



ILO InFocus Programme
Boosting Employment through
Small **E**nterpris**E** **D**evelopment

**Surveying the influence of national policies, laws
and regulations on employment in micro and small
enterprises**

Survey Kit

July 2002

This Survey Kit contains the information required to conduct a survey designed to assess the extent to which national policies, laws and regulations influence decisions taken by business owners/managers of micro and small enterprises. In addition to important information on the rationale for the approach taken in the survey, this kit contains a generic questionnaire that can be modified to suit the conditions of the country in which the survey will be conducted. It also contains guidelines for designing a sampling frame along with recommendations for the organisation, management and quality control of the survey.

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Note for national adaptation

This survey kit was discussed and reviewed by consultants from Chile, Peru, Guinea, South Africa, Tanzania, Pakistan and Viet Nam at a workshop in December 2001 in Geneva. The national consultants made use of the survey kit and the survey instrument found at the end of this survey kit in seven national surveys assessing the influence of national policies, laws and regulations on employment in micro and small enterprises. Subsequently, this kit has been used on a number of occasions in other national surveys and always by first going through a process of national adaptation.

This process of national adaptation is important in order to design a survey instrument that is suitable to national and local circumstances as these differ from country to country. A number of recommendations to take into account when adapting the survey instrument were made by the consultants for whom the instrument was initially designed.

In particular, and even more so if the survey is being used as a component within a larger policy study that also includes a policy-mapping component, then there should be a strong connection between these two components. The mapping of national legal and regulatory frameworks and the assessment of the plausible effect on MSEs should become an important input to the survey design. Identified effects on enterprises, whether direct or indirect, can be further explored through the survey and that questions on compliance with compulsory registrations and licences can be included in the survey. This will ensure a survey that is sensitive to national circumstances.

Another recommendation made was that the survey instrument was more relevant to industrial enterprises and less to the trade and service sector. National adaptations should also consider this aspect. It was also recommended to pay more importance to the actual job quality found in the enterprises rather than simply looking at the relative importance of policies and markets on decisions concerning employment. National surveys that wish to explore this aspect further should contact IFP/SEED and the Job Quality programme, which would be able to provide inputs on aspects of job quality that could be explored.

In any case, IFP/SEED should be contacted if and when other parties are using this survey kit so that further advice and support can be provided.

Introduction

This survey kit is a resource for assessing the extent to which national policies, laws and regulations influence decisions taken by the

owners/managers of micro and small enterprises. It has primarily been prepared of use in the international research project, entitled 'Do decent jobs require good policies?' although it is also a 'stand alone' resource that can be used in its own right. It is a part of a broader range of practical resource materials prepared by the International Focus Programme on 'Boosting employment through **S**mall **E**nterpris**E** **D**evelopment' (SEED) for use by policy-makers, researchers, regulators, enterprise development practitioners, ILO constituents and other interested groups.

1 Background

Changes in employment promotion and poverty alleviation have lead the International Labour Organization (ILO) to assign greater prominence to the role of micro and small enterprises (MSEs). In 1998, the International Labour Conference adopted Recommendation 189 on *General conditions for the promotion of job creation through small and medium-sized enterprises*. The Recommendation recognises the importance of setting a policy and legal environment that is conducive to small enterprise development, and recommends that the 175 Member States 'adopt and pursue appropriate fiscal, monetary and employment policies to promote an optimal economic environment'. The Recommendation encourages governments to ensure that enterprises of all size classes enjoy equal opportunities such as access to credit, foreign exchange and imported inputs. Emphasis is given to improving the attractiveness of entrepreneurship so that small enterprise development is considered a more viable career option.

The 1999 report of the ILO Director-General, Juan Somavia, entitled *Decent Work*, placed significant importance on small enterprises as a means of creating new employment opportunities. As part of its operational structure to support the ILO's strategic objectives, a new International Focus (InFocus) Programme on Boosting employment through **S**mall **E**nterpris**E** **D**evelopment (SEED) has been created.

Through a series of policy development and reform initiatives SEED works with national stakeholders in assessing and improving the policy environment for small enterprise development. SEED prepares action plans at a country-level to enhance the creation of new and improved jobs within small enterprises and is committed to enhancing the skills, resources and working knowledge of ILO staff and institutions in how policy, legal and regulatory factors can influence the creation of employment and the qualitative dimensions of employment within MSEs.

SEED has initiated an international comparative research project, entitled: 'Do decent jobs require good policies? An assessment of the impact of policy and legal environment on the creation and improvement of jobs

within small enterprises'. This research project analyses the effect of the policy and legal environment on the volume and quality of employment created by MSEs. It has been motivated by a desire to improve current knowledge and experience concerning the dynamics of employment and small enterprise within the policy and legal environment. Broadly speaking, this investigation has been designed to:

- gain a better understanding of how policy environments within nations influence the generation and quality of employment within MSEs;
- gain a better understanding about the existing range of information (at both national and international levels) concerning employment within MSEs, with particular attention given to information concerning job quality, gender and age;
- identify future research priorities in this field; and
- disseminate the findings of this research in a manner that focuses on practical actions to promote new and better jobs in MSEs.

The central theme of this research is, therefore, to examine the connection between the policy and legal environment and employment. Is this connection a strong one, where improvements to the policy and legal environment lead to more and better jobs within the MSE sector? Or is the relationship more tenuous, with other factors associated with the broader business environment playing a dominant role? If it is the former, then this may provide the justification for policy and legal reforms, which may be aided by tools and processes developed within the ILO to maximise the impact of these initiatives on employment. If it is the latter, then possibly there is a need for a better understanding of the influences that the business environment has on the formulation of policies and laws, and the overall impact these have at the enterprise level.

While the survey of MSEs is a critical element in the current research project of ILO/SEED, it can also be used as an independent exercise designed to determine the influence of policies, laws and regulations on the decisions of MSE owners/managers. Thus, this survey kit can be used separately from the ILO/SEED research project, by any agency wishing to assess and improve the policy, legal and regulatory environment in which MSEs operate.

2 Rationale for the use of the survey

There are numerous policy, legal and regulatory constraints and biases that can erode the capacity of MSEs to create new employment opportunities, foster technological innovation and produce wealth. Similarly, even when

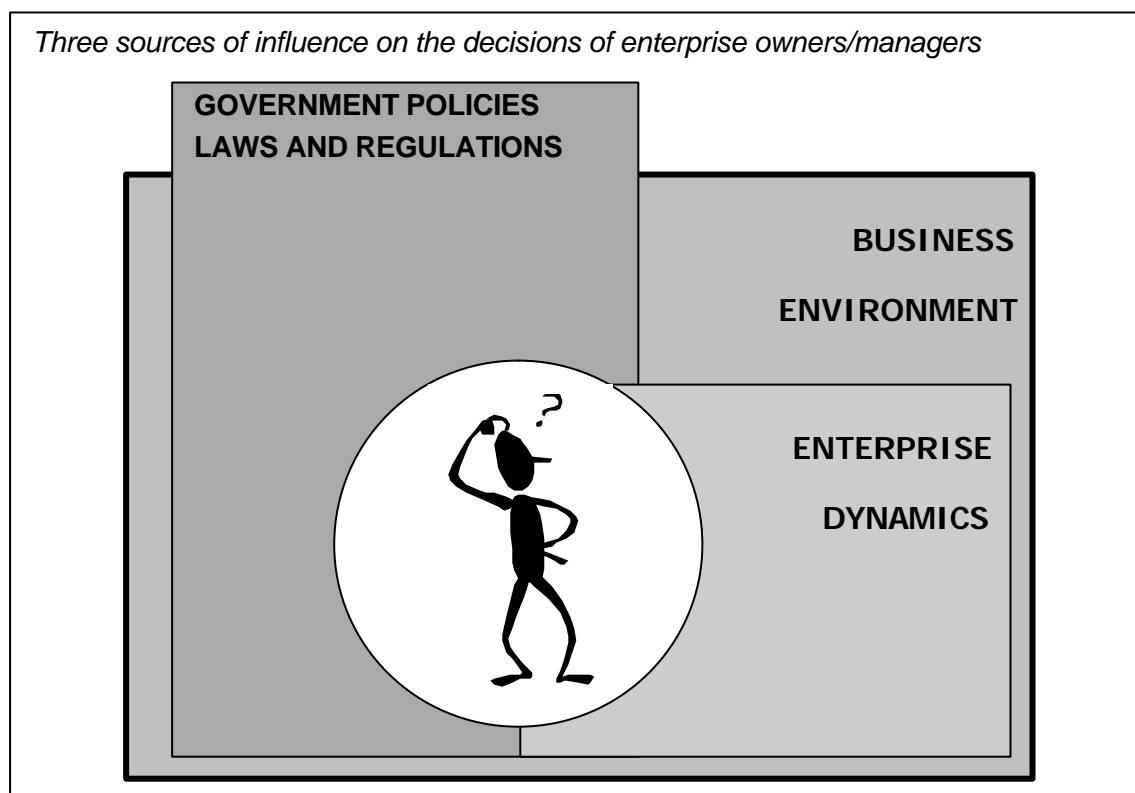
the policy, legal and regulatory instruments themselves are supportive of MSE operations, their enforcement and implementation may be inadequate or inefficient. Good policies, laws and regulations are necessary to stimulate the economy and to promote the benefits that MSEs can bring.

The policy and legal environment has an impact on employment in MSEs because it influences the decisions that MSE owners/managers make with regard to employment, as well as to other kinds of investment within the enterprise. Thus, it is individual entrepreneurs who make decisions in terms of setting up a business, hiring workers, and setting wages and other working conditions.

The policy and legal environment is, however, not the only factor that influences the decisions of enterprise owners and managers. Rather, the policy and legal environment is an important part of the broader 'business environment' in which MSEs operate. The business environment is shaped by many elements, including market opportunities (i.e. those that shape where an entrepreneur can buy from and sell to); the availability of resources (such as access to credit, capital and skills); the cultural and social context, which may for example, be 'traditional' or 'entrepreneurial', and the way this context shapes the skills, attitudes and experience of the entrepreneur; and existing institutions (particularly those providing advice and information to MSEs) such as business associations, non-government organisations and trade unions. The degree to which the environment enables or constrains MSE activity is usually the result of the combined effect of all these elements.

The influence of the policy and legal environment on MSEs can be both direct and indirect. A direct influence may be found when an enterprise owner/manager makes a decision that is based on one or more specific policies, laws or regulations that have been laid down by government. This kind of a decision may comply with the directives of government, or it may not (as in the case on many informal sector enterprises). In either case, the policy, legal and regulatory environment has a direct influence. The decision of an enterprise owner/manager may also be strategic rather than responsive: an employer may decide to limit the growth of her workforce in order to remain below the threshold of government scrutiny. Again, this is an example of the direct influence of policies, laws and regulations.

The indirect influence of policies, laws and regulations may be more subtle and, therefore, more difficult to identify and measure. Government policies and laws can affect the nature of the broader business environment, for example. Along with the other elements of the business environment described above, government policies and laws can affect the openness of



markets, the skills and flexibility of labour markets, the access to financial resources; and the quality and relevance of infrastructure, such as roads, electricity and telecommunications.

In addition to the policy and legal environment and the broader business environment, is a third source of influence upon the decisions taken by MSE owners/managers: the internal dynamics of the enterprise. This refers to the way enterprises access inputs, produce outputs and manage the process that are required to do this. An examination of enterprise dynamics usually finds that micro and small enterprises are more flexible and responsive to market changes although they may have less access to the inputs they require to grow, while larger firms have more internal resources on which to draw.

It is possible to find examples of the ways in which larger enterprises can apply their greater resources to deal with policy, legal or regulatory obstacles or constraints. Hence, it could be said that in this situation the

policy and legal environment favours larger enterprises over small ones, even though it shows no explicit bias one way or the other.

Enterprise dynamics affect the decisions of enterprise owner/managers—indeed, the larger an enterprise becomes the more diffuse or separated from ownership, its management and decision-making structure usually become. One of the common traits found among MSEs is a closer connection between owners and managers. Most often in MSEs, these are the same people.

The three influences of the policy and legal environment, the broader business environment and the dynamics of the enterprise upon the decisions of owners/managers are illustrated in the diagram on the previous page.

The survey contained in this kit has been designed to use the information gathered from MSE owners/managers to better understand how the policy and legal environment influences the amount and quality of employment in MSEs. It assumes that MSE owners/managers are making rational decisions in situations of uncertainty. They are required to assess the expected costs and benefits, and act consistently with their preferences. They can vary in the way they prepare for the future and in their capacities to assess the risk they face. They are also uncertain about the effects of the actions they and others take; they cannot even be absolutely certain about the actions of others.

The survey attempts to track decisions made by enterprise owners/managers in the last two years that affect employment and investments in their enterprise. By backtracking these decisions the survey endeavours to identify their source. In particular, the survey aims to identify the major source of influence behind employment and investment decisions. Was the decision the direct or indirect result of one or more policies, laws or regulations? If so, did this lead to the creation of new jobs or the improvement in the quality of existing jobs?

This approach is not necessarily bound by individual wealth-maximising assumptions that characterise classical economics. It does not necessarily assume that individuals are only self-interested—there may be non-egoistic considerations or motivational norms, such as community standards, that affect their decisions.

The choices an enterprise owner/manager makes is usually constrained by one of two major external sources. The first is a lack of resources (such as money). This may prevent an owner/manager from doing what she wants. The second source of constraint is institutional and organisational. Here, institutions and organisations set the rules and, hence, limit the choices of owners/managers. Often enterprise owners/managers make 'strategic decisions' based on their evaluation of the behaviour of others before

making their own choice. The decision to comply with a government decree, for example, will be affected by their assessment on what others are likely to do. Thus, this survey aims to 'get under the skin' of MSE owners/managers to determine their reaction to the policy and legal environment.

3 Purpose of the survey

The survey has been designed to assess the extent to which national policies, laws and regulations influence decisions taken by enterprise owners/managers. While the primary focus is on the factors that lead to decisions that affect the share, volume and type of *employment* and the *job quality* for employees (and owners themselves), other factors that influence employment in MSEs such as *investment* decisions and decisions taken with regard to the *market* environment will also be assessed. Accordingly, the survey aims to disclose both positive and negative effects.

4 Expected survey outcomes

Before conducting this survey, it is important to appreciate what it will find and what it will not. That is, to have a realistic understanding of how it will contribute to the broader ILO/SEED research project; as well as to the analysis and subsequent improvement of the policy and legal environment in which MSE operate and create new and better jobs.

The findings of the survey should enable a comparison of the influences upon enterprise owners/managers across different industry sectors (i.e. industry, trade and services—although other industry sectors could be added for those who use this survey outside of the current ILO/SEED research project) and across different enterprise sizes. Within the current ILO/SEED research project, the survey will also allow for a comparison of findings across participating countries. For example, we would like to uncover situations where¹:

- (a) *'In South Africa, 60 per cent of the surveyed MSEs that had increased the size of their workforce in the last two years, indicated that the greatest influence upon this decision was access to finance.'*
- (b) *'In Peru, the prospect of receiving government support influenced 60 per cent of respondents, respectively, to register with their local government authority. In South Africa and Tanzania, on the contrary, registration with the local authority, while required by*

¹ Please note: These examples are fictitious; they are presented as illustrations and are not based on any documented evidence.

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law, was seen as a time consuming exercise that provided few benefits to the business.'

- (c) *'While in Viet Nam, Pakistan and Guinea, regulations on registering a business appear to be main obstacles for job creation, MSE owners and managers in South Africa see labour regulations as a stronger constraint.'*
- (d) *'All seven countries have special MSE policies, under which MSEs can access to certain benefits. However, only a small share of the surveyed enterprises (ranging from three per cent in Viet Nam to seven per cent in Pakistan) used any of these benefits over the last two years, and even less of them stated that access to these benefits had led them to hire additional workers or avoid dismissals.'*

More specifically, the survey has been designed to come up with an answer to the following question: 'To what extent do government policies, laws and regulations influence change within MSEs in terms of the decisions made regarding employment (i.e. the volume and type of employment found in MSEs), job quality (for both owners and workers), as well as the business investments and market decisions?'

To answer this question it will be important to determine the extent that these changes can be attributed to internal factors (i.e. those within business) or external factors (e.g. policies, laws and regulations, market changes, access to inputs, changes in the business environment, etc.). It will also be useful to know the extent that external influences affect changes in employment and business investments; as well as to know how these influences vary according to the size of the enterprise and the industrial sector in which it operates.

The variable influences of these changes according to the sex, age, experience and education of MSE owners/managers will also be interesting because this can contribute to a better understanding of the ways in which enterprise decision-makers are affected by policies, laws and regulations. These issues are described in more detail in Chapter 6.

5 Sampling enterprises to be surveyed

The target group for this survey are the owners/managers of micro and small enterprises. The definition of 'micro' and 'small' should follow the official definitions provided by the government of your country. With one major exception: we have decided to exclude those micro-enterprises that comprise only one person (otherwise known as self-employed or own-account workers). This is because this group of micro enterprises are less likely to have made decisions to increase or decrease their workforce; or to improve the job quality of employees.

In some cases, there may not be any official definition of micro and small enterprise, or the definitions may vary too much between one department and another. In such cases, you may decide to use the following definition:

- Micro enterprises: independent entities with two to nine workers, which may include contributing family workers.
- Small enterprises: independent entities with ten to 49 workers, which may include contributing family workers.

The definition of enterprises can also vary according to the sector they operate in. As described below, the sectors of trade, service and industry are of particular interest within this survey. However, it is recommended that agricultural enterprises (namely farming) are not included in the overall sample of enterprises. There are various reasons for this: Farmers face different constraints than other businesses; they operate in different policy environments, while the motivations as well as rationale for operating their 'enterprise' can often be different. Employment creation in farming rarely involves workers outside the immediate family. This does not mean, however, that agribusinesses that process and refine agricultural products should be excluded. These are secondary agricultural produce that are businesses in a different sense than the 'primary agricultural producers'. Indeed, it will be important to include non-agricultural, rural based enterprises.

When assessing the influence of the policy and legal environment on the decisions of MSE owners/managers, this survey shall attempt to determine the impact of the following key *variables*:

- **The sex of the owner/manager.** Women and men may be influenced by the policy and legal environment in different ways. There may be many reasons for this, such as biases in policies and laws (either in their design or their administration), or the social and economic circumstances in which they operate their business, as well as their long-term aspirations as a business owner/manager.

- **The size of the enterprise:** Here we are interested in how businesses of different sizes are affected by the policy and legal environment. It may be, for example, that micro enterprises are less protected by laws or less supported by enterprise promotion policies. The definition of 'micro' and 'small' should, whenever possible, follow the official definitions provided by the government of your country.
- **The location of the enterprise**—either in rural or urban settings. Previous research has shown that enterprises in rural areas are subject to different kinds of conditions than those in urban areas. In some cases, this is a result of the administration of policies and laws at the local level; in other cases, it is due to the design of national policies and laws that do not recognise or reflect rural conditions.
- **The economic sector in which the MSE is operating.** This refers to three broad categories of business activity: trade, service and industry. The reason for this variable is to determine the extent to which policies and laws influence business decisions more in one sector than in another.

Before attempting to draw a sample you need to accurately define the population to study. This requires *either* the application of the national definitions for 'micro' and 'small' enterprises within your country (excluding one-person businesses); or, where there is no national definition, or too many different definitions, the use of an international definition adopted for this survey being: all enterprises which provide employment to between two and 49 people. The next step is to draw up a complete list of all entities that fall into your study population. This is called a *sampling frame*. It is important to construct a sampling frame because it allows us to select a sample from our study population.

Before drawing the sample, you should decide on a number of key characteristics of the sample population, which you intend to use in the analysis. These have been described above. You will want to ensure that you get enough enterprises that fall into each of these categories so that the analysis can proceed without too much difficulty. If you are content to organise your sample in the sorts of proportions in which they occur in the population in general then, you would simply draw a proportional sample. However, if you were concerned about getting enough enterprises owned by women, say, you would consider these variables as stratification variables, and actively use them in your selection. In such cases you would pre-specify the number of interviews to be completed within each category of our stratification, e.g. the number of female-owned, rural, micro enterprises in the trade sector. However, if you wanted the analysis

to be representative of your original population you would have to *weight* the data back to the proportions found in the population.

Inevitably, however, you will not be able to construct a complete sample frame. Your choices will then be to construct as complete a sample frame as possible, and then to continue as before, or to abandon the ideal of representing the whole population. There are a number of factors that influence such a choice; chief amongst which are cost, sample size and the types of research questions you wish to answer.

In this case you will be asking questions about how particular policies affect particular types of enterprises and, given that you are only going to interview a total of approximately 300 enterprises and that there are obvious difficulties with constructing a coherent sample frame, you may consider doing away with any pretence of statistically representing the whole population and use a different methodology—a type of experimental design. The gist of this approach is to divide the total number of interviews you plan to conduct into a number of ‘blocks’ which are formed by the intersections of the categories of our key variables. In this case you would have sex, size, location and type as key variables which would give us (2x2x2x3=) 24 blocks. In the absence of any *a priori* knowledge about the distribution of the total population across these blocks the most efficient choice is to split them equally across the blocks, which gives 13 interviews per block.

The table on the following page presents a sample frame that is based on this approach.

It is possible that you might find it difficult to follow this sample frame fully. It might be, for example, that it is difficult to find enough industry micro-enterprises in a rural setting that are owned and managed by women. However, you are encouraged to do your best. If you believe there is a need to change the sample frame (e.g. to lower the number of rural-based micro-enterprises that are owned and managed by women in the industry sector) then this decision should be based upon an accurate understanding of the profile of MSEs in your country.

Having decided upon the sampling frame, it will be necessary to design a sampling strategy: a way to get to the MSE owners/managers that are found within these variable categories. Each country will have different kinds of information and sampling costs that should be taken into account.

The actual selection of MSEs could take place in the following manner:

- First step: Randomly select ten rural and ten urban sites or areas. Ideally these sites or areas should be based on aggregates of enumerator areas.

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Second step: Within each area You should complete a pre-determined quota of interviews, e.g. one male owned, small enterprises operating in the service sector, one female-owned micro enterprise operating in the retail sector, etc. A detailed specification can easily be provided if necessary.

Third step: Interviewers in each of the areas attempt to complete the interviews using all available methods to identify the types of businesses needed. These methods may include using lists of businesses provided by local organisations, referrals from businesses already interviewed, door-to-door searches, etc.

Table: Sample frame (Based on equal split sampling)

TOTAL SAMPLE							
312 MSE owners/managers							
VARIABLE: SEX				VARIABLE: SEX			
156 female owners/managers				156 male owners/manager			
VARIABLE: SIZE		VARIABLE: SIZE		VARIABLE: SIZE		VARIABLE: SIZE	
78 micro-enterprises (e.g. 2-9 workers)		78 small enterprises (10-49 workers)		78 micro-enterprises (e.g. 2-9 workers)		78 small enterprises (10-49 workers)	
LOCATION	LOCATION	LOCATION	LOCATION	LOCATION	LOCATION	LOCATION	LOCATION
39 urban	39 rural	39 urban	39 rural	39 urban	39 rural	39 urban	39 rural
SECTOR	SECTOR	SECTOR	SECTOR	SECTOR	SECTOR	SECTOR	SECTOR
13 trade	13 trade	13 trade	13 trade	13 trade	13 trade	13 trade	13 trade
13 service	13 service	13 service	13 service	13 service	13 service	13 service	13 service
13 manuf.	13 manuf.	13 manuf.	13 manuf.	13 manuf.	13 manuf.	13 manuf.	13 manuf.

6 Conducting the survey

This chapter provides you with guidance on organising the survey, including the national adaptation of the generic questionnaire and the briefing of interviewers.

6.1 The questionnaire

The ILO/SEED has provided a generic questionnaire for use in the survey. This questionnaire has the following components:

Respondent criteria

This is a list of four criteria that you should use to ensure that the person you are interviewing meets the requirements of respondents.

Background information

This contains four boxes that allow you to indicate the profile of the respondent based upon the four main variables the survey has been designed to assess.

A. Profile of business and business owner/manager

This contains a number of questions that help us to describe the owner/manager and her or his business. It is this section that will provide data that will prove very useful for comparison when assessing the data obtained in the other sections.

B. Decisions taken concerning employment

This section looks at the changes in employment that have occurred within the enterprise in the last two years, and endeavours to identify the main influences upon those decisions.

C. Business investments

This section looks at the changes in business investments that have occurred within the enterprise in the last two years, and endeavours to identify the main influences upon those decisions.

D. Business registration

This section looks at the decisions taken with regard to various kinds of business registration. It begins by determining the kind of agencies that the business is registered with, and then tries to identify the reasons behind

the owner/manager's decision to register or not register with these agencies.

E. Business performance and expectations

This final section endeavours to find out how the respondent thinks her or his business performed in the last two years and how they expect it will perform in the coming two years. The data collected from this section will be useful to compare with the data obtained in other sections.

As a generic questionnaire, it requires adjustment to be made relevant to the specific context of your country. The following kinds of adaptation are required:

- Definitions of 'micro' and 'small' enterprises. When possible, you are advised to use the national definitions for 'micro' and 'small' enterprises. However, if there is no national definition, or where there may be contradictory or competing definitions, then it is recommended that you use the following definitions: a 'micro' enterprise employ two to nine full-time workers, while a 'small' enterprise employs 10 to 49 full-time workers.
- Racial/ethnic categories (Question 2) that are relevant to your country. If this is not a pertinent issue in your country, then you may decide to remove the question altogether.
- Levels of education (Question 3) that are relevant to your country.
- Business premises (Question 8): This question should be refined to include the most relevant options for your country.
- Legal structures of business activities (Question 10): This question should be refined to include the most relevant options for your country.
- Potential sources of business capital (Question 20): This question should be refined to include the most relevant options for your country.
- Business registration (Question 33): This question should be amended to include the most relevant organisations for your country. Once this is done, you should ensure that the questions that follow (Questions 34 to 38) contain these organisations. Some countries will have more or less institutions that should be cited in this section, so the numbering of questions may change as a result.

In addition to these parts of the questionnaire, you may find that some other questions can be refined to ensure that national organisations, policies or situations are properly presented.

When adapting the generic questionnaire to your country, you may in some cases want to add more detailed questions on specific policies and regulations which appear to be particularly relevant in your country. While adding some questions may be very useful, please be very careful not to add too many new questions. This would make the questionnaire too long for enterprise owners and managers to respond.

Before beginning the survey in your country, you should submit a proposal to ILO/SEED on the national adaptation of the generic questionnaire. This proposal should address the following:

- The sample frame you intend to use, including any variations you propose to the sample frame described in Chapter 6. If you are proposing some changes to the sample frame you should justify this change by, for example, presenting data or previous research on the profile, distribution or nature of MSEs in your country and the reason for the change you propose.
- Your sampling strategy; that is, how you will implement the sampling frame. Here, you should identify the areas from which you will be taking your samples and the ways you will be doing this.
- The definitions for 'micro' and 'small' enterprise that you intend to use.
- The country specific questionnaire you propose to use. This questionnaire should be based upon the generic questionnaire you have been provided. It should contain adaptations to the questions that have been identified above. If you propose to ask some additional questions, then these should be included in the questionnaire you present and you should provide some comments on why you wish to ask these questions.
- A description of the management of the survey, including roles of personnel and timeframes for specific activities.

6.2 Briefing interviewers

These guidelines are developed to guide your work with interviewing owners/managers of micro and small enterprises. They describe the structure of the interview and basic interviewing techniques and what to do if problems occur during the interview.

The survey instrument is a questionnaire with approximately 43 questions, which the interviewer (you) will ask the enterprise owner/manager (respondent). Doing a good interview is difficult and there are many things that one must think of when interviewing another person. Here, some of the major issues you should think of when conducting the interview will be discussed.

Each interview should take between 30 to 45 minutes.

Introduce yourself: The respondent's first impression of you as an interviewer will affect the entire course of the interview. All interviews should begin with a friendly, personal introduction where you tell your name and you explain that, the *>insert name of research institution<* has hired you to conduct interviews with randomly selected business owners and managers. You should inform the respondent on the purpose of the survey and, if needed, why ILO/SEED is involved in this. Hand over the letter from ILO and *>insert name of research institution<*, which explains the purpose of the survey and also assures the business owner that all information will remain confidential.

Confidentiality: Explain that all information will be treated confidentially, and the respondent should not worry that others will have access to the information they provided in the interview.

Interviewing techniques: Ideally, interviews are a neutral medium through which questions and answers are transmitted. Your presence should not affect a respondent's perception of a question or answer. In real life however, the interviewer's presence will always affect the responses given. Although complete neutrality is difficult to achieve, the goals of each interview should be to get honest opinions and opinions that are not influenced by you.

Points to remember during the interview:

- Read each question exactly as it is written and in the order in which it appears in the questionnaire.
- Use standard feedback phrases for acceptable responses, such as 'thank you', 'That is important information', and 'I see'.
- Use standard cues or probes to help the respondent remember and give more complete answers, such as 'Could you tell me more about that' and 'Please, take your time to think about this'.
- Never correct a respondent or write the answer you *think* is correct, i.e. if an answer is different from the one you expect, do not remind the respondent of an earlier remark or try to force consistency.
- Don't skip a question because the answer was given earlier or because you think you know the answer.

- Use a pleasant non-threatening tone of voice that conveys assurance, interest and a professional manner.
- Read at a slow pace. Remember that although you may have read the questions many times the respondent hears them for the first time and needs time to understand the questions and to decide on the answers.
- Sometimes a respondent might not understand a question and you will have to clarify the question.
- Repeat the entire question or part of the question.
- If the respondent does still not understand, use the answer categories to increase understanding by asking 'Which of the following categories best describe your situation?'
- Don't rush you respondent, but give him or her time to think – pausing is a way of indicating that you respect their opinions and expect thoughtful answers.
- Question 26 is open-ended. This means that answer categories are not anticipated before hand. After listening to a respondent's answer to an open-ended question, repeat the response that you have written down and make sure that you get the respondent's accept.

If you do not understand the answer, probe by asking, 'What do you mean?', 'Could you tell me what you mean by that?', 'Would you tell me what you have in mind?' etc. If the respondent gives an incomplete answer, ask 'would you tell me more about your thinking on that?' or ' Can you tell what you have in mind?' etc.

At the end of an open ended questions repeat and make sure you have the answer provided right by repeating to the respondent what you have written down. Be sure to write legibly so that those who will tabulate the questionnaires afterwards will be able to read what you have written. If you do not have enough space in the lines provided, use the back pages and always indicate the number of the question.

Be as descriptive as you can by using keywords. Try the use the exact language the respondent was using when she or he added comments or explained a point.

What to do if problems occur

Problems may occur in surveys, for example when respondents question the legitimacy of the survey, their presence in it, or the value of their opinions. Interviewers must be able to deal skilfully with these situations for the success of the interview.

Successful handling of respondent's questions or objectives requires a business-like attitude. Interviewers should accept any question naturally and their response must be immediate and brief.

The respondents may have different expectations about the survey and your visit. This may be because they think that, the intention of the survey is to respond directly to their needs. Some respondents might be inclined to ask for direct assistance from ILO or *>insert name of research institution<*. If you are asked such a question, be friendly but brief and state that at this stage of the policy research process SEED does not provide direct business assistance, but that the ultimate aim of the survey is to contribute to a better environment for all businesses. Possibly refer the business owner to one of the ILO's small enterprise programmes in the country (make a list of such projects in each country and contact details).

If the respondent keeps asking you questions on the research project and wants information from you, state once again that the *>insert name of research institution<* has hired you as an independent interviewer who otherwise has nothing to do with the programme and, therefore, you cannot respond to these questions.

Interviewer instructions

You will see that most questions in the Generic Questionnaire contain instructions that are specific to each question. While most of these are obvious, the following descriptions may assist you.

<i>Single mention</i>	Refers to the requirement that the respondent provide one response only.
<i>First and second mention</i>	Refers to the requirement that you record one or two responses—the most relevant and the second most relevant—answer to the question.
<i>ISIC Code</i>	Question 14 requires you to insert an International Standard Industrial Classification (ISIC) Code for the three main product or services provided by the business. Annex 2 contains a list of these codes for your reference.
<i>Multi-mention</i>	Allows responses to include any of the possible alternatives (i.e. as many appropriate responses as are relevant to the respondent and not just one or two).

Read out and do not read out

The possible responses to some questions should be read out so that the respondent can choose the most relevant response; however, some should not be read out. In the latter case, you should try to find a match between the respondents response and the alternatives presented. Be sure to use the 'other' option, if the presented alternatives are not sufficient to capture the answer of the respondent.

Describe clearly in words

Refers to the open question: Here you must record the answer of the respondent as clearly as possible.

7 Administering the survey data

It is important to manage the survey data properly from the point it is collected to when it is entered in a format that allows data analysis. To make data entry easier, SEED has designed a generic **DATA ENTRY FORM** in the recommended statistical software programme: SPSS. It is recommended that you to use SPSS in the process of entering and analysing the data since this allows ILO/SEED to extend support throughout this process. The major steps in administering the survey data are: (1) editing the collected questionnaires; (2) adapting the generic SPSS data entry form; (3) entering data using the data entry forms; and (4) analysing the data.

7.1 Editing the collected questionnaires

Getting the collected questionnaires ready for data analysis is time consuming work but it is important and needs to be done in every survey. In the editing process survey supervisors should make sure that each questionnaire is checked for:

- **Non-responses:** Each questionnaire must be reviewed for missing responses. There may be different reasons why a response is missing. For example, the interviewer might have forgotten to pose a question to the business owner/manager in which case that part of the interview should be redone, or the business owner might have refused to answer a specific question. In each case the reason for the missing responses

has to be given since there is nothing worse in a survey than having 'missing values' that one is not able to account for.

- Erroneous responses: Obviously erroneous responses should be edited. Suppose, for example, that on a question to which there can only be one answer, two boxes are marked. The interviewer might be able to clarify the mistake. If not, the respondent will have to be contacted again. If this is not possible, leave the response as it is and note these in your final comments on problems encountered with the data set.
- Code open-ended questions: You will need to review and code the open-ended questions so that the answer options can be designed in the data entry form and be analysed. It is important that you do not develop too many new answer options but design some that can capture all variations among the open answers.

7.2 Adapting the generic SPSS data entry form

Before entering data generated from the questionnaire, the generic data entry form must be modified. This should take into account the adaptation you earlier did to the survey questionnaire and the new responses that have been designed to the open ended questions. The SPSS data entry component allows you to design a **DATA ENTRY FORM**, which makes data entry much easier and less prone to data entry error. Usually, data is entered in tables with a specific number assigned to each question, which subsequently makes data analysis possible. In the data entry form, on the other hand, one designs an electronic copy of the actual questionnaire and entering directly in a copy of the questionnaire on the screen.

IFP/SEED can provide you with a generic Data Entry Form in electronic copy. Use the **SPSS DATA ENTRY BUILDER** to open the design version of generic data entry form and then use the *Toolbox* to modify the questions that you have adapted to national specifics and add the new variables to the questions with an open-ended option that you have reviewed. To change the name of the new variables that you have designed go to variable/set properties and the dialog box will appear. Now, ascribe a variable name that you will recognise when doing the analysis.

7.3 Entering data using the data entry forms

To enter the data, open the adapted questionnaire in the **SPSS DATA ENTRY STATION**. When you open the data entry station you will be requested to open a file. Go to the design of the data entry form and open this file. The first data entry form will now appear in a ready-to-enter format on your screen. The entering of the questionnaires can begin by

simply using the mouse to click the responses in the form on the screen. Remember to number the questionnaires with the same number of the entry form so that one can always find the questionnaire and the corresponding electronic data form should the need arise. To enter the second questionnaire and all following questionnaires, simply click the symbol ►☆ to add a new case.

7.4 Analysing the data

Open **SPSS FOR WINDOWS** to start doing the data analysis. When you open the programme you will be requested to open a file. Again, go to the same file that you designed and entered the data in and open this file. You have now opened the **SPSS DATA EDITOR** with all the entered data listed as numbers.

Missing value analysis

Before you start the actual analysis you should check that the data has been entered properly and that there are no missing cases. Before entering the data the questionnaires have already been edited and cleaned and now you have to make sure that the data has been entered properly (since it is likely that someone else has been hired to do this job). The best and quickest way to ensure that all cases have been entered properly is to run the case summaries analysis. This analysis allows you to run an analysis of each question and its associated variables to see if there are any missing data. To run the case summaries analysis go into **ANALYZE** in the windows toolbar, drag to **REPORTS** and drag to case summaries.

If the analysis shows that there are missing values this will be listed in the **CASE-PROCESSING SUMMARY**. Each case (i.e. data entry form) with missing values will be listed and the number of the case will be listed. This enables you quite easily to find the electronic form and the actual questionnaire linked to it (if you remembered to number the questionnaires) and to find out why the value is missing. It might be that the data by mistake has not been entered or that the data is actually missing (although this should have been picked up in the editing process).

SPSS has a function that allows you to exclude missing values, but this is dangerous to use since it will exclude information that might be in the questionnaire, but by mistake might not have been entered. In any case, the editing of the questionnaire should ensure that there are no missing values. Therefore, the best way to find out is to go back to the actual questionnaire and see if you can work out why the data is missing before you run the analysis. If it is not possible in any way to replace the missing data, you will have to decide to run the analysis with or without the missing values. Since missing values do affect the results it is important to

identify them and replace them or if this is not possible indicate how they affect the results.

Frequencies analysis

You will be required to do a **FREQUENCIES ANALYSIS** of each question, and present a commented table of each analysis. These are simple tabulations on each question to illustrate how frequent the answer options are represented. The 'frequencies' procedure is the most basic form of data analysis you can run on SPSS. It provides us with basic statistics and graphical displays that are useful for describing many types of variables. While in most cases you will probably have to run slightly more complicated procedures to derive the information you need, frequencies are a good place to start when looking at a new data set.

From the menu choose:

Analyse...

Descriptive Statistics...

Frequencies...

You have now opened the frequency window. On the left side of the window, you have a list of all the variables in your data set. '#' indicates a numerical variable, 'A' indicates a string variable ('<' means the string is up to 8 characters long, '>' that it is longer). Depending on your settings, you will have either the variable name or the variable label displayed on this list. (To change your settings, go to 'edit', 'options', 'general' and then 'variable list'. The change will occur the next time you open the data set.) If you right-click on a variable, information about that variable will be displayed (variable label and name, measurement, and value labels). Select the variable you want to run a frequency of by either double-clicking on it or by selecting it with a single click and pressing the little black arrow. You can select any number of variables. Then press 'OK'.

You'll get something in your output window, which will look something like the table below.

Business owners: Three business owners are discussing and have different opinions. Which of the three do you agree with most?

Answer	Frequency	Percent	Valid Percent	Cumulative Percent
1 Men are better business managers than women	10	0.6	0.6	0.6
2 Women are better business managers than men	172	9.8	9.8	10.4
3 Men and women are equally good business managers	1565	89.3	89.6	100.0
Total	1747	99.7	100.0	
Missing System	6	.3		
Total	1753	100.0		

A frequency tells us the number of respondents who have given a particular answer (frequency/count), as well as the number of respondents who have not answered the question for some reason (missing values).

The next column (Percent) tells us the percentage of respondents who have given a particular answer. This percentage is based on the entire sample, i.e. it includes the number of those respondents who have not actually answered the question.

The next column (Valid Percent) on the other hand tells us the percentage of responses based only on the number of people who have answered that particular question. This is the percentage you should normally use in the presentation of the data.

In the last column (Cumulative Percentage) percentages are added up. This is generally useful if you have a continuous variable like age or income, as it allows you to make statements like '50% of respondents were below the age of 18' etc.

Cross tabulations

While a frequency is a useful place to start your analysis, it only gives you the average of responses for all the people in your survey. Therefore, you will also have to do cross tabulations of a number of questions. Not all cross tabulations makes sense, but they will often reveal relations that were not anticipated before hand. If any of these show to be significant then these findings are very valuable.

As an example, women might be giving very different answers compared to men. Then again, they might not. You can either guess about this, or run a cross-tabulation. All a cross-tabulation does is to break down the sample by the variable you have selected for this (e.g. age, sex, location

etc.). You can then compare between the different groups, which allows you to draw much more interesting conclusions about your data.

From the menu choose:

Analyze...

Descriptive Statistics...

Crosstabs...

Again, you get a window with a list of your variables displayed on the left. Choose which variable you want to have displayed in the rows and which one in the columns. You should generally use the independent variable in the row box, and the dependent variable in the columns. The independent variable is the one you think is going to affect the other variable, i.e. if you think that the sex of the respondent is going to affect responses to a question about whether women are better business owners than men you put the sex variable into the row box and the "men are better business owners than women" variable into the column box.

Now click on the button labelled 'Cells...' at the bottom of the window. Since it has been decided that sex is our independent variable, this means you will want to compare the responses of men to that of women.

Click on 'row percentages'. This means that SPSS will take 100% of male responses and 100% of female responses and tell you how many percent between the two groups gave a certain answer.

Click on 'Continue' and then 'OK'.

SEX*MEN ARE BETTER BUSINESS OWNERS THAN WOMEN Cross-tabulation

Sex		Agree	Neutral	Disagree	Don't know	Total
Male	Count	228	32	304	34	598
	% within SEX	38.1%	5.4%	50.8%	5.7%	100.0%
Female	Count	298	70	732	52	1152
	% within SEX	25.9%	6.1%	63.5%	4.5%	100.0%
Total	Count	526	102	1036	86	1750
	% within SEX	30.1%	5.8%	59.2%	4.9%	100.0%

You'll get a table, which will look something like the one above. Use the pivoting tray to move the statistics to the very left of the row.

Your table should now look something like this, i.e. be split between the count and the percentage.

	Sex	Agree	Neutral	Disagree	Don't know	Total
Count	male	228	32	304	34	598
	female	298	70	732	52	1152
	Total	526	102	1036	86	1750
% within SEX	male	38.1%	5.4%	50.8%	5.7%	100.0%
	female	25.9%	6.1%	63.5%	4.5%	100.0%
	Total	30.1%	5.8%	59.2%	4.9%	100.0%

Respondents were asked to agree or disagree with the statement 'Men are better business owners than women.' From the table above you can see that 30.1% of all respondents agreed with this statement. However, our cross-tabulation tells us that 38.1% of men agreed with this, compared to only 25.9% of women. In other words, men were more likely to agree than women, which is not reflected in the total average.

The cross tabulations that you should consider are:

- Each question in the *background information* should be cross tabulated with each of the questions in *Section A, B, C, D, E* (except in cases where such a tabulation does not make sense from the outset)
- Each question in *Section A* should be cross tabulated with each question in *Section B, C, D, E* (except in cases where such a tabulation does not make sense from the outset)
- Questions within *Section A* should be cross tabulated (except in cases where such a tabulation does not make sense from the outset)

Tables that show significant findings should be highlighted and commented.

Recoding (if data has already been entered into SPSS)

There are many different reasons why you might want to recode a variable, but one of the most common problems especially when running cross-tabulations is that there are too many categories, which you need to reduce to a smaller number. It is also the case if the respondent has ticked the 'other' category and subsequently specified the answer.

An example where recoding might be needed is for age. Say you want to know if age has any impact on how respondents feel about whether or not men are better business owners than women. If you run the cross-tabulation using the original age variable, you'll see that you get an endlessly long list in your output window, and that the cell counts are very small. What you need to do then is group your respondents into categories.

To recode, click on the File menu, 'New', and then 'Syntax'. This opens a syntax file into which you type your recode. While you can also do this through the Transform menu, the great advantage is that you can save your syntax file, which means you can easily fix mistakes and repeat the process as often as you want, on as many data sets as you like.

A typical recode will look like this example:

```
RECODE age  
(15 THRU 24=1) (25 THRU 39=2) (40 THRU 55 =3)  
(56 THRU highest=4) (ELSE=SYSMIS)  
INTO newage.  
EXECUTE.
```

VARIABLE LABEL newage "Age of respondents".

```
VALUE LABELS newage  
1 "Youth"  
2 "Adultlow"  
3 "Adulthigh"  
4 "Elderly".
```

The command RECODE tells SPSS what you want to do, while the variable name 'age' tells the programme which variable you want to recode. In the brackets you define which values you want to group into a category.

INTO tells SPSS that you are creating a new variable, the name of which is 'newage'. Remember to put a full stop after this, as this signals that this part of your syntax is finished.

The command EXECUTE. tells the computer to run your syntax. If you now look at your data set, you see that a new variable has been created at the end of your existing variables. However, there are no labels yet which tell you what newage is or what the numbers 1-4 refer to.

VARIABLE LABEL followed by 'newage' tells the programme that you are now going to define that label. The label has to be in quotation marks, and must be followed by a full stop.

You then tell the programme that you are going to define the VALUE LABELS for 'newage'.

Type the number you are referring to, and then type the label you have assigned to that number. Once you have attached labels to all the numbers you are using, finish with a full stop.

You can run your whole syntax at once by clicking on 'Run' on the menu and selecting 'All'. You can also run only a particular part of your syntax by selecting that part and clicking on the little black arrow below the run command. This is useful if you have more than one syntax in your file, or if you have made a mistake and only need to run a certain part of the syntax again to fix it.

Coding of open-ended question

Ideally the answers given to the open-ended Question 25 should be categorised before the data entry form is completed so that you can design these variables in your data entry form, but if this for a reason is not the case you can design the variables in the open ended question at a later stage. You will, however, need to enter these data and go through all the questionnaires again. This is a good reason to review and edit the entire questionnaire before the data entry process starts.

If it happens later, this is how you can go about coding the open ended question:

Q25. "What factors have influenced your decisions to expand, reduce or maintain the number of workers that you employ over the last two years?"

Method:

1. Data capture the full answer
2. Auto-recode the question in SPSS

```
AUTORECODE  
VARIABLES=q28 /INTO q28nu  
/PRINT.
```

3. Run a frequency in SPSS on this question
4. Decide on categories of responses
5. Cut and paste responses into excel
6. Add in two columns to the left
7. Add in one row above the responses as a blank response
8. In the first column, number the responses from 1 to n
9. In the second column, put in your desired coding for that particular response. If you have more than one response per respondent, just add more columns. The example below shows an example where some respondents made two valid responses.

Surveying the influence of national policies and laws on employment in MSEs

A	B	C	D	E	F	G
		Question 27				
1	Sysmis	Sysmis			(1=Sysmis)	(1=Sysmis)
2	5	1	LACK OF MONEY PERSONAL PROBLEMS		(2=5)	(2=1)
3		2	HIGH TAXES		(3=)	(3=2)
4	3	4	CRIME AND NO PROFITS		(4=3)	(4=4)
5		8	BETTER PRODUCTION METHOD		(5=)	(5=8)
6		7	NEW PRDUCT		(6=)	(6=7)
7		9	CHANGE IN LAWS		(7=)	(7=9)

Where:

Lack of money	1
taxes	2
lowered profits	3
crime	4
personal problems	5
new markets	6
new products	7
more efficient production method	8
change in laws	9

Etc...

10. In columns F and G copy in the following formulae: in F:

=("&A3&"="&B3&")"

and in G:

=("&A3&"="&C3&")"

This will give you the output illustrated in the columns above.

11. Delete any cells where the result is (number=)

12. Copy and paste the resultant column into an SPSS syntax file as follows:

Recode q28nu

(1=sysmis)
(2=5)
(4=3)
into q28.1
Execute.

Recode q28nu
(1=sysmis)
(2=1)
(3=2)
(4=4)
(5=8)
(6=7)
(7=9)
into q28.2
Execute.

13. Now you have created two new variables (or more if each person had more than two responses). You can give your variables names and labels as follows:

Variable label q28.1 "Factors influencing decision (1)".

Value labels q28.1
1 "money shortages"
2 "taxes"
3 etc.

14. You can then analyse these variables as "multiple mentions" of respondents.

Selecting cases

Another useful tool for analysing your data is the selecting cases.

Go to the Data menu and click on 'select cases'. A new window appears, with the list of all your variables on the left. If, for example, you are only interested in male respondents, you tick the circle next to 'If condition is satisfied'. The button labelled 'If...' will now light up, and you can click on it. In the new window that appears, select the variable you are interested in, in this case 'sex' by highlighting it and click on the black arrow to move it to the window on the right. You now have to define which part of the variable you are interested in. You only want the male respondents, which are represented by the number 1. (If you have forgotten which number refers to the category you want to select, right-click on the variable in question to check the variable information.) Therefore, you type in an equal sign and then 1. Click on 'continue', then 'OK'. The next time you run a variable, it will only refer to the answers that were given by male

respondents, while female respondents are filtered out. The words 'Filter on' at the bottom right of the screen indicate that you have selected cases.

To include all cases again, go to 'Data', 'Select cases', and click on the 'reset' button.

Putting your output into a Word document

After you've done all the hard stuff like thinking about what kind of information you want, run a cross-tabulations, insured that it is significant, pivoted it etc, you're probably dying to put the resulting table into your Word document. However, under no circumstances must you put your SPSS output tables directly into a Word document, as this is highly likely to crash everything sooner or later. It won't crash Word every time, but it might just do it five minutes before your deadline, so be aware of the risk. Just don't do it!

What you should do is select your table by clicking on it, and then copying it.

Open an Excel spread sheet; right-click where you want to paste the table, and select 'Special Paste' from the menu.

Select 'Text' in the new window. You now have your table on your Excel sheet. Use the Excel sheet to tidy up your table, i.e. remove everything that isn't necessary like frequencies, cumulative percentages etc. All you really want are the valid percentage and the labels. Also remove the decimals from the percentages while your table is in Excel by highlighting the percentages and pressing the appropriate button on the tool bar.

Once your table looks good, highlight the part you want to copy into word, copy, and paste into the Word document. Unfortunately you still have to do some work now, i.e. select gridlines, centre the numbers, choose the right font and font size etc.

Once this is all done, click below the table, click on 'Insert', select 'Caption', select 'Table' and click 'OK'.

Type in a colon, space, and then the caption for your table.

A good table should look something like this:

Table 1: Proportion of respondents who think that men are better business owners than women

"Men are better business owners than women"	%
Agree	30
Neutral	6
Disagree	59
Don't know	5
All	100%

8 The survey report

- Executive summary/abstract
- Introduction of survey including survey objectives and map of areas where the survey was done
- Methodology and sampling (including error structure with respect to coverage, overall non-response rates and sampling error)
- Findings
- Implications
- Annexes:
 - Tabulations of all questions and all relevant cross tabulations in hard copy and in SPSS output file
 - Data in one SPSS data file

Annex 1:

Generic Questionnaire

For surveying the influence of national policies, laws and regulations on employment in micro and small enterprises

Requires national adaptation

Date of interview:	dd_____mm_____yy_____
Interviewer's name:	

QUALITY CONTROL *[To be filled in by supervisor after interview]*

Checked by:		Corrected	Yes	No
Date checked:				
Country:				

RESPONDENT CRITERIA *[To be asked by interviewer prior interview]*

Please ensure that the respondent meets the following criteria by asking:	Yes	No
Do you own this business?	1	2
Do you have a major role in the management of this business?	1	2
Has this business been operating for at least two years?	1	2
Have you been an owner/manager over this two year period?	1	2

If the respondent answers 'no' to any of the above questions, then end the interview thanking her/him for their cooperation explaining that it is important that the survey involve only those who could answer 'yes' to all of the above questions.

BACKGROUND INFORMATION: *[To be filled in by interviewer prior to the interview]*

Sex of respondent:		Business location	
Male	1	Urban	1
Female	2	Rural	2
Enterprise size in terms of number of workers *			
« Micro »		1	
« Small »		2	

Business sector:	
Trade	1
Service	2
Manufacturing	3

[*National adaptation of this question is required: Defining 'micro' and 'small' enterprises (based on the number of workers) should, where possible, draw from national definitions. However, please ensure that the sample does not include single-person enterprises. Where a national definition for 'micro' or 'small enterprise' does not exist, or where there are too many conflicting definitions, it is recommended that you define 'micro enterprises' as those consisting on 2–9 full-time workers, and a 'small enterprise' as 10–49 full-time workers.]

A. PROFILE OF BUSINESS & BUSINESS OWNER/MANAGER

1. **How old are you?**

[Write in age of respondent]

[After getting the exact age: circle the appropriate category]

15-24	1
25-39	2
40-55	3
Above 55	4

2. **How do you define yourself in terms of your race/ethnicity?**

[Code by observation; single mention] **(National adaptation of this question is required)**

« ... »	1
« ... »	2
« ... »	3
« ... »	4
Other	5

3. What is the highest educational qualification that you have obtained?

[Single mention] (National adaptation of this question is required)

No formal schooling	1
Primary school (6 years or less)	2
Secondary school (7-12 years)	3
Non-tertiary post-secondary education	4
University/Tertiary education (bachelors/masters)	5
Vocational or technical training	6

4. What were you doing before you began this business?

[Read out: single mention]

I ran another business doing similar work	1
I was an employee in another persons private business	2
I was an employee in public company	3
I was a government employee	4
I was unemployed	5
I was a full-time student	6
Other (specify)	7

5. What year was this business started?

[Write in year]

6. Which of the following best describe your reason(s) for being in business?

[Read out: first and second mention]

	1 st mention	2 nd mention
I want to be my own boss	1	1
I can't find work anywhere else	2	2
I can work when and how I want	3	3
I don't have any skills for other kinds of work	4	4
My previous employment ended	5	5
Other (specify)	6	6

Surveying the influence of national policies and laws on employment in MSEs

7. **How was this business started?** [Read out: single mention]

As a family-owned business	1
On my own initiative	2
It was bought as a running business	3
Other (specify)	5

8. **From where does your business operate?** [Read out: single mention]
(National adaptation of this question is required)

Formal house	1	[Go to Q.9]
Business site	2	[Go to Q.9]
Informal structure	3	[Go to Q.9]
Street (no structure)	4	[Go to Q.10]
Other (specify)	5	[Go to Q.10]

9. **Do you own the business premises?** [Single mention]

Yes	1
No	2

10. **What type of legal structure does your business use?** [Read out: single mention]
(National adaptation of this question is required)

Single ownership	1
Family owned business	2
Partnership	3
Incorporated with limited liability	4
Other (specify)	5

11. **How many owners (i.e. partners, directors) are there in this business?**

	[Write in number]
--	-------------------

12. **Employment in business:** [Write in number; write '0' for 'zero' and 'N' for 'no response']

		Permanent full-time		Permanent part-time		Casual	
		Male	Female	Male	Female	Male	Female
A	Including yourself, how many workers are there in your business at present?						
B	Excluding yourself, how many of these are paid workers at present?						
C	Excluding yourself and any paid workers already counted above (B), how many of your current workers are family members?						

13. Employment in business TWO YEARS ago i.e. in **(National adaptation of this question is required)**

[Write in number; write '0' for 'no workers' and 'N' for 'no response']

		Permanent full-time		Permanent part-time		Casual	
		Male	Female	Male	Female	Male	Female
A	Including yourself how many workers were there in your business two years ago?						
B	Excluding yourself, how many of these were paid workers two years ago?						
C	Excluding yourself and any paid workers counted above (B), how many of these were family members two years ago?						

14. What type of products/services does your business produce/provide?

[Check answers with ISIC Code]

Product/service no. 1: _____

Product/service no. 2: _____

Product/service no. 3: _____

Write ISIC code:
ISIC code:
ISIC code:
ISIC code:

15. Do you sell your products/services on the following markets?

[Read out]

Local markets? (In the local area)	Yes	1
	No	2
Regional or provincial markets?	Yes	3
	No	4
National markets? (across the country)	Yes	5
	No	6
International markets?	Yes	7
	No	8

16. On which markets do you sell most of your products/services?

	Most important	Important	Least important
Local markets?	1	2	3
Regional or provincial markets?	1	2	3
National markets?	1	2	3
International markets?	1	2	3

17. Have the sales of your business increased, stayed the same or decreased over the last two years? [Single mention]

Increased	1
Stayed the same	2
Decreased	3

18. During the past two years have you participated in any business management or technical training related to your business?

Yes	1
No	2

19. Have you tried to get finance for your business over the past two years?

Yes	1	[Go to Q.20]
No	2	[Go to Q.21]

20. **Where did you try to get the business loan and were you successful?**
 [Do NOT read out: multi-mention] **(National adaptation of this question is required)**

	Tried to access credit?		Successful?	
	Yes	No	Yes	No
Private or public bank	1	2	1	2
Government credit fund	1	2	1	2
International project	1	2	1	2
Family/friends	1	2	1	2
Money lender	1	2	1	2
Other (specify)	1	2	1	2

21. **Do you have a bank account specifically for your business?**

[A bank account that is separate from your personal account]

Yes	1
No	2

22. **How do you normally get information and advice on business and legal matters?**

[Do NOT read out: 1st and 2nd -mention]

	1 st mention	2 nd mention
Newspapers	1	1
Government publications	2	2
Chamber of commerce	3	3
Business association	4	5
Lawyer/attorney	5	5
Accountant	6	6
Professional business adviser	7	7
Other business owner	8	8
Other (specify)	9	9

23. **During the past two years have you obtained advice about your business from any of the below:** [Read out: multi-mention]

	Yes	No
Lawyer/attorney	1	2
Accountant	1	2
Professional Business adviser	1	2
Other business owner	1	2

24. **During the past 2 years have you ever had a government official visit your business?** [Single mention]

Yes	1
No	2

25. **Are you a member of any of the following organizations?** [Read out: multi-mention]

	Yes	No
Chamber of Commerce	1	2

Business Association	1	2
Employers Association	1	2

B. DECISIONS TAKEN CONCERNING EMPLOYMENT

- 26. What factors have influenced your decisions to expand, reduce or maintain the number of workers that you employ during the last two years?**

[Describe with clear words and concepts]

Surveying the influence of national policies and laws on employment in MSEs

27. Over the last two years, how have the following factors influenced your decisions regarding the number of people you employ in your business?

[Read out and mark an answer for each option]

		Strong positive influence on my decisions	Positive influence on my decisions	No influence on my decisions	Negative influence on my decisions	Strong negative influence on my decision	Does not apply
		++	+	0	-	--	
A	The markets (Referring to whether the demands of customers or suppliers had an influence upon your employment decisions)	1	2	3	4	5	6
B	Your business premises (Referring to the influence the size, type or status of your business premises had upon your employment decisions)	1	2	3	4	5	6
C	Labour costs (Referring to the influence the costs for workers had upon your decisions to increase or decrease the size of your workforce)	1	2	3	4	5	6
D	Labour regulations (Referring to the influence of labour laws and regulations upon your decisions to increase or decrease your number of workers)	1	2	3	4	5	6
E	Access to finance (Referring to the effect that the opportunities you have, or have not had, to obtain finance for your business has had upon your employment decisions)	1	2	3	4	5	6
F	Access to resources (Referring to how your access to resources such as skills, equipment, technology, etc. has affected your employment decisions)	1	2	3	4	5	6
G	Export to other countries (Referring to the influence of your desire to enter or expand your markets into other countries)	1	2	3	4	5	6
H	Taxation (Referring to the effect that taxation, such as personal tax, company tax, or any other kind of tax had upon employment decisions)	1	2	3	4	5	6
I	Government policies (Referring to how your employment decisions were influenced by government support, restrictions, or attitudes)	1	2	3	4	5	6

Interviewer's note: The term 'positive influence' refers to an influence toward employing more workers (or avoiding a reduction of workers); the term 'negative influence' refers to an influence toward employing less workers (or not increasing the number of workers).

28. Over the last two years, have you provided any of the following benefits to your workers? *[Read out: multi-mention]*

	Yes	No	
On the job training	1	2	[if yes, answer Q.29–A]
Off-the job training	1	2	[if yes, answer Q.29–B]
Written employment contracts	1	2	[if yes, answer Q.29–C]
Pension or old insurance scheme	1	2	[if yes, answer Q.29–D]
Health and accident insurance	1	2	[if yes, answer Q.29–E]
Provided parental leave	1	2	[if yes, answer Q.29–F]
Workers have productivity incentives	1	2	[if yes, answer Q.29–G]
Workers have received a salary increase	1	2	[if yes, answer Q.29–H]
Made safer working conditions	1	2	[if yes, answer Q.29–I]

29. How did the changes that you made to the conditions of your workers affect your business's performance? *[Only mark the categories that the respondent marked in Q.28]*

		Better performance	No difference	Worse performance
A	On the job training	1	2	3
B	Off-the job training	1	2	3
C	Written employment contracts	1	2	3
D	Pension or old insurance scheme	1	2	3
E	Health and accident insurance	1	2	3
F	Provided parental leave	1	2	3
G	Workers have productivity incentives	1	2	3
H	Workers have received a salary increase	1	2	3
I	Made safer working conditions	1	2	3

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30. Over the last two years, how have the following factors influenced your decisions concerning the conditions under which you and your workers work?

[Read out and mark an answer for each option]

		Strong positive influence on my decisions	Positive influence on my decisions	No influence on my decisions	Negative influence on my decisions	Strong negative influence on my decision	Does not apply
		++	+	0	-	--	
A	The markets (Referring to the influence the demands of customers or suppliers had upon your decisions concerning working conditions in your business)	1	2	3	4	5	6
B	Your business premises (Referring to whether the size, type or status of your business premises influenced your decisions)	1	2	3	4	5	6
C	Labour costs (Referring to the influence the costs for workers had upon your decisions concerning working conditions in your business)	1	2	3	4	5	6
D	Labour regulations (Referring to whether labour laws and regulations influenced your decisions concerning working conditions)	1	2	3	4	5	6
E	Access to finance (Referring to the effect that the opportunities you have, or have not had, to obtain finance for your business has had upon your decisions concerning working conditions)	1	2	3	4	5	6
F	Access to resources (Referring to whether your access to resources such as skills, equipment, technology, etc. affected your decisions regarding working conditions)	1	2	3	4	5	6
G	Export to other countries (Referring to the influence of your desire to enter or expand your markets in other countries affected any decisions concerning working conditions)	1	2	3	4	5	6
H	Taxation (Referring to the effect that taxation may have had upon your decisions regarding working conditions)	1	2	3	4	5	6
I	Government policies (Referring to how your decisions about working conditions were influenced by government support, restrictions, or attitudes)	1	2	3	4	5	6

Interviewer's note: The term 'positive influence' refers to an influence toward improving any of the aspects of working conditions referred to in Question 28, while the term 'negative influence' refers to an influence toward making no improvements in these fields.

C. BUSINESS INVESTMENTS

31. Over the last two years have you made any of the following investments in your business? [Read out: multi-mention]

	Yes	No
Purchased additional production equipment	1	2
Purchased new office equipment	1	2
Improved the working environment	1	2
Improved old working equipment	1	2
Improved the premises, either by moving to better premises, expanding existing premises or by establishing additional ones	1	2
Other (specify)	1	2

32. Over the last two years, how have the following factors influenced your decisions regarding investment in your business?

[Read out and mark an answer for each option]

	Strong positive influence on my decisions	Positive influence on my decisions	No influence on my decisions	Negative influence on my decisions	Strong negative influence on my decision	Does not apply
	++	+	0	-	--	
A The markets (Referring to the influence the demands of customers or suppliers had upon your investment decisions)	1	2	3	4	5	6
B Your business premises (Referring to whether the size, type or status of your business premises influenced your investment decisions)	1	2	3	4	5	6
C Labour costs (Referring to the influence that the costs for workers had upon your investment decisions)	1	2	3	4	5	6
D Access to finance (Referring to the effect that the opportunities you have, or have not had, to obtain finance for your business has had upon your investment decisions)	1	2	3	4	5	6
E Export to other countries (Referring to whether the influence of your desire to enter or expand your markets in other countries affected your investment decisions)	1	2	3	4	5	6
F Taxation (Referring to the effect that taxation may have had upon your investment decisions)	1	2	3	4	5	6
G Government policies (Referring to whether your investment decisions were influenced by government support, restrictions, or attitudes)	1	2	3	4	5	6
H Advice given by others (Referring to whether advice given to you by family, friends, colleagues or business association members influenced your investment decisions)						

Interviewer's note: The term 'positive influence' refers to an influence toward investing in the business (including any of the investments referred to in Question 31), while the term 'negative influence' refers to an influence toward making no business investments.

D. BUSINESS REGISTRATION

33. Are you registered with any of the following agencies? [Read out: multi-mention]
(National adaptation of this question is required)

	Yes	No
a. 'Tax authorities' «insert name»	1	2
b. 'Labour administration' «insert name»	1	2
d. 'Local Authority' «insert name»	1	2
d. 'Statistics divisions' «insert name»	1	2
e. 'Dept. of Trade and Industry' «insert name»	1	2
f. ... «insert name»	1	2
g. ... «insert name»	1	2

34. To what extent have the following factors influenced your decision to register/not to register with the «insert name» [Tax authority]?

[Read out: multi-mention]

(National adaptation of this question is required)

[Tax authority] «insert name»	Strong positive	No influence	Negative influence
Costs: Referring to influence the costs of registration and the regular payment of taxes had upon your decisions to register or not register	1	2	3
Time: Referring to influence the time (such as travelling or waiting) had upon your decisions to register or not register	1	2	3
Information: Referring to whether your decision to register or not register was influenced by your understanding of how, when and where to register	1	2	3
Reporting requirements: Referring to whether your decision to register or not to register was influenced by the amount of reporting you must do once registered	1	2	3
Government support: Referring to whether any support from government available after registration affected your decision to register or not register	1	2	3
Legal status: Referring to whether your decision to register or not register was influenced by the type of legal structure your business has	1	2	3
Insurance and protection: Referring to whether the availability of insurance or official protection influenced your decision to register or not register	1	2	3
Access to capital/resources: Referring to whether your possible access to finance or other resources, once registered, influenced your decision to register or not register	1	2	3
Tendering and exporting: Referring to whether your decision to register or not register was influenced by your desire to export to other countries or win government contracts	1	2	3
Fines and harassment: Referring to whether your decision to register or not register was influenced by a fear of fines, or harassment by police and other authorities if you were not registered	1	2	3

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Interviewer's note: The term 'positive influence' refers to an influence toward a decision to register, while the term 'negative influence' refers to an influence toward a decision not to register.

35. To what extent have the following factors influenced your decision to register/not to register with the «insert name» [Labour administration]?

[Read out: multi-mention]

(National adaptation of this question is required)

[Labour administration] «insert name»	Strong positive	No influence	Negative influence
Costs: <i>Referring to influence the costs of registration and the regular payment of fees or taxes had upon your decisions to register or not register</i>	1	2	3
Time: <i>Referring to influence the time (such as travelling or waiting) had upon your decisions to register or not register</i>	1	2	3
Information: <i>Referring to whether your decision to register or not register was influenced by your understanding of how, when and where to register</i>	1	2	3
Reporting requirements: <i>Referring to whether your decision to register or not to register was influenced by the amount of reporting you must do once registered</i>	1	2	3
Government support: <i>Referring to whether any support from government available after registration affected your decision to register or not register</i>	1	2	3
Legal status: <i>Referring to whether your decision to register or not register was influenced by the type of legal structure your business has</i>	1	2	3
Insurance and protection: <i>Referring to whether the availability of insurance or official protection influenced your decision to register or not register</i>	1	2	3
Access to capital/resources: <i>Referring to whether your possible access to finance or other resources, once registered, influenced your decision to register or not register</i>	1	2	3
Tendering and exporting: <i>Referring to whether your decision to register or not register was influenced by your desire to export to other countries or win government contracts</i>	1	2	3
Fines and harassment: <i>Referring to whether your decision to register or not register was influenced by a fear of fines, or harassment by police and other authorities if you were not registered</i>	1	2	3

Interviewer's note: The term 'positive influence' refers to an influence toward a decision to register, while the term 'negative influence' refers to an influence toward a decision not to register.

36. To what extent have the following factors influenced your decision to register/not to register with the «insert name» [Local government authority]?

[Read out: multi-mention]

(National adaptation of this question is required)

[Local government authority] «insert name»	<i>Strong positive</i>	<i>No influence</i>	<i>Negative influence</i>
Costs: <i>Referring to influence the costs of registration and the regular payment of fees or taxes had upon your decisions to register or not register</i>	1	2	3
Time: <i>Referring to influence the time (such as travelling or waiting) had upon your decisions to register or not register</i>	1	2	3
Information: <i>Referring to whether your decision to register or not register was influenced by your understanding of how, when and where to register</i>	1	2	3
Reporting requirements: <i>Referring to whether your decision to register or not to register was influenced by the amount of reporting you must do once registered</i>	1	2	3
Government support: <i>Referring to whether any support from government available after registration affected your decision to register or not register</i>	1	2	3
Legal status: <i>Referring to whether your decision to register or not register was influenced by the type of legal structure your business has</i>	1	2	3
Insurance and protection: <i>Referring to whether the availability of insurance or official protection influenced your decision to register or not register</i>	1	2	3
Access to capital/resources: <i>Referring to whether your possible access to finance or other resources, once registered, influenced your decision to register or not register</i>	1	2	3
Tendering and exporting: <i>Referring to whether your decision to register or not register was influenced by your desire to export to other countries or win government contracts</i>	1	2	3
Fines and harassment: <i>Referring to whether your decision to register or not register was influenced by a fear of fines, or harassment by police and other authorities if you were not registered</i>	1	2	3

Interviewer's note: The term 'positive influence' refers to an influence toward a decision to register, while the term 'negative influence' refers to an influence toward a decision not to register.

37. To what extent have the following factors influenced your decision to register/not to register with «insert name» [Statistics agency]?

[Read out: multi-mention]

(National adaptation of this question is required)

[Statistics agency] «insert name»	<i>Strong positive</i>	<i>No influence</i>	<i>Negative influence</i>
Costs: <i>Referring to influence the costs of registration and the regular payment of fees had upon your decisions to register or not register</i>	1	2	3
Time: <i>Referring to influence the time (such as travelling or waiting) had upon your decisions to register or not register</i>	1	2	3
Information: <i>Referring to whether your decision to register or not register was influenced by your understanding of how, when and where to register</i>	1	2	3
Reporting requirements: <i>Referring to whether your decision to register or not to register was influenced by the amount of reporting you must do once registered</i>	1	2	3
Government support: <i>Referring to whether any support from government available after registration affected your decision to register or not register</i>	1	2	3
Legal status: <i>Referring to whether your decision to register or not register was influenced by the type of legal structure your business has</i>	1	2	3
Insurance and protection: <i>Referring to whether the availability of insurance or official protection influenced your decision to register or not register</i>	1	2	3
Access to capital/resources: <i>Referring to whether your possible access to finance or other resources, once registered, influenced your decision to register or not register</i>	1	2	3
Tendering and exporting: <i>Referring to whether your decision to register or not register was influenced by your desire to export to other countries or win government contracts</i>	1	2	3
Fines and harassment: <i>Referring to whether your decision to register or not register was influenced by a fear of fines, or harassment by police and other authorities if you were not registered</i>	1	2	3

Interviewer's note: The term 'positive influence' refers to an influence toward a decision to register, while the term 'negative influence' refers to an influence toward a decision not to register.

38. To what extent have the following factors influenced your decision to register/not to register with «insert name» [Other relevant agency...]?
 [Read out: multi-mention] **(National adaptation of this question is required)**

[Other relevant agency...] «insert name»	Strong positive	No influence	Negative influence
Costs: Referring to influence the costs of registration and the regular payment fees had upon your decisions to register or not register	1	2	3
Time: Referring to influence the time (such as travelling or waiting) had upon your decisions to register or not register	1	2	3
Information: Referring to whether your decision to register or not register was influenced by your understanding of how, when and where to register	1	2	3
Reporting requirements: Referring to whether your decision to register or not to register was influenced by the amount of reporting you must do once registered	1	2	3
Government support: Referring to whether any support from government available after registration affected your decision to register or not register	1	2	3
Legal status: Referring to whether your decision to register or not register was influenced by the type of legal structure your business has	1	2	3
Insurance and protection: Referring to whether the availability of insurance or official protection influenced your decision to register or not register	1	2	3
Access to capital/resources: Referring to whether your possible access to finance or other resources, once registered, influenced your decision to register or not register	1	2	3
Tendering and exporting: Referring to whether your decision to register or not register was influenced by your desire to export to other countries or win government contracts	1	2	3
Fines and harassment: Referring to whether your decision to register or not register was influenced by a fear of fines, or harassment by police and other authorities if you were not registered	1	2	3

Interviewer's note: The term 'positive influence' refers to an influence toward a decision to register, while the term 'negative influence' refers to an influence toward a decision not to register.

E. BUSINESS PERFORMANCE & EXPECTATIONS TO THE FUTURE

39. What are your expectations concerning your business over the next 2 years?

[Do NOT read out. First and second mention]

	1 st mention	2 nd mention	
Continue with present business	1	1	[Go to Q.40]
Change to another line of business	2	2	[Go to Q.41]
Leave and take up wage employment	3	3	[Go to Q.41]
Pass the business onto someone else in my family	4	4	[Go to Q.41]
Sell the business	5	5	[Go to Q.41]
Hire a manager	6	6	[Go to Q.41]
Retire	7	7	[Go to Q.41]
Other (specify)	8	8	[Go to Q.41]

40. How do you expect to continue your business over the next year? [Do NOT read out; multi-mention: ask this question only if the respondent has answered 'Continue with present business' in question 39]

	Yes	No
No changes planned	1	2
Make new investments in the business	1	2
Expand/improve the business		
Increase the number of workers	1	2
Decrease the number of workers	1	2
Expand the range of products/services	1	2
Reduce the range of products/services	1	2
Improve the employment conditions for staff	1	2
Don't know	1	2
Other (specify)	1	2

41. How would you rate the performance of your business over the last two years?

[Read out: single mention]

Very poor	1	[answer Q. 42a]
Poor	2	[answer Q. 42a]
Ok	3	[answer Q. 42b]
Good	4	[answer Q. 42b]
Very good	5	[answer Q. 42b]

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42. **Have any of the factors listed below influenced your business to perform in such a way?** [Read out: circle the three most important factors based on the answer to Question 41]

42a.	1 st	2 nd	3 rd
High competition and few market opportunities	1	1	1
I don't have the skills or experience to do better	2	2	2
Too many regulations and restrictions	3	3	3
No good business networks	4	4	4
Unsupportive government policies	5	5	5
No access to credit	6	6	6
42b.			
Competition is low and there are many market opportunities	1	1	2
My business skills and experience are strong	2	2	2
Few regulations and restrictions	3	3	3
Good business networks	4	4	4
Supportive government policies	5	5	5
Access to credit	6	6	6

43. **How do you expect your business to perform in the next two years, compared to how it did in the past two years?** [Read out: single mention]

Very poor	1	[answer Q. 44a]
Poor	2	[answer Q. 44a]
Ok – but could do better	3	[answer Q. 44b]
Good	4	[answer Q. 44b]
Very good	5	[answer Q. 44b]

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44. Do any of the factors listed below lead you to have these expectations?

[Read out: circle the three most important factors based on the answer to Question 40]

44a.	1st	2nd	3rd
The overall environment is not good for small business	1	1	1
There is too much competition	2	2	2
The government does not support small business	3	3	3
The costs of running a business is high	4	4	4
Access to finance and credit is difficult	5	5	5
Access to business support networks is low	6	6	6
44b.	1st	2nd	3rd
The overall environment is good for small business	1	1	1
There is little competition	2	2	2
The government supports small business	3	3	3
The cost of running a business is low	4	4	4
Access to credit and finance is good	5	5	5
Access to business support networks is good	6	6	6

Annex 2:

ISIC Codes for use in Question 13 of the Generic Questionnaire

International Standard Industrial Classification (ISIC) of All Economic Activities, Third Revision, (ISIC, Rev.3)

(Please note that this is list of codes only includes those industry classifications that may be relevant to the MSE survey.)

C Mining and quarrying

- 10 Mining of coal and lignite; extraction of peat
- 11 Extraction of crude petroleum and natural gas; service activities incidental to oil and gas extraction excluding surveying
- 12 Mining of uranium and thorium ores
- 13 Mining of metal ores
- 14 Other mining and quarrying

D Manufacturing

- 15 Manufacture of food products and beverages
- 16 Manufacture of tobacco products
- 17 Manufacture of textiles
- 18 Manufacture of wearing apparel; dressing and dyeing of fur
- 19 Tanning and dressing of leather; manufacture of luggage, handbags, saddlery, harness and footwear
- 20 Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials
- 21 Manufacture of paper and paper products
- 22 Publishing, printing and reproduction of recorded media
- 23 Manufacture of coke, refined petroleum products and nuclear fuel
- 24 Manufacture of chemicals and chemical products
- 25 Manufacture of rubber and plastics products
- 26 Manufacture of other non-metallic mineral products
- 27 Manufacture of basic metals

- 28 Manufacture of fabricated metal products, except machinery and equipment
- 29 Manufacture of machinery and equipment n.e.c.
- 30 Manufacture of office, accounting and computing machinery
- 31 Manufacture of electrical machinery and apparatus n.e.c.
- 32 Manufacture of radio, television and communication equipment and apparatus
- 33 Manufacture of medical, precision and optical instruments, watches and clocks
- 34 Manufacture of motor vehicles, trailers and semi-trailers
- 35 Manufacture of other transport equipment
- 36 Manufacture of furniture; manufacturing n.e.c.
- 37 Recycling

E Electricity, gas and water supply

- 40 Electricity, gas, steam and hot water supply
- 41 Collection, purification and distribution of water

F Construction

- 45 Construction

G Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods

- 50 Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of automotive fuel
- 51 Wholesale trade and commission trade, except of motor vehicles and motorcycles
- 52 Retail trade, except of motor vehicles and motorcycles; repair of personal and household goods

H Hotels and restaurants

- 55 Hotels and restaurants

I Transport, storage and communications

- 60 Land transport; transport via pipelines
- 61 Water transport
- 62 Air transport

63 Supporting and auxiliary transport activities; activities of travel agencies

64 Post and telecommunications

J Financial intermediation

65 Financial intermediation, except insurance and pension funding

66 Insurance and pension funding, except compulsory social security

67 Activities auxiliary to financial intermediation

K Real estate, renting and business activities

70 Real estate activities

71 Renting of machinery and equipment without operator and of personal and household goods

72 Computer and related activities

73 Research and development

74 Other business activities

L Public administration and defence; compulsory social security

75 Public administration and defence; compulsory social security

M Education

80 Education

N Health and social work

85 Health and social work

O Other community, social and personal service activities

90 Sewage and refuse disposal, sanitation and similar activities

91 Activities of membership organizations n.e.c.

92 Recreational, cultural and sporting activities

93 Other service activities

P Private households with employed persons

95 Private households with employed persons

Q Extra-territorial organizations and bodies

99 Extra-territorial organizations and bodies