in full, for example Madison Insurance Company.

SI04B Which institution(s) sold you the **Insurance** product(s)?

Prudential Insurance

SI04C: Do you understand the complaints handling procedure at your financial service provider?

The aim of this question is to find out whether the respondents are aware of the complaints handling procedure for any complaints relating to the Insurance products that they may have with the financial institution(s).

SI04D: How satisfied are you with the quality of services that you receive?

This question seeks to find out how satisfied the business owner was with the quality of services he/she received from the institution that provides the Insurance products.

SI04C On a scale of 1-5, where 1= extremely dissatisfied 2= dissatisfied 3=neutral 4=satisfied 5= extremely satisfied. How satisfied are you with the quality of services that you receive?

Where 1 = extremely dissatisfied 2= dissatisfied 3=neutral 4=satisfied 5= extremely satisfied.

Extremely dissatisfied

Dissatisfied

Neutral

Satisfied

Extremely satisfied

SI05A: Does your business have Savings account?

This question seeks to find out if the business has Savings account with a financial institution.

SI06A Does your business have a Savings Account?

Yes

No

SI05B: Which institution(s) sold you the Savings account?

This question seeks to find out which institution sold the Savings account to the respondent. Find out the name of the institution and type in the space provided in the CAPI. Remember to write the institution name in full, for Zambia National Commercial Bank (Zanaco).

SI06B Which institution(s) sold you the **Savings Account**?

Absa Bank

SI05C: Do you understand the complaints handling procedure at your financial service provider?

The aim of this question is to find out whether the respondents are aware of the complaints handling procedure for any complaints relating to the Savings account that they may have with the financial institution(s).

SI05D: How satisfied are you with the quality of services that you receive?

This question seeks to find out how satisfied the business owner was with the quality of services he/she received from the institution that provides the Savings account.

SI06C On a scale of 1-5, how satisfied are you with the quality of services that you receive?

Where 1= extremely dissatisfied 2= dissatisfied 3=neutral 4=satisfied 5= extremely satisfied.

Extremely dissatisfied

Dissatisfied

Neutral

Satisfied

Extremely satisfied

SI06A: Does your business have Mobile Money account?

This question seeks to find out if the business has Mobile Money account with a financial institution.

Mobile money account: allows users to make money transfers e.g., sending and receiving money using the mobile phone.

SI05A Does your business have a Mobile Money Account?

Yes

No

SI06B: How satisfied are you with the quality of services that you receive?

This question seeks to find out how satisfied the business owner was with the quality of services he/she received from the institution that provides the Mobile Money account.

SI05B On a scale of 1-5, how satisfied are you with the quality of services that you receive?

Where 1= extremely dissatisfied 2= dissatisfied 3=neutral 4=satisfied 5= extremely satisfied.

Extremely dissatisfied

Dissatisfied

Neutral

Satisfied

Extremely satisfied

Other Definitions:

Commercial Banks: refers to a financial institution licensed and supervised by the Bank of Zambia to receive deposits and make loans. Commercial banks may also provide financial services, such as wealth

management, currency exchange, and safe deposit boxes. Examples include Zanaco, Absa Bank, Indo Zambia Bank, FNB Bank etc.

Micro-Finance Institution: refers to an organization that offers financial services to low-income populations. Almost all Microfinance institutions give loans to their members, and may offer insurance, deposit and other services. Examples would include Madison Finance, Bayport, Xtenda etc.

Building Society: refers to a financial organization which pays interest on investments by its members and lends capital for the purchase or improvement of houses.

Capital market operators such as stock broker, fund manager, Investment adviser

1. A **broker** is a person or institution with authority to buy and sell securities for investors.
2. **Fund manager** is a person or institution with authority to manage investments on behalf of a fund (such as a pension fund or an insurance company).

3. **An investment advisor** is a person or institution with authority to make investment recommendations.

Insurance providers are companies that in the business of providing insurance products and services such as agriculture insurance.

Bank of Zambia is the Central Bank of the Republic of Zambia that ensures appropriate monetary policy formulation and implementation; provide banking services to Government, commercial banks and acts as Settlement Agent; license, regulate and supervise banks and financial service institutions; ensure a safe and sound financial system and; manage the banking, currency and payment systems operations of the Bank of Zambia.

SI07. What do you mainly do with the profit you make in your business?

This question seeks to find how business profits are utilized by business owners.

Stock: is equity in an organization.

Government securities are debt instruments issued by the Government of Zambia through the Bank of Zambia. By issuing these instruments, the Government is borrowing money from the buyers of the debt instruments. These debt instruments are in the form of **Treasury bills** and **Government bonds**. The Zambian Government is obliged to pay the holder of the Treasury bill or Government bond a fixed sum of money on the maturity date of the instrument. Thus, when you purchase Government securities, you are lending your money to the Zambian Government.

SI07 What do you **mainly** do with the profit you make in your business?

- Pay for household expenses, bills, school fees, etc
- Buy stock
- Reinvest in business equipment technology, agricultural inputs
- Buy buildings or land
- Invest in other businesses/ start new businesses
- Invest in Treasury Bills / Government Bonds.
- Buy livestock eg. Cattle
- Save the profit/money
- Expanding the business
- Other, specify

SECTION 9: INCOME AND EXPENDITURE

This section covers questions related to the income and expenditure of the business.

Since many people are not comfortable talking about how much money they have. Approach this section with caution and tact. Assure the respondent that the answers they give will be confidential and are for survey purposes only.

IE01: How do you record the income you make for your business? Is it daily, weekly, monthly or annually?

This question seeks to find out whether the respondent will find it easy to share their income from the business annually, monthly, or weekly. If the respondent refuses or does not know proceed to ask them Question 1a for the range of income or sales.

Business Income: Business income is an income earned from business activities for example money realized from selling second hand clothes.

IE01 How do you record the income you make for your business (**GT Engineering**). Is it daily, weekly, monthly or annually?

- Daily
- Weekly
- Monthly
- Annually
- Refused

IE01a: What are the average sales/income for your business?

This question seeks to find out from the business owner their business's average sales or income. Enter the amount. This could be annually, monthly, or weekly averages and amount given should be in kwacha. If the respondent gives an amount in foreign currency, convert into kwacha at the current rate.

IE01a What are the Daily average sales/income for your business (**GT Engineering**)? Enter amount in kwacha.

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IE02: How do you record the expenditure you make for your business? Is it daily, weekly, monthly or annually?

This question seeks to find out whether the respondent will find it easy to share their expenditure from the business annually, monthly, or weekly. If the respondent refuses or does not know proceed to ask them Question 1a for the range of expenditure.

Business Expenditure: business expenses are costs incurred during the course of conducting business activities. Fuel and labour are some examples of business expenses.

IE02 How do you record expenditure for your business? Is it daily, weekly, monthly or annually?

Daily	<input type="radio"/>
Weekly	<input type="radio"/>
Monthly	<input checked="" type="radio"/>
Annually	<input type="radio"/>
Refused	<input type="radio"/>

IE02a: What are the average expenses related to your business?

This question seeks to find out from the business owner their business's average expenses. Enter the amount. This could be annually, monthly, or weekly averages and

IE02a What are the Monthly average expenses related to your business? Enter amount in kwacha.

85558

amount given should be in kwacha. If the respondent gives an amount in foreign currency, convert into kwacha at the current rate.

IE03: On average, what is the highest monthly cost to your business?

This question seeks to establish what the respondent feels is highest average monthly cost. If the response is not part of the answer categories, choose other and specify.

IES03 On average, what is the highest monthly cost to your business (GT Engineering)? Enter amount in kwacha.

- Utility bills e.g. electricity/ power, water charges
- Rent
- Labour
- Transportation
- Taxes
- Levies
- Fuel
- Equipment hire
- Other, specify

IE03b: On average, how much do you spend on (response in IE03)?

For each cost mentioned ask in question **IE03** how much the business owner spends on the item.

IES03b How much do you spend on Labour?? Enter amount in kwacha.

SECTION 10: BUSINESS ASSETS

This section covers questions about the assets that the businesses own. The purpose of this section is to have an inventory of assets the business own.

The question you will be required to ask is

AST01: Which assets in functional state does your business currently?

This question is aimed establishing what assets the various businesses own. These assets have to be in a functional/working state and should be used by the business and not anywhere else. Ask the respondents to provide you with all their business assets and enter them by typing using the tablet.

Once the respondent gives you all their business assets and verifying that they have exhausted their business assets list, type **“DONE”**. This will signify that there are no more assets to be listed and **CAPI** will take you to the next question in the section.

If the business does not own any assets, enter **“NONE”** and go to next section.

AST01 Enter the first asset.
Enter 'NONE' if business does not have a single asset.

DrILLING MACHINE

AST01 Enter the third asset.
Enter 'DONE' if there are no more assets owned by the business.

DONE

Business asset: A business asset is an item of value owned by a company/business. Business assets come in different categories. They can be physical, tangible goods, such as vehicles, real estate, computers, office furniture, and other fixtures, or intangible items, such as intellectual property.

AST02: Does this business own a piece land?

This question is aimed at finding out if the business owns a piece of land. The size of the land does not matter. Ask the respondent if the business owns a piece of land and record the appropriate response.

AST02. Does this business own a piece of land

Yes

No

AST02B: Does this land have a title deed?

This question is asked to the business owners who said they own a piece of land. It seeks to find out if the piece of land they own has a title deed or not. Find out from the respondent and record the appropriate response.

AST02. Does this land have a title deed?

Yes

No

AST03: Does this business own a building?

This question is aimed at finding out if the business owns a building. Ask the respondent if the business owns a building and record the response.

AST03. Does this business own a building?

Yes

No

AST03B: Does this building have a title deed?

This question is asked to the business owners who said they own a building. It seeks to find out if the building they own has a title deed. Find out from the respondent and record the response.

AST03. Does this buidling have a title deed?

Yes

No

SECTION 11: ACCESS TO MARKET

This section covers questions about access to market for the business's products, produce and services.

AM01: Where do you mainly sell your products/produce/services?

This question is aimed at finding out from the business owner where they sell their business's products, produce or services. Those that say that they sell the product outside the country, proceed to ask which country they normally sell products or service.

AM01 Where do you mainly sell your products, produce or services?

- At home/ the farm/ business premises
- Outside home/ the farm but within the community
- Outside the community but within the district
- Outside the district
- Outside the country
- Other, specify

AM01a: What is your main mode of transport to the market for your product, produce or service?

This question seeks to find out from the business owner their main mode of transport to the market where they sell their business's products, produce or services. Choose the mode the respondent tells you. If he/she uses more than one, indicate the **main mode** of transporting the product, produce or service.

AM01a What is your main mode of transport to the market for your product, produce or service (GT Engineering)?

- By foot
- Bicycle
- Motor cycle
- Vehicle
- Train
- Boat
- Aircraft
- Scotch cart
- Other, specify

AM01b: How long do you take to get to the market where you sell your product, produce or service?

This question seeks to find out from the business owner how long it takes them to get to the market where they sell their products, produce or services. choose the time unit the respondent picks and record.

AM01B How long do you **usually** take to get to the market where you **mainly** sell your product, produce or service?

- Minutes
- Hours
- Days

AM01c: State the country to which you normally sell your products/produce/services?

This question is aimed at finding out from the business owner where they sell their business's products, produce or services. Those that say that they sell the product outside the country, proceed to ask which country they normally sell products or service.

AM02: Who are your main clients?

This question seeks to find out from the business owner who the main clients of his/her business's products, produce or services are.

Small businesses refer to individual traders who buy in small quantities for resale.

Large businesses are these are big businesses who buy in bulk for wholesaling.

Households: individuals who buy for consumption

Export market refers to customers from other countries.

AM02 Who are your main clients (GT Engineering)

- Individuals / households
- Small businesses
- Large businesses
- Export market
- Government
- Co-operative
- Other specify

AM03: How do you advertise this business's products, produce or service?

This question seeks to find out from the business owner how they advertise their business's products, produce or service. This is a multiple response question, so make sure to prompt the respondent for more responses. You could do this by asking "Anything else?"

AM03 How do you advertise this business' (GT Engineering) products, produce or services? Multiple response

- Verbal
- Posters or fliers
- Radio
- TV
- Newspaper
- Magazines
- Bill boards
- Website
- Social media e.g. Facebook, WhatsApp, twitter
- Referral marketing
- Announcement at public meetings/ religious meetings
- Public Address System
- SMS

AM04: What is the main mode of sale for this business' products/produce/services?

This question seeks to find out from the business owner on whether the business mainly sells its products, produce, services on a payment on delivery basis, credit or advance payment basis.

Payment on delivery: refers to payment upon receiving the product/produce or services. For example, many small and large shops such as shoprite sale their products/produce on payment on delivery basis.

Credit sale: refers to payments in future. For example, a supplier of milk to Parmalat sale their milk on credit sale.

Advance payment: refers to payment before delivery of products/produce/services.

AM04 What Is the main mode of sale for this business(**GT Engineering**) 's products/ produce/ services?

Payment on delivery	<input type="radio"/>
Credit sale	<input type="radio"/>
Advance payment	<input checked="" type="radio"/>
Other, specify	<input type="radio"/>

AM05: How do your customers normally pay for the business' product, produce or service?

This question seeks to find out from the business owner how their customers normally pay for the products, produce or services. Find out whether they pay in cash, using mobile money, point of sale (Swiping), Bank transfer, cheque or other means.

AM05 How do your customers **usually** pay for the business(**GT Engineering**) product, produce or service?

Cash	<input checked="" type="radio"/>
Mobile money	<input type="radio"/>
Point of Sale (Swiping)	<input type="radio"/>
Bank transfer	<input type="radio"/>
Cheque	<input type="radio"/>
Other, specify	<input type="radio"/>

AM06: Does this business face challenges in accessing the market (customers)?

This question seeks to find out from the business owner if they face any market access constraints.

AM06 .Does this business (**GT Engineering**) face challenges in accessing the market?

Yes	<input checked="" type="radio"/>
No	<input type="radio"/>

AM06a: What are some of the challenges you encounter in accessing the market for this business' products/produce/services?

This question seeks to find out from the business owner what constraints they face when accessing the market for their business's products/produce/services. There are a number of factors that can be a challenge for accessing the market. By market we meaning accessing customers and not just a physical location. These may range from infrastructure challenges such as poor roads to economic ones like uncompetitive prices.

AM06a What are some of the challenges you encounter in accessing market for this business (GT Engineering) products/produce/services?

Bad road network	<input checked="" type="checkbox"/>
Stringent product certification measures	<input checked="" type="checkbox"/>
Lack of storage facilities	<input checked="" type="checkbox"/>
Long distances to the nearest market	<input type="checkbox"/>
Uncompetitive prices	<input type="checkbox"/>
Cheap foreign imports	<input type="checkbox"/>
Lack or Inadequate information on markets	<input type="checkbox"/>
Poor ICT Infrastructure	<input type="checkbox"/>
Too many suppliers	<input type="checkbox"/>
Inadequate trading place	<input type="checkbox"/>
Other, specify	<input type="checkbox"/>

AM07: Are you a member of any business association?

This is a Yes/No answer question. This question seeks to find out from the business owner if he/she belongs to any business association.

AM07 Are you a member of any business associations?

Yes	<input checked="" type="radio"/>
No	<input type="radio"/>

AM08: Which business association(s) related to this line of business do you belong to? Multiple response

This question seeks to find out from the business owner what type of business associations they belong to. If the respondent says that they belong to an association, ask them to provide you with the name of the association and record in the appropriate association among the answer categories provided.

AM08 Which business association(s) related to this line of business do you belong to?

Multiple response.

Zambia National Farmers Union	<input type="checkbox"/>
Contractors and Suppliers Associations	<input checked="" type="checkbox"/>
Zambia Chamber of Small and Medium Business Associations (ZCSMBA)	<input type="checkbox"/>
Zambia Chambers of Commerce and Industry (ZACCI)	<input type="checkbox"/>
Zambia Association of Manufacturers (ZAM)	<input type="checkbox"/>
Zambia Export Growers Association (ZEGA)	<input type="checkbox"/>
Dairy Association of Zambia	<input type="checkbox"/>
Zambia National Marketeers Association (ZANAMA)	<input type="checkbox"/>
Transporters Association	<input checked="" type="checkbox"/>
Cross boarder traders Association	<input type="checkbox"/>
Other, specify	<input type="checkbox"/>

AM09: What kind of benefits do you get from the business association(s) you belong to? Multiple response

This question seeks to find out from the business owner what kind of business support they get from the business association to which they belong. Ask the type of support they get if any.

AM09 What kind of benefits do you get from the business association you (**GT Engineering**) belong to?

Information about the market	<input checked="" type="checkbox"/>
Financial support (Grant/ Cash/loan)	<input type="checkbox"/>
Advocacy /present our needs to higher authority	<input type="checkbox"/>
Networking/ meeting other business people	<input type="checkbox"/>
Agricultural services & support	<input type="checkbox"/>
Personal development/ advice	<input type="checkbox"/>
Negotiate prices, rates for services as a group	<input type="checkbox"/>
Capacity Building	<input checked="" type="checkbox"/>
Access to storage facilities	<input type="checkbox"/>
Access to inputs	<input type="checkbox"/>
Other specify	<input type="checkbox"/>

AM10: Do you import raw materials, products, or services for your business?

This question seeks to find out from the business owner if they import raw materials, products, or services for their business.

AM10 Do you import raw materials, products or services for your business (GT Engineering)?

Yes

No

AM11: State the country from which you normally import your raw materials, products or services?

This question seeks to find out from the business owner which country they import the raw materials, products or services for their business.

AM11 State the country from which you mainly import your raw materials, products or services for (GT Engineering)?

Afghanistan

Albania

Algeria

Andorra

Angola

Anitqua and Barbuda

Argentina

Armenia

Australia

Austria

Azerbaijan

Bahamas

Bahrain

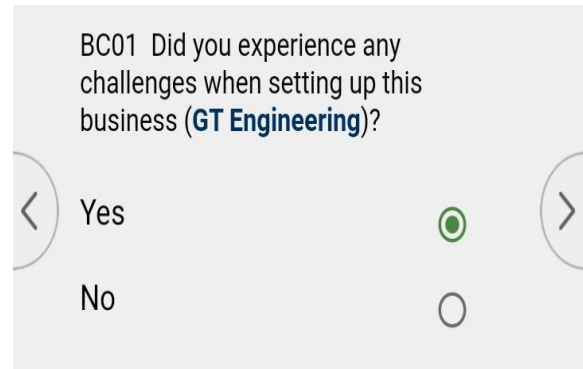
Bangladesh

SECTION 12: BUSINESS CHALLENGES

This section will cover questions related to challenges that the business faces.

BC01: Did you experience any challenges when setting up this business?

This question seeks to find out if the business owner experienced challenges when setting up the business. The challenges have to be business related such as lack of adequate capital for business startup, business registration process etc.



BC01 Did you experience any challenges when setting up this business (GT Engineering)?

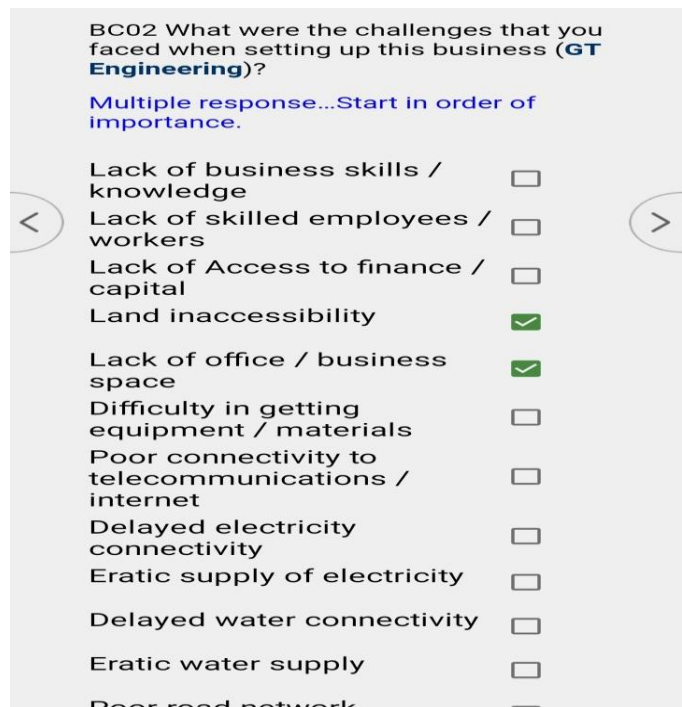
< Yes No >

BC02: What were the challenges that you faced when setting up this business?

This question is asked to those that had experienced a challenge when setting up the business. It seeks to establish what challenges the business owner experienced when setting up the business. Select the appropriate challenges as reported by the respondent.

Note: ask the respondent to state the challenges in order of importance.

Do not read out the response category, select ALL the challenges the respondent will tell you is currently facing.



BC02 What were the challenges that you faced when setting up this business (GT Engineering)?

Multiple response...Start in order of importance.

Lack of business skills / knowledge	<input type="checkbox"/>
Lack of skilled employees / workers	<input type="checkbox"/>
Lack of Access to finance / capital	<input type="checkbox"/>
Land inaccessibility	<input checked="" type="checkbox"/>
Lack of office / business space	<input checked="" type="checkbox"/>
Difficulty in getting equipment / materials	<input type="checkbox"/>
Poor connectivity to telecommunications / internet	<input type="checkbox"/>
Delayed electricity connectivity	<input type="checkbox"/>
Erratic supply of electricity	<input type="checkbox"/>
Delayed water connectivity	<input type="checkbox"/>
Erratic water supply	<input type="checkbox"/>
Poor road network	<input type="checkbox"/>

BC03: What are the major challenges this business is currently facing? Multiple mention

This question seeks to find out the major challenges the business owner is currently experiencing in the ongoing business operation. The challenges have to be business related.

BC03 What are the major challenges currently facing this business(GT Engineering)?

Multiple mention

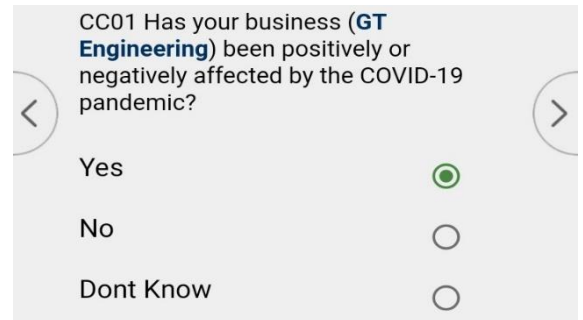
High Electricity Cost	<input type="checkbox"/>
High Fuel Cost	<input checked="" type="checkbox"/>
High cost of inputs / raw materials	<input type="checkbox"/>
Inaccessible raw materials / inputs	<input type="checkbox"/>
Difficulty in obtaining credit	<input type="checkbox"/>
Lack of alternative power	<input type="checkbox"/>
Inadequate capital	<input type="checkbox"/>
Power interruption	<input type="checkbox"/>
High Taxes	<input type="checkbox"/>
Interference from authorities	<input type="checkbox"/>
Covid 19 restrictions	<input type="checkbox"/>
High rental costs	<input type="checkbox"/>
Difficulty in obtaining export	<input type="checkbox"/>

SECTION 13: COVID AND CLIMATE CHANGE

This section covers question on the impact of COVID-19 and climate change on business.

CC01: Has your business been positively or negatively affected by the COVID-19 pandemic?

In this question we want to find out from the respondent if the business has been positively or negatively affected by the COVID-19 Pandemic. If the answer to this question is “Yes”, ask how the business was affected in the CC02.



CC01 Has your business (GT Engineering) been positively or negatively affected by the COVID-19 pandemic?

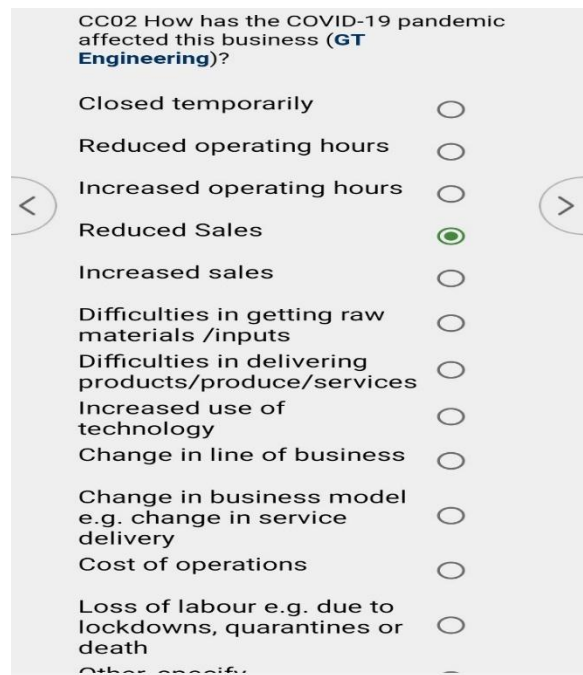
Yes

No

Dont Know

CC02: “How has the COVID-19 pandemic affected the business?”

This question is asked to the business owner who has been affected by the COVID – 19 Pandemic. It seeks to find out how the COVID – 19 Pandemic has affected the business.



CC02 How has the COVID-19 pandemic affected this business (GT Engineering)?

Closed temporarily

Reduced operating hours

Increased operating hours

Reduced Sales

Increased sales

Difficulties in getting raw materials /inputs

Difficulties in delivering products/produce/services

Increased use of technology

Change in line of business

Change in business model e.g. change in service delivery

Cost of operations

Loss of labour e.g. due to lockdowns, quarantines or death

Other specific

CC03: In the last 12 months, did your business experience the effects of any of the following due to climate change?

This question measures the effects of climate change. Climate change refers to long-term shifts in temperatures and weather patterns. These shifts may be natural, such as through variations in the solar cycle. Human activities have been the main driver of climate change, primarily due to burning fossil fuels like coal, oil and gas.

The shifts in temperatures and weather patterns will be captured if the respondent mentions that they experience either a drought/dry spell, heat wave, storms/floods/excess rainfall, extended low temperatures or other climate related events.

CC03 In the last 12 months, did your business experience the effects of any of the following due to climate change?

1. Droughts / Dry Spell	
Yes	<input checked="" type="radio"/>
No	<input type="radio"/>
2. Heat wave	
Yes	<input checked="" type="radio"/>
No	<input type="radio"/>
3. Storms / Floods / Excess rainfall	
Yes	<input type="radio"/>
No	<input checked="" type="radio"/>
4. Extended low temperatures	
Yes	<input type="radio"/>
No	<input checked="" type="radio"/>
5. Other climate related events	
Yes	<input type="radio"/>
No	<input checked="" type="radio"/>

CC04: Did this business experience any hardships as a result of the occurrences mentioned in the previous question?

This is a follow through question to the previous question. We want to find out what hardships the business experience as a result of the effects of climate change mentioned in the previous question. Read out what the respondent experienced and record accordingly.

CC04 Did this business (flow4) experience the following hardships as a result of ; **Droughts / Dry Spell; Heat wave?**

Loss of crops	<input type="checkbox"/>
Loss of livestock	<input type="checkbox"/>
Loss of inventory	<input type="checkbox"/>
Loss of business	<input type="checkbox"/>
Rise in cost of production e.g. inputs, transport, electricity, interest rates	<input checked="" type="checkbox"/>
Destruction or damage to business premises	<input checked="" type="checkbox"/>
Disruptions in supply chains	<input type="checkbox"/>
Delay in accessing inputs	<input type="checkbox"/>
Loss of revenue	<input type="checkbox"/>
Load shedding	<input type="checkbox"/>
Employed Alternative	<input type="checkbox"/>

CC05: How did this business deal with the hardships mentioned in question CC04? Multiple mention

This question seeks to find the mitigating measure taken by the respondent to lessen the effect of the hardship mentioned in the previous question. Choose from the answer category provided what the respondent tells you. If it is not part of the answers provided record it on other and specify. Note that this multiple response question and the respondent might choose one or more answers.

CC05 How did this business (GT Engineering) deal with the ; **Droughts / Dry Spell?**

Claimed Insurance	<input checked="" type="checkbox"/>
Cut down expenses	<input type="checkbox"/>
Used retained earnings / savings for the business	<input type="checkbox"/>
Relied on money from family / friend	<input type="checkbox"/>
Missed a loan repayment	<input type="checkbox"/>
Borrowed money from a bank	<input type="checkbox"/>
Borrowed money from non-bank financial institutions	<input type="checkbox"/>
Borrowed money from Savings group, village bank or chilimba	<input type="checkbox"/>
Borrowed money from money lender e.g. kaloba / shylock	<input type="checkbox"/>
Sold something to get money	<input type="checkbox"/>
Government assistance	<input type="checkbox"/>
Received assistance from	<input type="checkbox"/>

CC06: What type of financial product are you most willing to take-up to protect your business against climate-related events?

In this question we want to find out the financial product the respondent is willing to take up to protect their business against climate related events.

CC06. What type of financial product(s) are you most willing to take-up to protect your business (**GT Engineering**) against climate-related events?

Savings with financial / payment service provider	<input checked="" type="radio"/>
Insurance	<input type="radio"/>
Investment	<input type="radio"/>
Credit product	<input type="radio"/>
Other, specify	<input type="radio"/>
None	<input type="radio"/>

CC07: What is the main reason why you are not willing to spend money to protect your business against climate-related events?

This question seeks to find out from the business owner why he/she is not willing to spend money to protect his/her business(es) against climate-related events. Probe for reasons and record appropriately.

CC07. What is the main reason why you are not willing to spend money to protect your business(**flow4**) against climate-related events?

Lack of money	<input type="radio"/>
Do not need it	<input checked="" type="radio"/>
Rely on family and friends to assist	<input type="radio"/>
Rely on government assistance	<input type="radio"/>
Other, specify	<input type="radio"/>

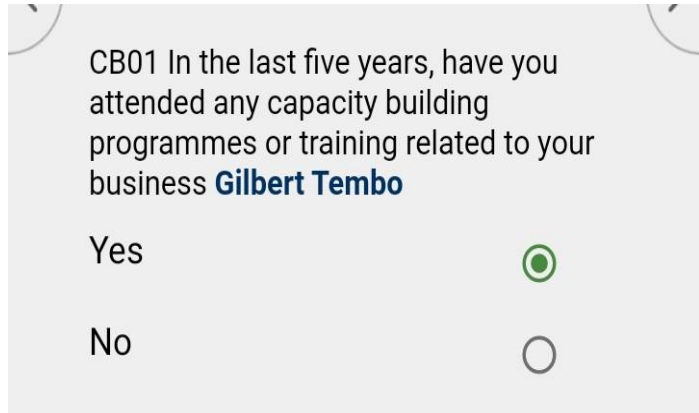
SECTION 14: CAPACITY BUILDING

This section covers questions about the capacity building that the owner of the business might have undertaken in the last 5 years.

CB01: In the last five years, have you attended any capacity building programmes or training related to your business?

Here we want to find if the owner of the business has acquired any capacity building programs or training in the past five years from the time of interview. Note that this training, has to be related to the business. Additionally, if the respondent has attained some academic qualification

at a tertiary institution or vocation training in the last five year and is relevant to the business, you will have to choose yes to this question.



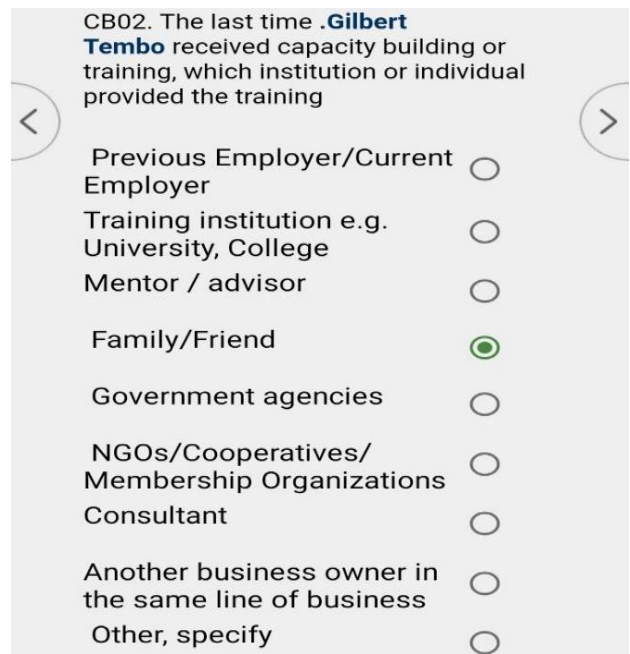
CB01 In the last five years, have you attended any capacity building programmes or training related to your business **Gilbert Tembo**

Yes

No

CB02: The last time you received capacity building or training, which institution or individual provided the training?

Find out from which institution or individual the responded received this capacity building from.



CB02. The last time **Gilbert Tembo** received capacity building or training, which institution or individual provided the training

Previous Employer/Current Employer

Training institution e.g. University, College

Mentor / advisor

Family/Friend

Government agencies

NGOs/Cooperatives/ Membership Organizations

Consultant

Another business owner in the same line of business

Other, specify

CB03: Did the last capacity building or training you received have a positive impact on the business?

This question is a perceptive question, and we want to find out from the respondent if the capacity building or training received has had a positive impact on the running of the business.

CB03. Did the last capacity building or training **Gilbert Tembo** received have a positive impact on your business?

< Yes >

No

SECTION 15: BUSINESS CLOSURE

This section covers questions about any of the businesses that that closed down due to various reasons.

BCL01: In the last five years, has any of your other business(es) closed down

Find out from the business owner if any of their business(es) had closed down in the last five years. If the response is No, end the interview.

BCL01 **Gilbert Tembo** In the last five years, did any of your businesses **Close Down**?

Yes

No

BCL02: Did the last capacity building or training you received have a positive impact on your business?

This question seeks to find out from the business owner some of the reasons his/her business closed down.

Do not read out the response categories, let the respondent tell give you the reasons.

Note: prompt the respondent by asking “anything else”.

If the response given by the respondent is not part of the listed responses, select other and specify.

BCL02 What are some of the reasons your other business(es) closed down?

Too few customers

Too many competitors

Lack of operating funds

Lack of inputs or raw materials

Legal problems

Started another business activity

Lack of skilled workforce

Business debts

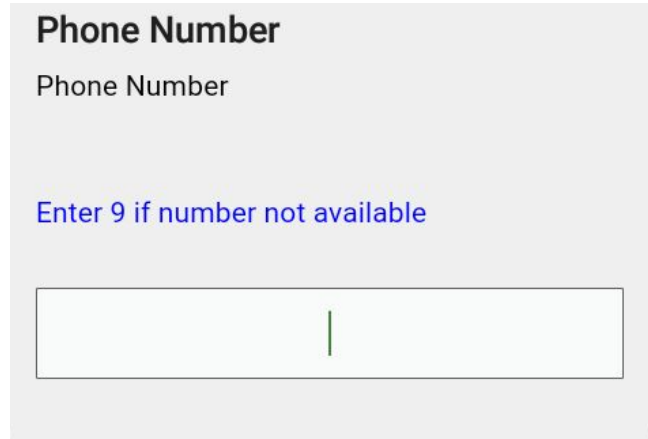
Increasing operating costs

Other, specify

ENDING THE INTERVIEW

PHONE NUMBER

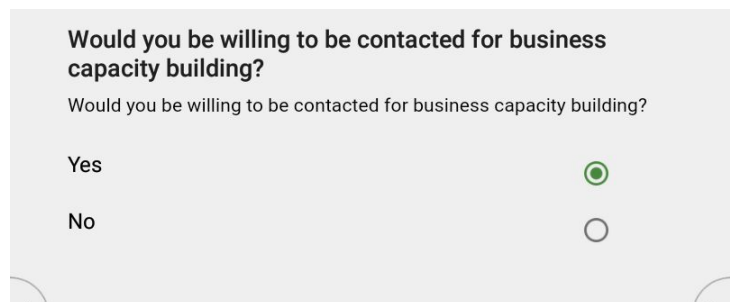
Type the business owner's phone number. If the business owner does not have a phone number enter 9.



The screenshot shows a survey question titled "Phone Number". Below the title is the label "Phone Number". A blue instruction text reads "Enter 9 if number not available". Below this is a text input field with a vertical cursor in the center.

WILLINGNESS TO BE CONTACTED FOR BUSINESS CAPACITY BUILDING.

This question seeks to find out from the business owner if they would be willing to be contacted for business capacity building



The screenshot shows a survey question titled "Would you be willing to be contacted for business capacity building?". Below the title is the same question text. There are two radio button options: "Yes" with a selected green radio button, and "No" with an unselected white radio button.

APPENDIX 1: CODES FOR MAJOR FIELDS OF STUDY

ISCED Fields of Education and Training 2013
00 Generic programmes and qualifications
001 Basic programmes and qualifications
002 Literacy and numeracy
003 Personal skills and development
01 Education
011 Education
02 Arts and humanities
021 Arts
022 Humanities (except languages)
023 Languages
03 Social sciences, journalism and information
031 Social and behavioural sciences
032 Journalism and information
04 Business, administration and law
041 Business and administration
042 Law
05 Natural sciences, mathematics and statistics
051 Biological and related sciences
052 Environment
053 Physical sciences
054 Mathematics and statistics
06 Information and Communication Technologies
061 Information and Communication Technologies
07 Engineering, manufacturing and construction
071 Engineering and engineering trades
072 Manufacturing and processing
073 Architecture and construction
08 Agriculture, forestry, fisheries and veterinary
081 Agriculture
082 Forestry
083 Fisheries
084 Veterinary
09 Health and welfare
091 Health
092 Welfare
10 Services
101 Personal services
102 Hygiene and occupational health services
103 Security services
104 Transport services

APPENDIX 2: VOCATIONAL AND CRAFTS/SKILLS FIELD OF STUDY

CODES	A Diploma/Technologist Programmes
1	Diploma in Aeronautical Electronics Engineering
2	Diploma in Agri-business Management
3	Diploma in Agricultural Journalism
4	Diploma in Air Traffic Management
5	Diploma in Aircraft Maintenance Engineering
6	Diploma in Auditing - Local Government
7	Diploma in Automotive Technology
8	Diploma in Biomedical Engineering Technology
9	Diploma in Building Construction Works Monitoring & Management
10	Diploma in Business Administration
11	Diploma in Community Development Studies
12	Diploma in Computer Studies
13	Diploma in Computer Systems Engineering
14	Diploma in Construction Management
15	Diploma in Creative Digital Media
16	Diploma in Dairy production
17	Diploma in Electrical Technology
18	Diploma in Fire Rescue Services
19	Diploma in Forestry
20	Diploma in Hospitality Management
21	Diploma in Human Resource Management
22	Diploma in Instrumentation
23	Diploma in Journalism
24	Diploma in Local Government Administration
25	Diploma in Local Government Finance
26	Diploma in Mechanical Technology
27	Diploma in Paralegal Work
28	Diploma in Pharmacy
29	Diploma in Physiotherapy
30	Diploma in Production management
31	Diploma in Radiography
32	Diploma in Radiotherapy Technology
33	Diploma in Records Management

34	Diploma in Rural and Urban Management
35	Diploma in Science Laboratory Technology
36	Diploma in Secretarial and Office Management
37	Diploma in Social Work
38	Diploma in Travel and Tourism
39	Diploma in Ultra Sound Technology
40	Diploma in Urban and Regional Planning

1

	B Advanced Certificate/Technician Programmes
41	Advanced Certificate in Hospitality Management
42	Advanced Certificate in Automotive Engineering
43	Advanced Certificate in Computer Studies
44	Advanced Certificate in Computer Systems Engineering
45	Advanced Certificate in Electrical Engineering
46	Advanced Certificate in Food Production
47	Advanced Certificate in Heavy Equipment Repair
48	Advanced Certificate in House Keeping Studies
49	Advanced Certificate in Instrumentation
50	Advanced Certificate in Land Surveying
51	Advanced Certificate in Mechanical Draughting
52	Advanced Certificate in Mechanical Draughting
53	Advanced Certificate in Mechanical engineering
54	Advanced Certificate in Mechanical Engineering for Production
55	Advanced Certificate in Metal Fabrication
56	Advanced Certificate in Mining
57	Advanced Certificate in Printing
58	Advanced Certificate in Refrigeration and Air Conditioning
59	Advanced Certificate in Science Laboratory Technology
60	Advanced Certificate in Secretarial and Office Management
61	Advanced certificate in Secretarial and office Management
62	Advanced Certificate in Building Construction
63	Bridging Course from Automotive Technician to HER Technician
	C Craft Certificate /Certificate Programmes

64	Certificate in Computer Systems Engineering
65	Certificate in ICT for Visually impaired
66	Certificate in Photo Journalism
67	Certificate in Television Journalism
68	Certificate in Local Government Administration
69	Certificate in Community Based Natural Resource Management.
70	Certificate in Front office Operations
71	Certificate in Internal Auditing
72	Certificate in Livestock Production
73	Certificate in Agri-business
74	Certificate in Child and Youth Care
75	Certificate in Community Development Studies
76	Certificate in Computer Studies
77	Certificate in Co-operative and Agri-business Management
78	Certificate in Dairy production
79	Certificate in Electrical Engineering
80	Certificate in Food and Beverage Service

81	Certificate in Food Production
82	Certificate in General Agriculture
83	Certificate in House Keeping and Laundry Studies
84	Certificate in Human Resource Management
85	Certificate in Livestock Production
86	Certificate in Local Government Finance
87	Certificate in Mechanical Transport Administration
88	Certificate in Occupational Safety, Health and Environment
89	Certificate in Print Media Journalism
90	Certificate in Secretarial and Office Management
91	Certificate in Specialized News Writing
92	Certificate in Storekeeping
93	Certificate in Transport Management
94	Certificate Social Work
95	Craft Cert. in Electronic Equipment Maintenance and Repair
96	Craft Cert. in Metal fabrication
97	Craft Certificate in Water Supply Operations
98	Craft Certificate in Carpentry and Joinery

99	Craft Certificate in Plumbing
100	Craft Certificate in Auto Electrical and Electronics
101	Craft Certificate in Automotive Mechanics
102	Craft Certificate in Design Cutting and Tailoring
103	Craft Certificate in Electronics and Telecommunications
104	Craft Certificate in Fitting
105	Craft Certificate in Gemstone Cutting and Polishing
106	Craft Certificate in Heavy Equipment Repair
107	Craft Certificate in Instrumentation
108	Craft Certificate in Jewelry Manufacturing
109	Craft Certificate in Machining (Mechanical Craft)
110	Craft Certificate in Mineral Processing Technology
111	Craft Certificate in Painting, Decorating & Graphics
112	Craft Certificate in Refrigeration and Air Conditioning
113	Craft Certificate in Rigging
114	Craft Certificate in Welding
	D Trade Test Certificate Programmes
115	Level I Trade Test Certificate in Bricklaying
116	Level I Trade Test Certificate in Carpentry and Joinery
117	Level II Trade Test Certificate in Bricklaying
118	Level II Trade Test Certificate in Carpentry and Joinery
119	Level III Trade Test Certificate in Fabric Printing (Community Dev.)
120	Level I Trade Test Certificate in Design Cutting and Tailoring
121	Level I Trade Test Certificate in Metal Fabrication and Welding
122	Level I Trade Test Certificate in Plumbing

123	Level I Trade Test Certificate in Water Supply Operations
124	Level I Trade Certificate in Computer Studies
125	Level I Trade Certificate in Drill and Blast Operations
126	Level I Trade Certificate in Earth Moving Operations
127	Level I Trade Certificate in Heavy Mobile Equipment Operation
128	Level I Trade Test Certificate in Community Based Natural Resource
129	Level I Trade Test Certificate in Professional Driving Class C
130	Level I Trade Test Certificate in Electronic System Maintenance and Repair
131	Level I Trade Test Certificate in Food Production
132	Level I Trade Test Certificate in Front Office Management

133	Level I Trade Test Certificate in Home Management
134	Level I Trade Test Certificate in Tour Guiding
135	Level II Trade Certificate Heavy Mobile Equipment Operation
136	Level II Trade Test Certificate in Professional Driving Class B
137	Level II Trade Test Certificate in Electronic System Maintenance and Repair
138	Level II Trade Test Certificate in Food Production
139	Level II Trade Test Certificate in Home Management
140	Level III Trade Certificate in Dewatering Operations
141	Level III Trade Certificate Cable Handling Works
142	Level III Trade Test Certificate Carpentry and joinery (Community Development)
143	Level III Trade Test Certificate in Metal Fabrication and Welding
144	Level III Trade Test Certificate in Carpentry & Joinery
145	Level III Trade Test Certificate in Design Cutting and Tailoring
146	Level III Trade Test Certificate in General Agriculture (Community Development)
147	Level III Trade Test Certificate in Water Supply Operations
148	Level III Trade Test Certificate in Beekeeping
149	Level III Trade Test Certificate in Bricklaying and plastering (Community Development)
150	Level III Trade Test Certificate in Electronic System Maintenance and Repair
151	Level III Trade Test Certificate in Food Production
152	= Level III Trade Test Certificate in Home Management (Community Dev) 152= Level III Trade Test Certificate in Knitting;
153	Level III Trade Test Certificate in Metalwork (Community Dev.)
154	Level II Trade Test Certificate in Design Cutting and Tailoring
155	Level II Trade Test Certificate in Metal Fabrication and Welding
156	Level II Trade Test Certificate in Water Supply Operations
157	Level II Trade Test Certificate in Plumbing
158	Level III Trade Test Certificate in Plumbing
159	Skills Awards 1 Skills Award in Baking
160	Skills Award in Dancing 3 Skills Award in Building Works Supervision
161	Skills Award in Civil Engineering Construction Processes
162	Skills Award in Community Based Natural Resource Management (CBNRM)
163	Skills Award in Community Based ReEAch and Development
164	Skills Award in Community HIV/AIDS, TB and Malaria Management
165	Skills Award in Construction Materials Testing 9 Skills Award in Contracts Supervision
166	Skills Award in Culvert Design and Construction

167	Skills Award in ICT for the Construction Industry - Computer Aided Design
168	Skills Award in Land Surveying
169	Skills Award in NGO Management
170	Skills Award in Occupational Safety, Health and Environment
171	Skills Award in Peer Education
172	Skills Award in Public Sector Financial Management
173	Skills Award in Road Condition Survey
174	Skills Award in Road Construction and Maintenance
175	Skills Award in Social Work
199=	Crafts and skills not elsewhere classified

APPENDIX 3: INTERNATIONAL STANDARD INDUSTRIAL CLASSIFICATION OF ALL ECONOMIC ACTIVITIES – REVISION IV

Section A: Agriculture, forestry and fishing

Division Group Class Description

Division 01 Crop and animal production, hunting and related service activities

011 Growing of non-perennial crops

0111 Growing of cereals (except rice), leguminous crops and oil seeds

0112 Growing of rice

0113 Growing of vegetables and melons, roots and tubers

0114 Growing of sugar cane

0115 Growing of tobacco

0116 Growing of fibre crops

0119 Growing of other non-perennial crops

012 Growing of perennial crops

0121 Growing of grapes

0122 Growing of tropical and subtropical fruits

0123 Growing of citrus fruits

0124 Growing of pome fruits and stone fruits

0125 Growing of other tree and bush fruits and nuts

0126 Growing of oleaginous fruits

0127 Growing of beverage crops

0128 Growing of spices, aromatic, drug and pharmaceutical crops

0129 Growing of other perennial crops

013 0130 Plant propagation

014 Animal production

- 0141 Raising of cattle and buffaloes
- 0142 Raising of horses and other equines
- 0143 Raising of camels and camelids
- 0144 Raising of sheep and goats
- 0145 Raising of swine/pigs
- 0146 Raising of poultry
- 0149 Raising of other animals

015 0150 Mixed farming

016 Support activities to agriculture and post-harvest crop activities

- 0161 Support activities for crop production
- 0162 Support activities for animal production
- 0163 Post-harvest crop activities
- 0164 Seed processing for propagation

017 0170 Hunting, trapping and related service activities

Division 02 Forestry and logging

021 0210 Silviculture and other forestry activities

022 0220 Logging

023 0230 Gathering of non-wood forest products

024 0240 Support services to forestry

Division 03 Fishing and aquaculture

031 Fishing

0311 Marine fishing

0312 Freshwater fishing

032 Aquaculture

0321 Marine aquaculture

0322 Freshwater aquaculture

Section B: Mining and quarrying

Division Group Class Description

Division 05 Mining of coal and lignite

051 0510 Mining of hard coal

052 0520 Mining of lignite

Division 06 Extraction of crude petroleum and natural gas

- 061 0610 Extraction of crude petroleum
- 062 0620 Extraction of natural gas

Division 07 Mining of metal ores

- 071 0710 Mining of iron ores
- 072 Mining of non-ferrous metal ores
 - 0721 Mining of uranium and thorium ores
 - 0729 Mining of other non-ferrous metal ores

Division 08 Other mining and quarrying

- 081 0810 Quarrying of stone, sand and clay
- 089 Mining and quarrying n.e.c.
 - 0891 Mining of chemical and fertilizer minerals
 - 0892 Extraction of peat
 - 0893 Extraction of salt
 - 0899 Other mining and quarrying n.e.c.
- Division 09 Mining support service activities
 - 0910 Support activities for petroleum and natural gas extraction
- 099 0990 Support activities for other mining and quarrying

Section C: Manufacturing

Division Group Class Description

- Division 10 Manufacture of food products
 - 1011010 Processing and preserving of meat
 - 1021020 Processing and preserving of fish, crustaceans and molluscs
 - 1031030 Processing and preserving of fruit and vegetables
 - 1041040 Manufacture of vegetable and animal oils and fats
 - 1051050 Manufacture of dairy products
 - 106Manufacture of grain mill products, starches and starch products
 - 1061 Manufacture of grain mill products
 - 1062 Manufacture of starches and starch products
 - 107Manufacture of other food products
 - 1071 Manufacture of bakery products
 - 1072 Manufacture of sugar
 - 1073 Manufacture of cocoa, chocolate and sugar confectionery

1074 Manufacture of macaroni, noodles, couscous and similar farinaceous products
1075 Manufacture of prepared meals and dishes 1079 Manufacture of other food products n.e.c.

1081080 Manufacture of prepared animal feeds

Division 11 Manufacture of beverages

1101 Distilling, rectifying and blending of spirits

1102 Manufacture of wines

1103 Manufacture of malt liquors and malt

1104 Manufacture of soft drinks; production of mineral waters and other bottled waters

Division 12 Manufacture of tobacco products

120 1200 Manufacture of tobacco products

Division 13 Manufacture of textiles

131 Spinning, weaving and finishing of textiles

1311 Preparation and spinning of textile fibres

1312 Weaving of textiles

1313 Finishing of textiles

139 Manufacture of other textiles

1391 Manufacture of knitted and crocheted fabrics

1392 Manufacture of made-up textile articles, except apparel

1393 Manufacture of carpets and rugs

1394 Manufacture of cordage, rope, twine and netting 1399 Manufacture of other textiles n.e.c.

Division 14 Manufacture of wearing apparel

1411410 Manufacture of wearing apparel, except fur apparel

1421420 Manufacture of articles of fur

1431430 Manufacture of knitted and crocheted apparel cription

Division 15 Manufacture of leather and related products

151 Tanning and dressing of leather; manufacture of luggage, handbags, saddlery and harness; dressing and dyeing of fur

1511 Tanning and dressing of leather; dressing and dyeing of fur

1512 Manufacture of luggage, handbags and the like, saddlery and harness

1521520 Manufacture of footwear

Division 16 Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials

161 1610 Sawmilling and planing of wood

162 Manufacture of products of wood, cork, straw and plaiting materials

1621 Manufacture of veneer sheets and wood-based panels

- 1622 Manufacture of builders' carpentry and joinery
- 1623 Manufacture of wooden containers
 - 1629 Manufacture of other products of wood; manufacture of articles of cork, straw and plaiting materials

Division 17 Manufacture of paper and paper products

- 1701 Manufacture of pulp, paper and paperboard
- 1702 Manufacture of corrugated paper and paperboard and of containers of paper and paperboard
- 1709 Manufacture of other articles of paper and paperboard

Division 18 Printing and reproduction of recorded media

- 181 Printing and service activities related to printing
 - 1811 Printing
 - 1812 Service activities related to printing

1821820 Reproduction of recorded media

Division 19 Manufacture of coke and refined petroleum products

- 191 1910 Manufacture of coke oven products
- 192 1920 Manufacture of refined petroleum products

Division 20 Manufacture of chemicals and chemical products

- 201 Manufacture of basic chemicals, fertilizers and nitrogen compounds, plastics and synthetic rubber in primary forms
 - 2011 Manufacture of basic chemicals
 - 2012 Manufacture of fertilizers and nitrogen compounds
 - 2013 Manufacture of plastics and synthetic rubber in primary forms
- 202 Manufacture of other chemical products
 - 2021 Manufacture of pesticides and other agrochemical products
 - 2022 Manufacture of paints, varnishes and similar coatings, printing ink and mastics
 - 2023 Manufacture of soap and detergents, cleaning and polishing preparations, Perfumes and toilet preparations
- 2029 Manufacture of other chemical products n.e.c.

203 2030 Manufacture of man-made fibres

Division 21 Manufacture of pharmaceuticals, medicinal chemical and botanical products

- 210 2100 Manufacture of pharmaceuticals, medicinal chemical and botanical products

Division Group Class Description

Division 22 Manufacture of rubber and plastics products

- 221 Manufacture of rubber products
 - 2211 Manufacture of rubber tyres and tubes; retreading and rebuilding of rubber tyres
 - 2219 Manufacture of other rubber products

2222220 Manufacture of plastics products

Division 23 Manufacture of other non-metallic mineral products

231 2310 Manufacture of glass and glass products

239 Manufacture of non-metallic mineral products n.e.c. 2391

Manufacture of refractory products

2392 Manufacture of clay building materials

2393 Manufacture of other porcelain and ceramic products

2394 Manufacture of cement, lime and plaster

2395 Manufacture of articles of concrete, cement and plaster

2396 Cutting, shaping and finishing of stone

2399 Manufacture of other non-metallic mineral products n.e.c.

Division 24 Manufacture of basic metals

2412410 Manufacture of basic iron and steel

2422420 Manufacture of basic precious and other non-ferrous metals

243Casting of metals

2431 Casting of iron and steel

2432 Casting of non-ferrous metals

Division 25 Manufacture of fabricated metal products, except machinery and equipment

251Manufacture of structural metal products, tanks, reservoirs and steam generators

2511 Manufacture of structural metal products

2512 Manufacture of tanks, reservoirs and containers of metal

2513 Manufacture of steam generators, except central heating hot water boilers

2522520 Manufacture of weapons and ammunition

259 Manufacture of other fabricated metal products; metalworking service activities

2591 Forging, pressing, stamping and roll-forming of metal; powder metallurgy

2592 Treatment and coating of metals; machining

2593 Manufacture of cutlery, hand tools and general hardware 2599 Manufacture of other fabricated metal products n.e.c.

Division 26 Manufacture of computer, electronic and optical products

261 2610 Manufacture of electronic components and boards

262 2620 Manufacture of computers and peripheral equipment

263 2630 Manufacture of communication equipment

264 2640 Manufacture of consumer electronics

265 Manufacture of measuring, testing, navigating and control equipment; watches and clocks

2651 Manufacture of measuring, testing, navigating and control equipment 2652
Manufacture of watches and clocks

266 2660 Manufacture of irradiation, electromedical and electrotherapeutic equipment

Division Group Class Description

267 2670 Manufacture of optical instruments and photographic equipment

268 2680 Manufacture of magnetic and optical media

Division 27 Manufacture of electrical equipment

271 2710 Manufacture of electric motors, generators, transformers and electricity
distribution and control apparatus

272 2720 Manufacture of batteries and accumulators

273 Manufacture of wiring and wiring devices 2731 Manufacture of fibre optic cables

2732 Manufacture of other electronic and electric wires and cables 2733

Manufacture of wiring devices

274 2740 Manufacture of electric lighting equipment

275 2750 Manufacture of domestic appliances

279 2790 Manufacture of other electrical equipment

Division 28 Manufacture of machinery and equipment n.e.c.

281 Manufacture of general-purpose machinery

2811 Manufacture of engines and turbines, except aircraft, vehicle and cycle
engines

2812 Manufacture of fluid power equipment

2813 Manufacture of other pumps, compressors, taps and valves

2814 Manufacture of bearings, gears, gearing and driving elements

2815 Manufacture of ovens, furnaces and furnace burners

2816 Manufacture of lifting and handling equipment

2817 Manufacture of office machinery and equipment (except computers and
Peripheral equipment)

2818 Manufacture of power-driven hand tools

2819 Manufacture of other general-purpose machinery

282 Manufacture of special-purpose machinery

2821 Manufacture of agricultural and forestry machinery

2822 Manufacture of metal-forming machinery and machine tools

2823 Manufacture of machinery for metallurgy

2824 Manufacture of machinery for mining, quarrying and construction

2825 Manufacture of machinery for food, beverage and tobacco processing

2826 Manufacture of machinery for textile, apparel and leather production 2829
Manufacture of other special-purpose machinery

Division 29 Manufacture of motor vehicles, trailers and semi-trailers

- 291 2910 Manufacture of motor vehicles
- 292 2920 Manufacture of bodies (coachwork) for motor vehicles; manufacture of trailers and semi-trailers
- 293 2930 Manufacture of parts and accessories for motor vehicles

Division 30 Manufacture of other transport equipment

- 301 Building of ships and boats
 - 3011 Building of ships and floating structures
 - 3012 Building of pleasure and sporting boats
- 302 3020 Manufacture of railway locomotives and rolling stock
- 303 3030 Manufacture of air and spacecraft and related machinery
- 304 3040 Manufacture of military fighting vehicles
- 309 Manufacture of transport equipment n.e.c.
 - 3091 Manufacture of motorcycles
 - 3092 Manufacture of bicycles and invalid carriages
 - 3099 Manufacture of other transport equipment n.e.c.

Division 31 Manufacture of furniture

- 310 3100 Manufacture of furniture

Division 32 Other manufacturing

- 321 Manufacture of jewellery, bijouterie and related articles
 - 3211 Manufacture of jewellery and related articles
 - 3212 Manufacture of imitation jewellery and related articles
- 322 3220 Manufacture of musical instruments
- 323 3230 Manufacture of sports goods
- 324 3240 Manufacture of games and toys
- 325 3250 Manufacture of medical and dental instruments and supplies 329 3290
- Other manufacturing n.e.c.

Division 33 Repair and installation of machinery and equipment

- 331 Repair of fabricated metal products, machinery and equipment
 - 3311 Repair of fabricated metal products
 - 3312 Repair of machinery
 - 3313 Repair of electronic and optical equipment
 - 3314 Repair of electrical equipment
 - 3315 Repair of transport equipment, except motor vehicles

- 3319 Repair of other equipment
- 332 3320 Installation of industrial machinery and equipment

Section D: Electricity, gas, steam and air conditioning supply

Division Group Class Description

Division 35 Electricity, gas, steam and air conditioning supply

- 351 3510 Electric power generation, transmission and distribution
- 352 3520 Manufacture of gas; distribution of gaseous fuels through mains
- 353 3530 Steam and air conditioning supply

Section E: Water supply; sewerage, waste management and remediation activities

Division Group Class Description

Division 36 Water collection, treatment and supply 360

- 3600 Water collection, treatment and supply

Division Group Class Description

Division 37 Sewerage

- 370 3700 Sewerage

Division 38 Waste collection, treatment and disposal activities; materials recovery

- 381 Waste collection
 - 3811 Collection of non-hazardous waste
 - 3812 Collection of hazardous waste
- 382 Waste treatment and disposal
 - 3821 Treatment and disposal of non-hazardous waste
 - 3822 Treatment and disposal of hazardous waste

- 383 3830 Materials recovery

Division 39 Remediation activities and other waste management services

- 390 3900 Remediation activities and other waste management services

Section F: Construction

Division Group Class Description

Division 41 Construction of buildings

- 410 4100 Construction of buildings

Division 42 Civil engineering

- 421 4210 Construction of roads and railways
- 422 4220 Construction of utility projects
- 429 4290 Construction of other civil engineering projects

Division 43 Specialized construction activities

- 431 Demolition and site preparation
 - 4311 Demolition
 - 4312 Site preparation

- 432 Electrical, plumbing and other construction installation activities
 - 4321 Electrical installation
 - 4322 Plumbing, heat and air-conditioning installation
- 4329 Other construction installation
- 433 4330 Building completion and finishing
- 439 4390 Other specialized construction activities

Section G: Wholesale and retail trade; repair of motor vehicles and motorcycles Division Group Class

Description

Division 45 Wholesale and retail trade and repair of motor vehicles and motorcycles

- 451 4510 Sale of motor vehicles
- 452 4520 Maintenance and repair of motor vehicles

Division Group Class Description

- 453 4530 Sale of motor vehicle parts and accessories
- 454 4540 Sale, maintenance and repair of motorcycles and related parts and accessories

Division 46 Wholesale trade, except of motor vehicles and motorcycles

- 461 4610 Wholesale on a fee or contract basis
- 462 4620 Wholesale of agricultural raw materials and live animals
- 463 4630 Wholesale of food, beverages and tobacco
- 464 Wholesale of household goods
- 4641 Wholesale of textiles, clothing and footwear
- 4649 Wholesale of other household goods
- 465 Wholesale of machinery, equipment and supplies
 - 4651 Wholesale of computers, computer peripheral equipment and software
 - 4652 Wholesale of electronic and telecommunications equipment and parts
 - 4653 Wholesale of agricultural machinery, equipment and supplies
- 4659 Wholesale of other machinery and equipment
- 466 Other specialized wholesale
 - 4661 Wholesale of solid, liquid and gaseous fuels and related products
 - 4662 Wholesale of metals and metal ores
 - 4663 Wholesale of construction materials, hardware, plumbing and heating equipment and supplies
- 4669 Wholesale of waste and scrap and other products n.e.c.
- 469 4690 Non-specialized wholesale trade

Division 47 Retail trade, except of motor vehicles and motorcycles

- 471 Retail sale in non-specialized stores
- 4711 Retail sale in non-specialized stores with food, beverages or tobacco predominating

- 4719 Other retail sale in non-specialized stores
- 472 Retail sale of food, beverages and tobacco in specialized stores
 - 4721 Retail sale of food in specialized stores
 - 4722 Retail sale of beverages in specialized stores
 - 4723 Retail sale of tobacco products in specialized stores
- 473 4730 Retail sale of automotive fuel in specialized stores
- 474 Retail sale of information and communications equipment in specialized stores
- 4741 Retail sale of computers, peripheral units, software and telecommunications equipment in specialized stores
- 4742 Retail sale of audio and video equipment in specialized stores
- 475 Retail sale of other household equipment in specialized stores
 - 4751 Retail sale of textiles in specialized stores
 - 4752 Retail sale of hardware, paints and glass in specialized stores
 - 4753 Retail sale of carpets, rugs, wall and floor coverings in specialized stores
- 4759 Retail sale of electrical household appliances, furniture, lighting equipment and other household articles in specialized stores
- 476 Retail sale of cultural and recreation goods in specialized stores
- 4761 Retail sale of books, newspapers and stationery in specialized stores
- 4762 Retail sale of music and video recordings in specialized stores
- 4763 Retail sale of sporting equipment in specialized stores
- 4764 Retail sale of games and toys in specialized stores
- 477 Retail sale of other goods in specialized stores
- 4771 Retail sale of clothing, footwear and leather articles in specialized stores
- 4772 Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles in specialized stores
- 4773 Other retail sale of new goods in specialized stores
- 4774 Retail sale of second-hand goods
- 478 Retail sale via stalls and markets
 - 4781 Retail sale via stalls and markets of food, beverages and tobacco products
 - 4782 Retail sale via stalls and markets of textiles, clothing and footwear
- 4789 Retail sale via stalls and markets of other goods
- 479 Retail trade not in stores, stalls or markets
- 4791 Retail sale via mail order houses or via Internet
- 4799 Other retail sale not in stores, stalls or markets

Section H: Transportation and storage

Division Group Class Description

Division 49 Land transport and transport via pipelines

- 491 Transport via railways
 - 4911 Passenger rail transport, interurban
 - 4912 Freight rail transport
- 492 Other land transport
 - 4921 Urban and suburban passenger land transport
 - 4922 Other passenger land transport
 - 4923 Freight transport by road
- 493 4930 Transport via pipeline

Division 50 Water transport

- 501 EA and coastal water transport
 - 5011 EA and coastal passenger water transport
 - 5012 EA and coastal freight water transport
- 502 Inland water transport
 - 5021 Inland passenger water transport
 - 5022 Inland freight water transport

Division 51 Air transport

- 511 5110 Passenger air transport
- 512 5120 Freight air transport

Division 52 Warehousing and support activities for transportation

- 521 5210 Warehousing and storage
- 522 Support activities for transportation
 - 5221 Service activities incidental to land transportation

Division Group Class Description

- 5222 Service activities incidental to water transportation
- 5223 Service activities incidental to air transportation
- 5224 Cargo handling
- 5229 Other transportation support activities

Division 53 Postal and courier activities

- 531 5310 Postal activities
- 532 5320 Courier activities

Section I: Accommodation and food service activities

Division Group Class Description

Division 55 Accommodation

- 551 5510 Short term accommodation activities
- 552 5520 Camping grounds, recreational vehicle parks and trailer parks
- 559 5590 Other accommodation

Division 56 Food and beverage service activities

- 561 5610 Restaurants and mobile food service activities

- 562 Event catering and other food service activities
- 5621 Event catering
- 5629 Other food service activities
- 563 5630 Beverage serving activities

Section J: Information and communication

Division Group Class Description

Division 58 Publishing activities

- 581 Publishing of books, periodicals and other publishing activities
 - 5811 Book publishing
 - 5812 Publishing of directories and mailing lists
 - 5813 Publishing of newspapers, journals and periodicals
- 5819 Other publishing activities
- 582 5820 Software publishing

Division 59 Motion picture, video and television programme production, sound recording and music publishing activities

- 591 Motion picture, video and television programme activities
 - 5911 Motion picture, video and television programme production activities
 - 5912 Motion picture, video and television programme post-production activities
 - 5913 Motion picture, video and television programme distribution activities
 - 5914 Motion picture projection activities
- 592 5920 Sound recording and music publishing activities

Division Group Class Description

Division 60 Programming and broadcasting activities

- 601 6010 Radio broadcasting
- 602 6020 Television programming and broadcasting activities

Division 61 Telecommunications

- 611 6110 Wired telecommunications activities
- 612 6120 Wireless telecommunications activities
- 613 6130 Satellite telecommunications activities
- 619 6190 Other telecommunications activities

Division 62 Computer programming, consultancy and related activities

- 6201 Computer programming activities
- 6202 Computer consultancy and computer facilities management activities
- 6209 Other information technology and computer service activities

Division 63 Information service activities

- 631 Data processing, hosting and related activities; web portals
 - 6311 Data processing, hosting and related activities
 - 6312 Web portals
- 639 Other information service activities

- 6391 News agency activities
- 6399 Other information service activities n.e.c.

Section K: Financial and insurance activities

Division Group Class Description

Division 64 Financial service activities, except insurance and pension funding

- 641 Monetary intermediation
 - 6411 Central banking
 - 6419 Other monetary intermediation
 - 642 6420 Activities of holding companies
 - 643 6430 Trusts, funds and similar financial entities
- #### 649 Other financial service activities, except insurance and pension funding activities
- 6491 Financial leasing
 - 6492 Other credit granting
 - 6499 Other financial service activities, except insurance and pension funding activities, n.e.c.

Division 65 Insurance, reinsurance and pension funding, except compulsory social security 651 Insurance

- 6511 Life insurance
 - 6512 Non-life insurance
- #### 652 6520 Reinsurance 653 6530 Pension funding
- ### Division Group Class Description
- #### Division 66 Activities auxiliary to financial service and insurance activities
- 661 Activities auxiliary to financial service activities, except insurance and pension funding
 - 6611 Administration of financial markets
 - 6612 Security and commodity contracts brokerage
 - 6619 Other activities auxiliary to financial service activities
 - 662 Activities auxiliary to insurance and pension funding
 - 6621 Risk and damage evaluation
 - 6622 Activities of insurance agents and brokers
 - 6629 Other activities auxiliary to insurance and pension funding
 - 663 6630 Fund management activities

Section L: Real estate activities

Division Group Class Description

Division 68 Real estate activities

- 681 6810 Real estate activities with own or leased property
- 682 6820 Real estate activities on a fee or contract basis

Section M: Professional, scientific and technical activities

Division Group Class Description

Division 69 Legal and accounting activities

691 6910 Legal activities

692 6920 Accounting, bookkeeping and auditing activities; tax consultancy

Division 70 Activities of head offices; management consultancy activities

701 7010 Activities of head offices

702 7020 Management consultancy activities

Division 71 Architectural and engineering activities; technical testing and analysis

711 7110 Architectural and engineering activities and related technical consultancy

712 7120 Technical testing and analysis

Division 72 Scientific reEArch and development

721 7210 ReEArch and experimental development on natural sciences and engineering

722 7220 ReEArch and experimental development on social sciences and humanities

Division 73 Advertising and market reEArch

731 7310 Advertising

732 7320 Market reEArch and public opinion polling

Division 74 Other professional, scientific and technical activities

741 7410 Specialized design activities

742 7420 Photographic activities

749 7490 Other professional, scientific and technical activities n.e.c.

Division Group Class Description

Division 75 Veterinary activities

750 7500 Veterinary activities

Section N: Administrative and support service activities

Division Group Class Description

Division 77 Rental and leasing activities

771 7710 Renting and leasing of motor vehicles

772 Renting and leasing of personal and household goods

7721 Renting and leasing of recreational and sports goods

7722 Renting of video tapes and disks

7729 Renting and leasing of other personal and household goods

773 7730 Renting and leasing of other machinery, equipment and tangible goods

774 7740 Leasing of intellectual property and similar products, except copyrighted works

Division 78 Employment activities

781 7810 Activities of employment placement agencies

782 7820 Temporary employment agency activities

783 7830 Other human resources provision

Division 79 Travel agency, tour operator, reservation service and related activities

791 Travel agency and tour operator activities

7911 Travel agency activities

7912 Tour operator activities

799 7990 Other reservation service and related activities

Division 80 Security and investigation activities

801 8010 Private security activities

802 8020 Security systems service activities

803 8030 Investigation activities

Division 81 Services to buildings and landscape activities

811 8110 Combined facilities support activities

812 Cleaning activities

8121 General cleaning of buildings

8129 Other building and industrial cleaning activities

813 8130 Landscape care and maintenance service activities

Division 82 Office administrative, office support and other business support activities

821 Office administrative and support activities

8211 Combined office administrative service activities

8219 Photocopying, document preparation and other specialized office support activities

822 8220 Activities of call centres

823 8230 Organization of conventions and trade shows 829 Business support service activities n.e.c.

8291 Activities of collection agencies and credit bureaus

8292 Packaging activities

8299 Other business support service activities n.e.c.

Section O: Public administration and defence; compulsory social security

Division Group Class Description

Division 84 Public administration and defence; compulsory social security

841 Administration of the State and the economic and social policy of the community

8411 General public administration activities

8412 Regulation of the activities of providing health care, education, cultural services and other social services, excluding social security

8413 Regulation of and contribution to more efficient operation of businesses

842 Provision of services to the community as a whole

8421 Foreign affairs

8422 Defence activities

8423 Public order and safety activities

843 8430 Compulsory social security activities

Section P: Education

Division Group Class Description

Division 85 Education

851 8510 Pre-primary and primary education

852 Secondary education

8521 General secondary education

8522 Technical and vocational secondary education

853 8530 Higher education

854 Other education

8541 Sports and recreation education

8542 Cultural education

8549 Other education n.e.c.

855 8550 Educational support activities

Section Q: Human health and social work activities

Division Group Class Description

Division 86 Human health activities

861 8610 Hospital activities

862 8620 Medical and dental practice activities

869 8690 Other human health activities

on Group Class Description

Division 87 Residential care activities

871 8710 Residential nursing care facilities

872 8720 Residential care activities for mental retardation, mental health and substance abuse

873 8730 Residential care activities for the elderly and disabled

879 8790 Other residential care activities

Division 88 Social work activities without accommodation

881 8810 Social work activities without accommodation for the elderly and disabled

889 8890 Other social work activities without accommodation

Section R: Arts, entertainment and recreation

Division Group Class Description

Division 90 Creative, arts and entertainment activities

900 9000 Creative, arts and entertainment activities

Division 91 Libraries, archives, museums and other cultural activities

9101 Library and archives activities

9102 Museums activities and operation of historical sites and buildings

9103 Botanical and zoological gardens and nature reserves activities

- Division 92 Gambling and betting activities
- 920 9200 Gambling and betting activities
- Division 93 Sports activities and amusement and recreation activities
 - 931 Sports activities
 - 9311 Operation of sports facilities
 - 9312 Activities of sports clubs
 - 9319 Other sports activities
 - 932 Other amusement and recreation activities
 - 9321 Activities of amusement parks and theme parks
 - 9329 Other amusement and recreation activities n.e.c.

Section S: Other service activities

Division Group Class Description

- Division 94 Activities of membership organizations
 - 941 Activities of business, employers and professional membership organizations
 - 9411 Activities of business and employers membership organizations
 - 9412 Activities of professional membership organizations
 - 942 9420 Activities of trade unions
- 949 Activities of other membership organizations
 - 9491 Activities of religious organizations
 - 9492 Activities of political organizations
 - 9499 Activities of other membership organizations n.e.c.

Division 95 Repair of computers and personal and household goods

- 951 Repair of computers and communication equipment
 - 9511 Repair of computers and peripheral equipment
 - 9512 Repair of communication equipment
- 952 Repair of personal and household goods
 - 9521 Repair of consumer electronics
 - 9522 Repair of household appliances and home and garden equipment
 - 9523 Repair of footwear and leather goods
 - 9524 Repair of furniture and home furnishings
 - 9529 Repair of other personal and household goods

Division 96 Other personal service activities

- 9601 Washing and (dry-) cleaning of textile and fur products
- 9602 Hairdressing and other beauty treatment
- 9603 Funeral and related activities
- 9609 Other personal service activities n.e.c.

Section T: Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use

Division Group Class Description

- Division 97 Activities of households as employers of domestic personnel
- 970 9700 Activities of households as employers of domestic personnel

Division 98 Undifferentiated goods- and services-producing activities of private households for own use

981 9810 Undifferentiated goods-producing activities of private households for own use

982 9820 Undifferentiated service-producing activities of private households for own use

Section U: Activities of extraterritorial organizations and bodies

Division Group Class Description

Division 99 Activities of extraterritorial organizations and bodies

990 9900 Activities of extraterritorial organizations and bodies