

**BUSINESS ENVIRONMENT AND ENTERPRISE PERFORMANCE SURVEY
SCREENER QUESTIONNAIRE
2005**

(Telephone Interview)

| | |
|---------------|-----------------|
| Card number | cardno |
| Serial number | serialno |

Table 1

Country

| |
|----------------|
| country |
|----------------|

Table 2

| | | |
|--------------------------|------------|-------------|
| | | Yugo |
| If Serbia and Montenegro | Serbia | 1 |
| | Montenegro | 2 |

Table 3

| | | |
|--|--------------------------|-------------|
| | City or Town | City |
| | Capital | 1 |
| | Other, over 1 million | 2 |
| | Other, 250,000-1,000,000 | 3 |
| | Other, 50,000-250,000 | 4 |
| CHECK LOCATION: "SMALL CITY OR COUNTRYSIDE" QUOTA | Under 50,000 | 5 |

Table 4

City/town/village:.....

| |
|-----------------|
| citowvil |
|-----------------|

Region/oblast:.....

| |
|-----------------|
| regoblas |
|-----------------|

Table 5

| | | | |
|--|-----|----|---------------|
| | Yes | No | |
| Panel enterprise interviewed in BEEPS 2002 | 1 | 2 | Table5 |

INTERVIEWER: IF THIS FIRM WAS INTERVIEWED IN BEEPS 2002, WRITE DOWN ITS SERIAL NUMBER IN 2002 FROM THE PANEL DATABASE PROVIDED

Serial number of firm in BEEPS 2002:.....

| |
|-----------------|
| SeNo2002 |
|-----------------|

MANUFACTURING OVERLAY SURVEY- ARMENIA, AZERBAIJAN, POLAND HUNGARY, ROMANIA, MOLDOVA, KAZAKHSTAN

INTERVIEWER: COMPLETE TABLE 6 AND TABLE 7 IF ENTERPRISE IS INCLUDED IN THE MANUFACTURING OVERLAY SURVEY, IN ARMENIA, AZERBAIJAN, POLAND, HUNGARY, ROMANIA, MOLDOVA, AND KAZAKHSTAN

Manufacturing overlay survey: For Armenia, Azerbaijan, Poland, Hungary, Romania, Moldova and Kazakhstan only

| Table 6 | Table6 |
|----------------|---------------|
| Armenia | 1 |
| Azerbaijan | 2 |
| Poland | 3 |
| Hungary | 4 |
| Romania | 5 |
| Moldova | 6 |
| Kazakhstan | 7 |

Manufacturing overlay region

| Table 7 | Table7 |
|----------------|---------------|
| Region A | 1 |
| Region B | 2 |
| Region C | 3 |
| Region D | 4 |

INTERVIEWER: COMPLETE FOR POLAND AND MOLDOVA ONLY

Table 8

| Panel enterprise interviewed in BEEPS 2003 | Yes | No | |
|--|-----|----|----------------|
| Poland | 1 | 2 | Poland |
| Moldova | 1 | 2 | Moldova |

INTERVIEWER: IF THIS FIRM WAS INTERVIEWED IN THE MANUFACTURING OVERLAY BEEPS IN 2003, WRITE DOWN ITS SERIAL NUMBER IN 2003 FROM THE MANUFACTURING OVERLAY PANEL DATABASE PROVIDED

Serial number of firm in manufacturing overlay BEEPS in 2003:.....

SeNo2003

Good morning/afternoon/evening We have been commissioned by the European Bank of Reconstruction and Development, in cooperation with the World Bank to carry out a survey of business in our country. They want to understand better the conditions for doing business in your country. I am calling froma market research company. Could I please speak to the person who normally represents the company for official purposes, that is who normally deals with banks or government agencies/institutions?

IF PERSON IS UNAVAILABLE, ARRANGE A CONVENIENT TIME AND CALL BACK. WHEN PUT THROUGH, CONTINUE.

Good morning/afternoon/evening. I am from a market research company. We are carrying out a survey of business like yours on behalf of the European Bank of Reconstruction and Development in cooperation with the World Bank. For classification purposes, could you please answer some preliminary questions? Thank you.

| | |
|------------|--|
| S.1 | Do you normally represent this company when dealing with banks or government institutions? |
|------------|--|

| | | |
|--|-----|-----------|
| | | S1 |
| GO TO S.1a | Yes | 1 |
| ASK TO BE PUT THROUGH TO CORRECT PERSON AND REINTRODUCE | No | 2 |

| | |
|-------------|--|
| S.1a | In what year did your firm begin operations in this country? |
|-------------|--|

Year:.....

| |
|------------|
| S1a |
|------------|

INTERVIEWER: IF THE FIRM BEGAN OPERATIONS IN 2002, 2003 OR 2004 THANK AND TERMINATE

| | |
|------------|--|
| S.2 | What is the legal status of this company? ONLY ONE ANSWER ALLOWED |
|------------|--|

| | | S2a | S2b |
|-----------------------------------|---|------------|------------|
| CHECK PRIVATE SECTOR QUOTA | Single proprietorship | 01 | 1 |
| | Partnership | 02 | |
| | Cooperative | 03 | |
| | Corporation, privately held | 04 | |
| | Corporation listed on a stock exchange | 05 | |
| CHECK WITH SUPERVISOR | Other private sector (Specify)..... | 06 | |
| CHECK STATE-OWNED QUOTA | State/municipal/district-owned enterprise | 07 | 2 |
| | Corporatised state-owned enterprise | 08 | |
| CHECK WITH SUPERVISOR | Other state owned (Specify)..... | 09 | |
| TERMINATE | Charity | | |
| | Don't know | | |

| | |
|------------|--|
| Other..... | |
|------------|--|

| | |
|------------|---|
| S.3 | How would you best describe your firm's main area of activity in terms of annual sales? ONLY ONE ANSWER ALLOWED |
|------------|---|

| | | ISIC DIVISION | S3 |
|-----------------------------|--|----------------------|-----------|
| CHECK INDUSTRY QUOTA | Mining and quarrying | Section C: 10-14 | 01 |
| | Construction | Section F: 45 | 02 |
| | Manufacturing | Section D: 15-37 | 03 |
| CHECK SERVICES QUOTA | Transport storage and communication | Section I: 60-64 | 04 |
| | Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods | Section G: 50-52 | 05 |
| | Real estate, renting and business services | Section K: 70-74 | 06 |
| | Hotels and restaurants | Section H: 55 | 07 |
| | Other services*** | Section O: See note | 08 |
| TERMINATE | Health, education, welfare | | |
| | Government agency, public administration | | |
| | Agriculture, hunting, forestry, fishing | | |
| | Electricity, gas, water and waste water | | |
| | Financial intermediation | | |

***Other services include the following:

Motion picture and video activities, radio and television activities, other entertainment activities, news agency activities, washing and dry cleaning, hairdressing, funeral and related activities, other service activities

| | |
|-------------|--|
| S.3a | What percentage of your firm's annual sales come from the main area of activity you mentioned above? |
|-------------|--|

.....%.

S3a

| | |
|-------------|---|
| S.3b | Could you please specify your firm's main product line or main line of service in terms of sales? |
|-------------|---|

.....

S3b

| | |
|------------|---|
| S.4 | How many full-time employees work for this company today? |
|------------|---|

| | | S4a | S4b |
|---|----------------|------------|------------|
| THANK & TERMINATE | None | | |
| | 1 | | |
| CHECK SIZE: "SMALL FIRM" QUOTA | 2-10 | 1 | 1 |
| | 11-49 | 2 | |
| CHECK SIZE: "MEDIUM SIZE FIRM" QUOTA | 50-99 | 3 | 2 |
| | 100-249 | 4 | |
| CHECK SIZE: "LARGE SIZE FIRM" QUOTA | 250-499 | 5 | 3 |
| | 500-999 | 6 | |
| | 1000-9999 | 7 | |
| THANK & TERMINATE | 10,000 or more | | |

| | |
|------------|---|
| S.5 | What percentage of your firm is owned by: READ OUT OPTIONS |
|------------|---|

| | | |
|--|---|------------|
| | | |
| Private domestic individual(s)/ company(s)/organization(s) | % | S5a |
| Private foreign individual(s)/ company(s)/organization(s) | % | S5b |
| Government/State | % | S5c |
| Other | % | S5d |

CHECK THAT THE TOTAL IS 100%

CHECK “FOREIGN OWNERSHIP” QUOTA

INTERVIEWER: IF IN S.5 FOR PRIVATE FOREIGN IS NOT EQUAL TO 0 GO TO S.6, ELSE GO TO S.7

| | |
|------------|--|
| S.6 | What is the nationality of this foreign Individual(s) company(s)/organization(s)? MULTIPLE ANSWERS ALLOWED |
|------------|--|

| | |
|-------------|------------|
| | S6a |
| Austria | 01 |
| Belgium | 02 |
| Canada | 03 |
| China | 04 |
| Denmark | 05 |
| Finland | 06 |
| France | 07 |
| Germany | 08 |
| Greece | 09 |
| Italy | 10 |
| Japan | 11 |
| Korea | 12 |
| Netherlands | 13 |
| Spain | 14 |
| Sweden | 15 |
| UK | 16 |
| USA | 17 |

| | |
|------------|------------|
| Other..... | S6b |
|------------|------------|

| | |
|----------------------|----|
| Albania | 18 |
| Armenia | 19 |
| Azerbaijan | 20 |
| Belarus | 21 |
| Bosnia & Herzegovina | 22 |
| Bulgaria | 23 |
| Croatia | 24 |
| Czech Republic | 25 |
| Estonia | 26 |
| FY Yugoslavia | 27 |
| FYROM | 28 |
| Georgia | 29 |
| Hungary | 30 |
| Kazakhstan | 31 |
| Kyrgyzstan | 32 |
| Latvia | 33 |
| Lithuania | 34 |
| Moldova | 35 |
| Poland | 36 |
| Romania | 37 |
| Russia | 38 |
| Slovak Republic | 39 |
| Slovenia | 40 |
| Tajikistan | 41 |
| Turkey | 42 |
| Turkmenistan | 43 |
| Ukraine | 44 |
| Uzbekistan | 45 |
| Other (specify)..... | 46 |
| Don't know | 99 |

| | |
|------------|---|
| S.7 | Does your firm currently sell its products or services directly to customers outside the country? |
|------------|---|

| | | |
|------------------|------------|-----------|
| | | S7 |
| GO TO S.8 | Yes | 1 |
| GO TO S.9 | No | 2 |
| | Don't know | 3 |

| | |
|------------|--|
| S.8 | What percentage of your total sales do such exports represent? |
|------------|--|

.....% **S8**

CHECK "EXPORTER" QUOTA

| | |
|------------|--|
| S.9 | Can you please tell me where the headquarters of the firm are located? READ OUT OPTIONS |
|------------|--|

| | |
|---------------------------|-----------|
| | S9 |
| At this site | 1 |
| Elsewhere in this country | 2 |
| In a foreign country | 3 |

| | |
|-------------|---|
| S.10 | How many establishments (separate operating facilities) including this one does your firm have in this country? |
|-------------|---|

Number of establishments:..... **S10**

| | |
|-------------|--|
| S.11 | Does your firm have holdings or operations in other countries? |
|-------------|--|

| | |
|------------|------------|
| | S11 |
| Yes | 1 |
| No | 2 |
| Don't know | 3 |

| | |
|-------------|---|
| S.12 | Did you receive a loan in 2002 from any of the following sources: |
|-------------|---|

INTERVIEWER: MULTIPLE ANSWERS ALLOWED

| | |
|-----------------------------------|------------|
| | S12 |
| Private individual(s) | 1 |
| Commercial bank | 2 |
| Government/state | 3 |
| Non government organisation (NGO) | 4 |
| Other | 5 |

Would it possible to arrange a time to see you and ask more detailed questions, please? The interview will take about one hour.

INTERVIEWER: RECORD THE DETAILS OF THE RESPONDENT AND ARRANGE A TIME FOR THE MAIN INTERVIEW

NAME OF RESPONDENT:_____

ADDRESS OF COMPANY:_____

COMPANY NAME:_____

TELEPHONE:_____

NAME OF INTERVIEWER:_____

BUSINESS ENVIRONMENT AND ENTERPRISE PERFORMANCE SURVEY
MAIN QUESTIONNAIRE
(Face-to-face interview)

The purpose of this survey is to better understand constraints that hinder the development of businesses like yours. This study is being conducted for 28 countries by the European Bank for Reconstruction and Development and the World Bank. The initial goal is to better understand conditions for doing business in your country and how they compare to other countries. The ultimate goal of this research is to advise governments on ways to change policies and practices that impose a burden on private firms and to develop new projects and programs that strengthen support for enterprise growth. Your answers should reflect only your perception and experience of doing business in your country.

I would like to assure you, that the information obtained here would be treated strictly anonymously and confidentially. Neither your name nor the name of your firm will be used in any document based on this survey. Neither the European Bank for Reconstruction and Development nor the World Bank nor any Governmental organisation will be informed of any individual firm's responses or participation in this survey.

I WOULD LIKE TO START BY ASKING SOME GENERAL QUESTIONS ABOUT YOU AND THIS ORGANISATION.

| | |
|------------|--|
| Q.1 | What is your job title? Please note that even if you have more than one job title we are interested in the title/responsibilities that you regard as the most important. |
|------------|--|

| | Q1 |
|--|-----------|
| Chief Executive/President/Vice President | 1 |
| Owner/proprietor | 2 |
| Partner | 3 |
| Director | 4 |
| General Manager | 5 |
| Manager | 6 |
| Finance Officer | 7 |

INTERVIEWER: IF NOT ONE OF THE ABOVE, STOP AND ASK TO SEE THE APPROPRIATE PERSON

| | |
|------------|--|
| Q.2 | What percentage of your sales comes from the following sectors in which your establishment operates? |
|------------|--|

| | | |
|--|---|------------|
| Mining and quarrying | % | Q2a |
| Construction | % | Q2b |
| Manufacturing | % | Q2c |
| Transport storage and communication | % | Q2d |
| Wholesale, retail, repairs | % | Q2e |
| Real estate, renting and business services | % | Q2f |
| Hotels and restaurants | % | Q2g |
| Other | % | Q2h |

CHECK THAT THE TOTAL IS 100%

Q.3a What percentage of your firm does the largest shareholder(s) own?

.....% **Q3a**

Q.3b How many shareholders hold this percentage share of the firm? Please give me the number

Number of shareholders holding this percentage share of the firm:..... **Q3b**

Q.4a Which of the following best describes the largest shareholder(s) in your firm?

▪ **INTERVIEWER: SHOW CARD: 1 - MULTIPLE ANSWER**

| | Q4aa |
|---------------------------------|-------------|
| Individual | 01 |
| Family | 02 |
| General public | 03 |
| Domestic company | 04 |
| Foreign company | 05 |
| Bank | 06 |
| Investment fund | 07 |
| Managers of the firm | 08 |
| Employees of the firm | 09 |
| Government or government agency | 10 |
| Other (SPECIFY) | 11 |
| Don't know | 12 |

Other:..... **Q4ab**

INTERVIEWER: IF THE LARGEST SHAREHOLDER IS AN INDIVIDUAL OR FAMILY MEMBER (CODES 01 OR 02) ASK Q.4b ELSE GO THE INSTRUCTION BEFORE Q.5

Q.4b Is the individual or family member also the manager/director of this firm?

| | Q4b |
|-----|------------|
| Yes | 1 |
| No | 2 |

Q.4c Is the principal owner (or one of the principal owners) a female?

| | Q4c |
|-----|------------|
| Yes | 1 |
| No | 2 |

INTERVIEWER: ASK Q.5 IF COMPANY IS PRIVATE (I.E. SCREENER QUESTIONNAIRE QUESTION S.2 CODES 1-6) ELSE GO TO Q.7

| | |
|------------|--------------------------------|
| Q.5 | How was your firm established? |
|------------|--------------------------------|

▪ **INTERVIEWER: SHOW CARD: 2 - ONE ANSWER ONLY**

| | | |
|------------------|---|------------|
| | | Q5a |
| GO TO Q.6 | Privatisation of a state-owned firm | 1 |
| GO TO Q.7 | Originally private, from time of start up (I.E., NO STATE-OWNED PREDECESSOR) | 2 |
| | Private subsidiary of a formerly state-owned firm | 3 |
| | Joint venture with foreign partner(s) | 4 |
| | Other (SPECIFY)..... | 5 |

| | |
|-------------|------------|
| Other:..... | Q5b |
|-------------|------------|

| | |
|------------|--|
| Q.6 | What year was the privatisation completed? |
|------------|--|

Year privatisation was completed:

Q6

I WOULD NOW ASK SOME QUESTIONS ABOUT THE SALES OF YOUR FIRM AND ITS SUPPLIERS

| | |
|------------|---|
| Q.7 | What percentage of your firm's sales are sold domestically, exported directly, exported indirectly through a distributor? INTERVIEWER: IF THE ENTERPRISE EXPORTS DIRECTLY ASK: In which year did your firm first export directly? INTERVIEWER: IF THE ENTERPRISE EXPORTS INDIRECTLY THROUGH A DISTRIBUTOR ASK: In which year did your firm first export indirectly? |
|------------|---|

| | | | IF FIRM EXPORTS ASK (First Year) | |
|---|---|------------|---|------------|
| Sold domestically | % | Q7a | | |
| Exported directly | % | Q7b | | Q7d |
| Exported indirectly through a distributor | % | Q7c | | Q7e |

CHECK THAT THE TOTAL IS 100%

INTERVIEWER: IF IN Q7 THE FIRM EXPORTS DIRECTLY, ASK Q.8, ELSE GO TO Q.9

| | |
|------------|---|
| Q.8 | What was the average and the longest number of days over the last 12 months that it took from the time your goods arrived in their point of exit (eg, port, airport) until the time they cleared customs? |
|------------|---|

| | Days | |
|--|-------------|------------|
| On average | | Q8a |
| The longest time over the last 12 months | | Q8b |

INTERVIEWER: IF IN Q.7 THE RESPONDENT SAID ZERO DOMESTIC SALES GO TO Q15

| | |
|------------|--|
| Q.9 | What percentage of your domestic sales are to: |
|------------|--|

| | | |
|---|---|------------|
| Government or government agencies (excluding state-owned enterprises) | % | Q9a |
| State owned or controlled enterprises | % | Q9b |
| Multinationals located in your country (not including your parent company, if applicable) | % | Q9c |
| Your firm's parent company or affiliated subsidiaries | % | Q9d |
| Large private domestic firms (those with approximately 250 plus workers) (not including your parent company, if applicable) | % | Q9e |
| Small firms and individuals | % | Q9f |
| Other | % | Q9g |

CHECK THAT THE TOTAL IS 100%

| | |
|-------------|--|
| Q.10 | How important is competition from imports in the market for you main product line or main line of services in the domestic market? |
|-------------|--|

▪ **INTERVIEWER: SHOW CARD: 3 – ONE ANSWER ONLY**

| | Q10 |
|-----------------------------------|------------|
| Not important | 1 |
| Slightly important | 2 |
| Fairly important | 3 |
| Very important | 4 |
| Extremely important | 5 |
| These products cannot be imported | 6 |
| Don't know | 7 |

| | |
|-------------|--|
| Q.11 | Now I would like to ask you a hypothetical question. If you were to raise your prices of your main product line or main line of services 10% above their current level in the domestic market (after allowing for any inflation) which of the following would best describe the result assuming that your competitors maintained their current prices? |
|-------------|--|

▪ **INTERVIEWER: SHOW CARD: 4– ONE ANSWER ONLY**

| | Q11 |
|---|------------|
| Our customers would continue to buy from us in the same quantities as now | 1 |
| Our customers would continue to buy from us, but at slightly lower quantities | 2 |
| Customers would continue to buy from us, but at much lower quantities | 3 |
| Many of our customers would buy from our competitors instead | 4 |

| | |
|--------------|--|
| Q.12a | Does your firm compete in the national market (i.e. whole country) for its main product line or service? |
|--------------|--|

| | | Q12a |
|-------------------|------------|-------------|
| GO TO Q12b | Yes | 1 |
| GO TO Q13a | No | 2 |

| | |
|--------------|--|
| Q.12b | How many competitors in the national market do you currently face for your main product line or service and how many did you face 36 months ago? |
|--------------|--|

▪ **INTERVIEWER: SHOW CARD: 5 - ONE ANSWER ONLY**

| | Currently | Q12ba | 36 months ago | Q12bb |
|------------------|------------------|--------------|----------------------|--------------|
| GO TO 13a | None | 1 | None | 1 |
| GO TO 12c | 1 – 3 | 2 | 1 – 3 | 2 |
| | 4 or more | 3 | 4 or more | 3 |

| | |
|--------------|--|
| Q.12c | Please give me the exact number of your competitors in the national market |
|--------------|--|

| | | | | | |
|------------------|--------------|--------------|----------------------|--------------|--------------|
| Currently | Number | Q12ca | 36 months ago | Number | Q12cb |
|------------------|--------------|--------------|----------------------|--------------|--------------|

| | |
|--------------|---|
| Q.13a | Does your firm compete in the local market (i.e. region, city, or neighborhood) for its main product line or service? |
|--------------|---|

| | | Q13a |
|-------------------|------------|-------------|
| GO TO Q13b | Yes | 1 |
| GO TO Q14 | No | 2 |

| | |
|--------------|---|
| Q.13b | How many competitors in the local market do you currently face for your main product line or service and how many did you face 36 months ago? |
|--------------|---|

▪ **INTERVIEWER: SHOW CARD: 5 - ONE ANSWER ONLY**

| | Currently | Q13ba | 36 months ago | Q13bb |
|------------------|-----------|-------|---------------|-------|
| GO TO 14 | None | 1 | None | 1 |
| GO TO 13c | 1 – 3 | 2 | 1 – 3 | 2 |
| | 4 or more | 3 | 4 or more | 3 |

| | |
|--------------|---|
| Q.13c | Please give me the exact number of your competitors in the local market |
|--------------|---|

| | | | | | |
|------------------|--------------|--------------|----------------------|--------------|--------------|
| Currently | Number | Q13ca | 36 months ago | Number | Q13cb |
|------------------|--------------|--------------|----------------------|--------------|--------------|

| | |
|-------------|--|
| Q.14 | Considering your main product line or main line of services in the domestic market, by what margin does your sales price exceed your operating costs (i.e., the cost material inputs plus wage costs but not overheads and depreciation) |
|-------------|--|

.....% **Q14**

| | |
|-------------|--|
| Q.15 | What percentage of your firm's material inputs and supplies are: |
|-------------|--|

| | | |
|---|---|-------------|
| Purchased from domestic sources | % | Q15a |
| Imported directly | % | Q15b |
| Imported indirectly through a distributor | % | Q15c |

CHECK THAT THE TOTAL IS 100%

INTERVIEWER: IF IN Q15 THE FIRM IMPORTS DIRECTLY, ASK Q.16, ELSE GO TO Q.17

| | |
|-------------|--|
| Q.16 | What was the average and the longest number of days over the last 12 months that it took from the time your goods arrived in their point of entry (e.g. port, airport) until the time you could claimed them from customs? |
|-------------|--|

| | DAYS | |
|--|------|-------------|
| On average | | Q16a |
| The longest time over the last 12 months | | Q16b |

| | |
|-------------|--|
| Q.17 | At the time you receive delivery of your most important input or supply, how many days of stock do you typically have on hand? |
|-------------|--|

Days of inventory of main input or supply..... **Q17**

| | |
|-------------|---|
| Q.19 | Now I would like to ask you another hypothetical question. If your main supplier were to raise the price of its main product line or main line of services 10% above its current level in the domestic market (after allowing for any inflation) which of the following would best describe your firm's reaction assuming that other suppliers maintained their current prices? |
|-------------|---|

▪ **INTERVIEWER: SHOW CARD: 6 - ONE ANSWER ONLY**

| | Q19 |
|---|------------|
| My firm would continue to buy from the supplier in the same quantities as now | 1 |
| My firm would continue to buy from the supplier, but at slightly lower quantities | 2 |
| My firm would continue to buy from the supplier, but at much lower quantities | 3 |
| My firm would buy from other suppliers instead | 4 |

| | |
|-------------|---|
| Q.20 | Has your company undertaken any of the following initiatives during the last 36 months? INTERVIEWER: FOR EACH INITIATIVE ANSWERED "YES" ASK: And how important in retrospect was this initiative for the survival and/or growth of your company over that period? |
|-------------|---|

▪ **INTERVIEWER: SHOW CARD: 7**

- ♦ **Not important: 1, Slightly important: 2, Fairly important: 3, Very important: 4, Extremely important: 5, Don't know: 6**

| | Undertaken | | | How important | | | | | | |
|--|------------|----|-------|---------------|---|---|---|---|---|-------|
| | Yes | No | | | | | | | | |
| Changed the identity of the main material input supplier | 1 | 2 | Q20a1 | 1 | 2 | 3 | 4 | 5 | 6 | Q20b1 |
| Changed the identity of the main customers (>20% of sales) | 1 | 2 | Q20a2 | 1 | 2 | 3 | 4 | 5 | 6 | Q20b2 |
| Exported to a new country | 1 | 2 | Q20a3 | 1 | 2 | 3 | 4 | 5 | 6 | Q20b3 |

| | |
|-------------|--|
| Q.21 | How important are the following as potential sources of information about new customers for your firm? |
|-------------|--|

- **INTERVIEWER: SHOW CARD: 8**
- ♦ **Not important: 1, Slightly important: 2, Fairly important: 3, Very important: 4, Extremely important: 5, Don't know: 6**

| | | |
|--|-------------|-------------|
| Family and friends | 1 2 3 4 5 6 | Q21a |
| Former employees who now work for a potential customer or supplier | 1 2 3 4 5 6 | Q21b |
| Prior employment of managers by a potential customer or supplier | 1 2 3 4 5 6 | Q21c |
| Existing customers or suppliers | 1 2 3 4 5 6 | Q21d |
| Government agencies | 1 2 3 4 5 6 | Q21e |
| Business associations/chambers of commerce | 1 2 3 4 5 6 | Q21f |
| Trade fairs and other public sources of information | 1 2 3 4 5 6 | Q21g |

| | |
|-------------|--|
| Q.22 | How important are the following as potential sources of information about new suppliers for your firm? |
|-------------|--|

- **INTERVIEWER: SHOW CARD: 9**
- ♦ **Not important: 1, Slightly important: 2, Fairly important: 3, Very important: 4, Extremely important: 5, Don't know: 6**

| | | |
|--|-------------|-------------|
| Family and friends | 1 2 3 4 5 6 | Q22a |
| Former employees who now work for a potential customer or supplier | 1 2 3 4 5 6 | Q22b |
| Prior employment of managers by a potential customer or supplier | 1 2 3 4 5 6 | Q22c |
| Existing customers or suppliers | 1 2 3 4 5 6 | Q22d |
| Government agencies | 1 2 3 4 5 6 | Q22e |
| Business associations/chambers of commerce | 1 2 3 4 5 6 | Q22f |
| Trade fairs and other public sources of information | 1 2 3 4 5 6 | Q22g |

I WOULD NOW LIKE TO ASK YOU SOME QUESTIONS ABOUT INFRASTRUCTURE SERVICES

| | |
|-------------|--|
| Q.23 | How many days over the last 12 months did your establishment experience the following service interruptions, and how long did they last (average duration in hours/day), and what percent of total sales was lost? |
|-------------|--|

| | Days | | Average duration (hours/day) | | % of total sales lost | |
|---|-------------|--------------|---|--------------|------------------------------|--------------|
| Power outages or surges from the public grid? | | Q23a1 | | Q23b1 | % | Q23c1 |
| Insufficient water supply? | | Q23a2 | | Q23b2 | % | Q23c2 |
| Unavailable mainline telephone service? | | Q23a3 | | Q23b3 | % | Q23c3 |

INTERVIEWER: IF THE RESPONDENT SAID NONE FOR ANY OF THE ABOVE - WRITE 000

| | |
|-------------|---|
| Q.24 | Does your firm regularly use in its interactions with clients and suppliers any of the following? |
|-------------|---|

| | Yes | No | |
|----------------------|------------|-----------|-------------|
| Fixed line telephone | 1 | 2 | Q24a |
| Fax | 1 | 2 | Q24b |
| Mobile telephone | 1 | 2 | Q24c |
| Email | 1 | 2 | Q24d |
| Internet | 1 | 2 | Q24e |

| | |
|-------------|--|
| Q.25 | Based on the experience of your firm over the last 36 months, how many days did you wait from the date of application to obtain each of the following? |
|-------------|--|

| | Number of days | |
|-----------------------------------|-----------------------|-------------|
| A fixed line telephone connection | | Q25a |
| An electrical connection | | Q25b |

| | |
|-------------|---|
| Q.26 | What percentage of the value of products your establishment shipped over the last 12 months was lost while in transit due to breakage, spoilage or theft? |
|-------------|---|

| | Per cent of consignment value | |
|--|-------------------------------|-------------|
| Products shipped and sold in the domestic market | % | Q26a |
| Products exported directly by your firm | % | Q26b |

INTERVIEWER: IF THE RESPONDENT SAID NO LOSSES - WRITE 000

NOW I WOULD LIKE YOU TO THINK ABOUT THE JUDICIARY, PAYMENT TERMS OF YOUR FIRM AND LAW ENFORCEMENT

| | |
|-------------|---|
| Q.27 | How often do you associate the following descriptions with the court system in resolving business disputes? |
|-------------|---|

▪ **INTERVIEWER: SHOW CARD: 10**

| | Never | Seldom | Sometimes | Frequently | Usually | Always | Do not know | |
|-------------------------------|-------|--------|-----------|------------|---------|--------|-------------|-------------|
| Fair and impartial | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q27a |
| Honest/uncorrupted | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q27b |
| Quick | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q27c |
| Affordable | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q27d |
| Able to enforce its decisions | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q27e |

| | |
|-------------|---|
| Q.28 | To what degree do you agree with this statement? "I am confident that the legal system will uphold my contract and property rights in business disputes". |
|-------------|---|

▪ **INTERVIEWER: SHOW CARD: 11**

| Strongly disagree | Disagree in most cases | Tend to disagree | Tend to agree | Agree in most cases | Strongly agree | Don't know | |
|-------------------|------------------------|------------------|---------------|---------------------|----------------|------------|------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q28 |

Q.29 What percentage of your firm's sales' to customers in value terms over the last 12 months were

| | | |
|--|---|-------------|
| Paid before the delivery of your products or services | % | Q29a |
| Paid on delivery of your products or services | % | Q29b |
| Sold on credit (payment due after the time of delivery of your products or services) | % | Q29c |

CHECK THAT TOTALS ARE 100%

Q.30 What percentage of your firm's purchases of material inputs or services in value terms over the last 12 months were:

| | | |
|--|---|-------------|
| Paid before the delivery of your products or services from your supplier | % | Q30a |
| Paid on delivery of your products or services from your supplier | % | Q30b |
| Purchased on credit (payment due after the time of delivery of your products or services from your supplier) | % | Q30c |

CHECK THAT TOTALS ARE 100%

Q.31a Have you had to resolve any overdue payments in the last 36 months?

| | | |
|--------------------|-----|-------------|
| | | Q31a |
| GO TO Q.31b | Yes | 1 |
| GO TO Q.31e | No | 2 |

Q.31b How many cases of overdue payments did your firm have to resolve in the past 36 months?

Number of cases:..... **Q31b**

Q.31c How long did it typically take (in weeks) to resolve an overdue payment?

Weeks:..... **Q31c**

Q.31d Of these disputes over payments, how many were resolved by court action?

Number:..... **Q31d**

INTERVIEWER: IF THE RESPONDENT SAID NONE – WRITE 00

| | |
|--------------|--|
| Q.31e | How many cases in civil or commercial arbitration courts have involved your firm either as a plaintiff or defendant in the last 36 months? |
|--------------|--|

| | Number of cases | |
|-----------|-----------------|--------------|
| Plaintiff | | Q31ea |
| Defendant | | Q31eb |

INTERVIEWER: IF THE RESPONDENT SAID NO CASES - WRITE 00

| | |
|--------------|--|
| Q.32a | Do you pay for security (e.g., equipment, personnel, or professional security services)? If yes, what percent of your total annual sales do you pay? |
|--------------|--|

| | Make payments | | | % of total annual sales | |
|--|---------------|----|--------------|--|--------------|
| | Yes | No | | | |
| Security (e.g., equipment, personnel, or professional security services) | 1 | 2 | Q32a1 | <input type="text"/> <input type="text"/> . <input type="text"/> % | Q32a2 |

INTERVIEWER: IF THE RESPONDENT CAN NOT TELL YOU THE PERCENTAGE ASK FOR THE VALUE

| | Local currency | USD (000's) | |
|-------------|----------------|-------------|--------------|
| Amount paid | | | Q32a3 |

| | |
|--------------|---|
| Q.32b | Do firms in your line of business pay for protection payments (e.g., to organised crime to prevent violence or property damage)? If yes, what percent of total annual sales are customarily paid? |
|--------------|---|

| | Make payments | | | % of total annual sales | |
|--|---------------|----|-------------|--|--------------|
| | Yes | No | | | |
| Protection payments (e.g., organised crime to prevent violence or property damage) | 1 | 2 | 32b1 | <input type="text"/> <input type="text"/> . <input type="text"/> % | Q32b2 |

INTERVIEWER: IF THE RESPONDENT CANNOT TELL YOU THE PERCENTAGE ASK FOR THE VALUE

| | Local currency | USD (000's) |
|-------------|-------------------|----------------|
| Amount paid | | Q32b3 |

| | |
|-------------|--|
| Q.33 | Have you had any losses as a result of theft, robbery, vandalism or arson against your firm over the last 12 months? If yes, what were your estimated losses as a percent of your sales over the last 12 months? |
|-------------|--|

| Had losses | | | Losses as a % of total sales over the last 12 months | |
|------------|----|-------------|--|-------------|
| Yes | No | | | |
| 1 | 2 | Q33a | <input type="text"/> <input type="text"/> <input type="text"/> % | Q33b |

NOW I WOULD LIKE YOU TO THINK ABOUT THE GOVERNMENT POLICIES, LAWS AND REGULATIONS GOVERNING YOUR BUSINESS

| | |
|-------------|--|
| Q.34 | To what degree do you agree with the following statements? |
|-------------|--|

▪ **INTERVIEWER: SHOW CARD: 12**

| | Strongly disagree | Disagree in most cases | Tend to disagree | Tend to agree | Agree in most cases | Strongly agree | Don't know | |
|--|----------------------|---------------------------|---------------------|------------------|------------------------|-------------------|---------------|-------------|
| Information on the laws and regulations affecting my firm is easy to obtain | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q34a |
| Interpretations of the laws and regulations affecting my firm are consistent and predictable | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q34b |

| | |
|--------------|---|
| Q.35a | What percent of senior management's time over the last 12 months was spent in dealing with public officials about the application and interpretation of laws and regulations and to get or to maintain access to public services? |
|--------------|---|

% **Q35a**

INTERVIEWER: IF THE RESPONDENT SAID NO TIME WAS SPENT – WRITE 00.0

| | |
|--------------|--|
| Q.35b | Over the last 12 months did your firm employ an outside consultant to deal with public officials about the application and interpretation of laws and regulations and to get or to maintain access to public services? |
|--------------|--|

| | |
|-----|-------------|
| | Q35b |
| Yes | 1 |
| No | 2 |

| | |
|--------------|--|
| Q.35c | How often is the following statement true? “If a government agent acts against the rules I can usually go to another official or to his superior and get the correct treatment without recourse to unofficial payments/gifts.” |
|--------------|--|

▪ **INTERVIEWER: SHOW CARD: 13**

| | | | | | | | |
|-------|--------|-----------|------------|---------|--------|------------|-------------|
| Never | Seldom | Sometimes | Frequently | Usually | Always | Don't know | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q35c |

| | |
|--------------|---|
| Q.36a | Is your firm a member of a business association or chamber of commerce? |
|--------------|---|

| | | |
|--------------------|-----|-------------|
| | | Q36a |
| GO TO Q.36b | Yes | 1 |
| GO TO Q.37 | No | 2 |

| | |
|--------------|--|
| Q.36b | What services do you receive from the association or associations to which you belong, and what is the value of these services to your firm? “Critical value to your firm” should be placed on services that significantly reduce the costs of your firm or significantly increase the sales of your firm. |
|--------------|--|

▪ **INTERVIEWER: SHOW CARD: 14**

| | No value | Minor value | Moderate value | Major value | Critical value to your firm | Not provided | |
|--|----------|-------------|----------------|-------------|-----------------------------|--------------|--------------|
| Lobbying government | 0 | 1 | 2 | 3 | 4 | 5 | Q36b1 |
| Resolution of disputes (with officials, workers or other firms) | 0 | 1 | 2 | 3 | 4 | 5 | Q36b2 |
| Information and/or contacts on domestic product and input markets | 0 | 1 | 2 | 3 | 4 | 5 | Q36b3 |
| Information and/or contacts on international product and input markets | 0 | 1 | 2 | 3 | 4 | 5 | Q36b4 |
| Accrediting standards or quality of products; reputational benefits | 0 | 1 | 2 | 3 | 4 | 5 | Q36b5 |
| Information on government regulations | 0 | 1 | 2 | 3 | 4 | 5 | Q36b6 |

| | |
|-------------|---|
| Q.37 | Thinking about national laws and regulations enacted over the last 12 months that had a substantial impact on your business, did your firm seek to influence the content of laws or regulations affecting it? |
|-------------|---|

| | |
|-----|------------|
| | Q37 |
| Yes | 1 |
| No | 2 |

| | |
|-------------|--|
| Q.38 | Thinking about local or regional laws and regulations enacted over the last 12 months that had a substantial impact on your business, did your firm seek to influence the content of laws or regulations affecting it? |
|-------------|--|

| | |
|-----|------------|
| | Q38 |
| Yes | 1 |
| No | 2 |

| | |
|--------------|---|
| Q.38b | How many times in the last 12 months was your establishment either inspected by the following agencies or required to meet with officials from these agencies? What was the average duration of these inspections/meetings? |
|--------------|---|

| | | | | <i>Interviewer: If Inspection/meeting, Yes Complete These Columns</i> | | | |
|----------------------------|----------------------------------|----|---------------|---|---------------|--|---------------|
| | Inspections/meetings carried out | | | Number of inspections/meetings over the last 12 months | | Average duration of inspections/meetings (hours/visit) | |
| | YES | NO | | | | | |
| Tax inspectorate | 1 | 2 | Q38ba1 | | Q38bb1 | | Q38bc1 |
| Labour and social security | 1 | 2 | Q38ba2 | | Q38bb2 | | Q38bc2 |
| Fire & building safety | 1 | 2 | Q38ba3 | | Q38bb3 | | Q38bc3 |
| Sanitation/ Epidemiology | 1 | 2 | Q38ba4 | | Q38bb4 | | Q38bc4 |
| Municipal police | 1 | 2 | Q38ba5 | | Q38bb5 | | Q38bc5 |
| Environmental | 1 | 2 | Q38ba6 | | Q38bb6 | | Q38bc6 |
| Customs agency | 1 | 2 | Q38ba7 | | Q38bb7 | | Q38bc7 |

WE NOW WANT TO ASK YOUR OPINION ON “UNOFFICIAL PAYMENTS” TO OFFICIALS IN THIS COUNTRY. CAN I PLEASE REASSURE YOU THAT:

We are interested in your opinions in a personal capacity

We do not imply in any way that your company makes unofficial payments/gifts

We recognise that your company neither approves of nor condones the use of unofficial payments/gifts

The responses that you give will be aggregated and presented in purely statistical terms; any comments you give me cannot be attributed to either you or your company

| | |
|-------------|--|
| Q.39 | Thinking about officials, would you say the following statements are always, usually, frequently, sometimes, seldom or never true? |
|-------------|--|

▪ **INTERVIEWER: SHOW CARD: 15**

| | Never | Seldom | Sometimes | Frequently | Usually | Always | Don't know | |
|--|-------|--------|-----------|------------|---------|--------|------------|-------------|
| “It is common for firms in my line of business to have to pay some irregular “additional payments/gifts” to get things done ” with regard to customs, taxes, licenses, regulations, services etc | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q39a |
| “Firms in my line of business usually know in advance about how much this ‘additional payment/gifts’ is | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q39b |

| | |
|-------------|---|
| Q.40 | On average, what percent of total annual sales do firm’s like yours typically pay in unofficial payments/gifts to public officials? |
|-------------|---|

. .% **Q40**

INTERVIEWER: IF THE RESPONDENT SAID NO PAYMENTS ARE MADE – WRITE 00.0

| | |
|-------------|---|
| Q.41 | Thinking now of unofficial payments/gifts that a firm like yours would make in a given year, could you please tell me how often would they make payments/gifts for the following purposes |
|-------------|---|

▪ **INTERVIEWER: SHOW CARD: 16**

| | Never | Seldom | Sometimes | Frequently | Usually | Always | Don't know | |
|--|-------|--------|-----------|------------|---------|--------|------------|-------------|
| To get connected to and maintain public services (electricity and telephone) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q41a |
| To obtain business licenses and permits | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q41b |
| To obtain government contracts | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q41c |
| To deal with occupational health and safety inspections | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q41d |
| To deal with fire and building inspections | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q41e |
| To deal with environmental inspections | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q41f |
| To deal with taxes and tax collection | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q41g |
| To deal with customs/imports | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q41h |
| To deal with courts | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q41i |
| To influence the content of new legislation rules decrees etc. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Q41j |

| | |
|-------------|--|
| Q.42 | When firms in your industry do business with the government, what percent of the contract value would be typically paid in additional or unofficial payments/gifts to secure the contract? |
|-------------|--|

% **Q42**

INTERVIEWER: IF THE RESPONDENT SAID NO PAYMENTS/GIFTS ARE PAID – WRITE 00.0

| | |
|--------------|---|
| Q.43a | Recognising the difficulties that many firms face in fully complying with taxes and regulations, what percentage of total annual sales would you estimate the typical firm in your area of business reports for tax purposes? |
|--------------|---|

.....% **Q43a**

| | |
|--------------|---|
| Q.43b | Recognising the difficulties that many firms face in fully complying with labour regulations, what percentage of total workforce would you estimate the typical firm in your area of business reports for tax purposes? |
|--------------|---|

.....% **Q43b**

| | |
|--------------|--|
| Q.43c | Recognising the difficulties that many firms face in fully complying with labour regulations, what percentage of the actual wage bill would you estimate the typical firm in your area of business reports for tax purposes? |
|--------------|--|

.....% **Q43c**

| | |
|-------------|--|
| Q.44 | It is often said that firms make unofficial payments/gifts, private payments or other benefits to public officials to gain advantages in the drafting of laws, decrees, regulations, and other binding government decisions. To what extent have the following practices had a direct impact on your business. |
|-------------|--|

▪ **INTERVIEWER: SHOW CARD: 17**

| | No impact | Minor impact | Moderate impact | Major impact | Decisive Impact | Don't know | |
|---|-----------|--------------|-----------------|--------------|-----------------|------------|-------------|
| Private payments/gifts or other benefits to Parliamentarians to affect their votes | 0 | 1 | 2 | 3 | 4 | 5 | Q44a |
| Private payments/gifts or other benefits to Government officials to affect the content of government decrees | 0 | 1 | 2 | 3 | 4 | 5 | Q44b |
| Private payments/gifts or other benefits to local or regional government officials to affect their votes or content of government decrees | 0 | 1 | 2 | 3 | 4 | 5 | Q44c |

I WOULD NOW LIKE TO ASK SOME QUESTIONS ABOUT THE FINANCING OF YOUR FIRM

| | |
|--------------|--|
| Q.45a | What proportion of your firm's working capital and new fixed investment has been financed from each of the following sources, over the last 12 months? |
|--------------|--|

▪ **INTERVIEWER: SHOW CARD: 18**

| | Working capital (i.e. inventories, accounts receivable, cash) | | New investments (i.e. new land, buildings, machinery, equipment) | |
|---|---|---------------|--|---------------|
| Internal funds/Retained earnings | % | Q45a1 | % | Q45a15 |
| Equity (i.e. issue new shares) | % | Q45a2 | % | Q45a16 |
| Borrowing from local private commercial banks | % | Q45a3 | % | Q45a17 |
| Borrowing from foreign banks | % | Q45a4 | % | Q45a18 |
| Borrowing from state-owned banks, including state development banks | % | Q45a5 | % | Q45a19 |
| Loans from family/friends | % | Q45a6 | % | Q45a20 |
| Money lenders or other informal sources (other than family/friends) | % | Q45a7 | % | Q45a21 |
| Trade credit from suppliers | % | Q45a8 | % | Q45a22 |
| Trade credit from customers | % | Q45a9 | % | Q45a23 |
| Credit cards | % | Q45a10 | % | Q45a24 |
| Leasing arrangement | % | Q45a11 | % | Q45a25 |
| The government (other than state-owned banks) | % | Q45a12 | % | Q45a26 |
| Other (SPECIFY SOURCES):..... | % | Q45a13 | % | Q45a27 |
| CHECK THAT TOTALS ARE 100% | | 100% | | |
| Other | | Q45a14 | | Q45a28 |

| | |
|--------------|---|
| Q.45b | Does your establishment have a checking or savings account? |
|--------------|---|

| | Yes | No | |
|--------------------|-----|----|--------------|
| A checking account | 1 | 2 | Q45b1 |
| Savings account | 1 | 2 | Q45b2 |

| | |
|--------------|---|
| Q.46a | Thinking of the most recent loan you obtained from a financial institution, did the financing require collateral? |
|--------------|---|

| | | Q46a |
|--------------------|---------|-------------|
| GO TO Q.46b | Yes | 1 |
| GO TO Q.46d | No | 2 |
| GO TO Q.47a | No loan | 3 |

| | |
|--------------|--|
| Q.46b | What kind of collateral (e.g., land, buildings, machinery, your home) was required? MULTIPLE ANSWER ALLOWED |
|--------------|--|

| | Q46b1 |
|--|--------------|
| Land | 1 |
| Buildings | 2 |
| Machinery and equipment including movables | 3 |
| Accounts receivable | 4 |
| Inventories | 5 |
| Personal assets of owner (house etc.) | 6 |
| Other (Specify)..... | 7 |

| | |
|--------|--------------|
| Other: | Q46b2 |
|--------|--------------|

| | |
|--------------|--|
| Q.46c | What was the approximate value of the collateral required as a percentage of the loan value? |
|--------------|--|

.....% **Q46c**

| | |
|--------------|--|
| Q.46d | What is the loan's annual cost (i.e., rate of interest)? |
|--------------|--|

% **Q46d**

| | |
|--------------|---|
| Q.46e | What is the duration of the loan in months? |
|--------------|---|

Months:..... **Q46e**

| | |
|--------------|--|
| Q.46f | Was the loan denominated in local or foreign currency? |
|--------------|--|

| | Q46f |
|------------------|-------------|
| Local currency | 1 |
| Foreign currency | 2 |

| | |
|--------------|-------------------------------------|
| Q.46g | On what date was the loan received? |
|--------------|-------------------------------------|

Month **Q46g1** Year **Q46g2**

| | |
|--------------|---|
| Q.46h | How many days did it take to agree the loan with the bank from the date of application? |
|--------------|---|

Days:.....

| |
|-------------|
| Q46h |
|-------------|

INTERVIEWER GO TO Q.48

| | |
|--------------|---|
| Q.47a | If your firm does not currently have a loan, what was the reason? |
|--------------|---|

| | | |
|--------------------|--|-------------|
| | | Q47a |
| GO TO Q.47b | Because the firm did not apply for a loan | 1 |
| GO TO Q.47c | Because the application was turned down | 2 |
| GO TO Q.48 | Because the application for the loans is still pending | 3 |

| | |
|--------------|--|
| Q.47b | If your firm did not apply for a loan, what were the main reasons? |
|--------------|--|

▪ **INTERVIEWER: SHOW CARD: 19 – MULTIPLE ANSWERS**

| | |
|---|--------------|
| | Q47b1 |
| Does not need a loan | 1 |
| Application procedures for bank loans are too burdensome | 2 |
| Collateral requirements for bank loans are too strict | 3 |
| Interest rates are too high | 4 |
| It is necessary to make informal payments to get bank loans | 5 |
| Did not think it would be approved | 6 |
| Others (Specify) | 7 |

| | |
|-------|--------------|
| Other | Q47b2 |
|-------|--------------|

INTERVIEWER: GO TO Q.48

| | |
|--------------|--|
| Q.47c | If the loan application of your firm was rejected, what were the main reasons? |
|--------------|--|

▪ **INTERVIEWER: SHOW CARD: 20 – MULTIPLE ANSWER**

| | Q47c1 |
|---|--------------|
| Lack of acceptable collateral | 1 |
| Perceived lack of profitability of the firm | 2 |
| Inadequate credit history of the firm | 3 |
| Incompleteness of the loan application | 4 |
| Others (Specify) | 5 |

| | |
|-------|--------------|
| Other | Q47c2 |
|-------|--------------|

| | |
|-------------|---|
| Q.48 | Does your firm use international accounting standards (IAS) as provided by the International Accounting Standards Board or US GAAP or national accounting standards as provided by the Ministry of Finance or securities regulator? |
|-------------|---|

| | Yes | No | Don't Know | |
|------------------------------------|------------|-----------|-------------------|-------------|
| International Accounting Standards | 1 | 2 | 3 | Q48a |
| US GAAP | 1 | 2 | 3 | Q48b |
| National Accounting Standards | 1 | 2 | 3 | Q48c |

| | |
|-------------|--|
| Q.49 | Does your firm have its annual financial statement checked and certified by an external auditor? |
|-------------|--|

| | Q49 |
|------------|------------|
| Yes | 1 |
| No | 2 |
| Don't know | 3 |

| | |
|-------------|---|
| Q.50 | What share of your sales to your customers (in per cent) over the last 12 months was ultimately settled by: |
|-------------|---|

| | |
|-------------|--|
| Q.51 | What share of your purchases from suppliers (in per cent) over the last 12 months was ultimately settled by: |
|-------------|--|

| | Q.50 Customers | | Q.51 Suppliers | |
|---|--------------------------|-------------|--------------------------|-------------|
| Cash | % | Q50a | % | Q51a |
| Through bank (electronic transfers of cash/cheques/credit cards, etc..) | % | Q50b | % | Q51b |
| Bills of exchange (e.g., veksels) | % | Q50c | % | Q51c |
| Debt swaps or offsets | % | Q50d | % | Q51d |
| Exchange of goods for goods | % | Q50e | % | Q51e |
| Other | % | Q50f | % | Q51f |

CHECK THAT TOTALS ARE 100%

100%

| | |
|-------------|---|
| Q.52 | Does your firm currently have any payments overdue (by more than 90 days) to each of the following. If yes, what is the amount of the overdue payments as a % of your total annual sales? |
|-------------|---|

| | Yes | No | Don't know | | If yes, % of total annual sales | |
|--------------------------|-----|----|------------|--------------|---------------------------------|--------------|
| Utilities | 1 | 2 | 3 | Q52a1 | % | Q52b1 |
| Taxes | 1 | 2 | 3 | Q52a2 | % | Q52b2 |
| Employees | 1 | 2 | 3 | Q52a3 | % | Q52b3 |
| Material input suppliers | 1 | 2 | 3 | Q52a4 | % | Q52b4 |

| | |
|-------------|---|
| Q.53 | Over the last 36 months has your firm received any subsidies from the national government, EU sources regional/local governments or any other sources? If yes, on average, over the last 36 months what was the amount of these subsidies as a percent of the average sales during this period? |
|-------------|---|

| | Yes | No | Don't know | | If YES, % of total annual sales | |
|------------------------------|-----|----|------------|--------------|---------------------------------|--------------|
| National government | 1 | 2 | 3 | Q53a1 | % | Q53b1 |
| Regional or local government | 1 | 2 | 3 | Q53a2 | % | Q53b2 |
| EU sources | 1 | 2 | 3 | Q53a3 | % | Q53b3 |
| Other (SPECIFY) | 1 | 2 | 3 | Q53a4 | % | Q53b4 |

I WOULD NOW LIKE TO ASK YOU QUESTIONS ABOUT THE OVERALL BUSINESS ENVIRONMENT IN YOUR COUNTRY AND HOW IT AFFECTS YOUR FIRM

| | |
|-------------|--|
| Q.54 | Can you tell me how problematic are these different factors for the operation and growth of your business. |
|-------------|--|

▪ **INTERVIEWER: SHOW CARD: 21**

| | No obstacle | Minor obstacle | Moderate obstacle | Major obstacle | Don't Know | |
|---|-------------|----------------|-------------------|----------------|------------|-------------|
| Access to financing (e.g., collateral required or financing not available from banks) | 1 | 2 | 3 | 4 | 5 | Q54a |
| Cost of financing (e.g., interest rates and charges) | 1 | 2 | 3 | 4 | 5 | Q54b |
| Telecommunications | 1 | 2 | 3 | 4 | 5 | Q54c |
| Electricity | 1 | 2 | 3 | 4 | 5 | Q54d |
| Transportation | 1 | 2 | 3 | 4 | 5 | Q54e |
| Access to land | 1 | 2 | 3 | 4 | 5 | Q54f |
| Title or leasing of land | 1 | 2 | 3 | 4 | 5 | Q54g |
| Tax rates | 1 | 2 | 3 | 4 | 5 | Q54h |
| Tax administration | 1 | 2 | 3 | 4 | 5 | Q54i |
| Customs and trade regulations | 1 | 2 | 3 | 4 | 5 | Q54j |
| Business licensing and permits | 1 | 2 | 3 | 4 | 5 | Q54k |
| Labour regulations | 1 | 2 | 3 | 4 | 5 | Q54l |
| Skills and education of available workers | 1 | 2 | 3 | 4 | 5 | Q54m |
| Uncertainty about regulatory policies | 1 | 2 | 3 | 4 | 5 | Q54n |
| Macroeconomic instability (inflation, exchange rate) | 1 | 2 | 3 | 4 | 5 | Q54o |
| Functioning of the judiciary | 1 | 2 | 3 | 4 | 5 | Q54p |
| Corruption | 1 | 2 | 3 | 4 | 5 | Q54q |
| Street crime, theft and disorder | 1 | 2 | 3 | 4 | 5 | Q54r |
| Organised crime/mafia | 1 | 2 | 3 | 4 | 5 | Q54s |
| Anti-competitive practices of other competitors | 1 | 2 | 3 | 4 | 5 | Q54t |
| Contract violations by customers and suppliers | 1 | 2 | 3 | 4 | 5 | Q54u |

| | |
|--------|--------------------|
| Other: | Q54v - Q54w |
|--------|--------------------|

I WOULD NOW LIKE TO ASK YOU SOME QUESTIONS ABOUT THE PERFORMANCE OF YOUR FIRM AND ITS INVESTMENT ACTIVITIES

| | |
|-------------|--|
| Q.55 | Over the last 36 months how have the following changed (increased/decreased) and what is the percent of change for your company, in real terms (i.e., after allowing for inflation): |
|-------------|--|

| | Increase | Decrease | No change | | % change | |
|---|----------|----------|-----------|--------------|----------|--------------|
| Sales | 1 | 2 | 3 | Q55a1 | % | Q55b1 |
| Exports | 1 | 2 | 3 | Q55a2 | % | Q55b2 |
| Fixed assets (e.g., land, buildings, machinery and equipment) | 1 | 2 | 3 | Q55a3 | % | Q55b3 |
| Material inputs | 1 | 2 | 3 | Q55a4 | % | Q55b4 |

| | |
|-------------|--|
| Q.56 | Over the last 36 months has your firm merged with or acquired another firm or sold one or more of its existing establishments? |
|-------------|--|

| | Yes | No | Don't know | |
|---|-----|----|------------|-------------|
| Merged with another firm | 1 | 2 | 3 | Q56a |
| Acquired another firm | 1 | 2 | 3 | Q56b |
| Sold one or more of your firm's existing establishments | 1 | 2 | 3 | Q56c |

| | |
|-------------|---|
| Q.57 | For classification purposes and for 2004, please could you tell me: |
|-------------|---|

| | Local currency | USD (000's) | |
|--|----------------|-------------|-------------|
| The estimate of your firm's total sales | | | Q57a |
| The estimate of the replacement value of the physical production assets owned and used by your firm (land, buildings, equipment) | | | Q57b |
| The estimate of the total operating costs (material inputs bought in components/services, labour costs, energy, fuel, repairs, depreciation & administration expenses etc..) | | | Q57c |
| Of which the estimate of the material input costs and bought in components/services corresponding to your firm's total sales | | | Q57d |
| Of which the estimate of your total cost of labour (permanent and part-time employees) wages, salaries, and benefits | | | Q57e |
| Of which the estimate of your total energy and fuel costs | | | Q57f |

INTERVIEWER: OBTAIN THE ABOVE VALUES IN ONE OF THE TWO CURRENCIES (I.E EITHER LOCAL OR IN USDs).

| | |
|-------------|---|
| Q.58 | Could you please tell me how much did your firm spend in 2004 on each of the following: |
|-------------|---|

| | Local currency | USD (000's) | |
|---|-------------------|----------------|-------------|
| New buildings, machinery and equipment | | | Q58a |
| Research and development (including wages and salaries of R&D personnel, R&D materials, R&D related education and R&D training costs) | | | Q58b |
| Advertising and marketing (including wages and salaries for in-house advertising & marketing personnel) | | | Q58c |

INTERVIEWER: OBTAIN THE ABOVE VALUES IN ONE OF THE TWO CURRENCIES (I.E EITHER LOCAL OR IN USDs).

| | |
|-------------|--|
| Q.59 | What percentage of your total profits in 2003 were invested in the firm in 2004? |
|-------------|--|

..... %

| | |
|--|-------------|
| | Q59a |
|--|-------------|

No profit in 2003

| | |
|---|-------------|
| 1 | Q59b |
|---|-------------|

INTERVIEWERS IF THE RESPONDENT DID NOT INVEST ANY OF THE PROFITS WRITE 000

| | |
|-------------|---|
| Q.60 | Has your company undertaken any of the following initiatives over the last 36 months? INTERVIEWER: FOR EACH INITIATIVE ANSWERED "YES" ASK: And how important in retrospect was this initiative for the survival and/or growth of your company over that period? |
|-------------|---|

- **INTERVIEWER: SHOW CARD: 22**
- ♦ **Not important: 1, Slightly important: 2, Fairly important: 3, Very important: 4, Extremely important: 5, Don't know: 6**

| | Undertaken | | | How important | | | | | |
|--|------------|----|--------------|---------------|---|---|---|---|---|
| | Yes | No | | 1 | 2 | 3 | 4 | 5 | 6 |
| Developed successfully a major new product line/service | 1 | 2 | Q60a1 | 1 | 2 | 3 | 4 | 5 | 6 |
| Upgraded an existing product line/service | 1 | 2 | Q60a2 | 1 | 2 | 3 | 4 | 5 | 6 |
| Discontinued at least one product (not production) line/service | 1 | 2 | Q60a3 | 1 | 2 | 3 | 4 | 5 | 6 |
| Agreed to a new joint venture with foreign partner | 1 | 2 | Q60a4 | 1 | 2 | 3 | 4 | 5 | 6 |
| Obtained a new product licensing agreement | 1 | 2 | Q60a5 | 1 | 2 | 3 | 4 | 5 | 6 |
| Outsourced a major production activity/service that was previously conducted in-house | 1 | 2 | Q60a6 | 1 | 2 | 3 | 4 | 5 | 6 |
| Brought in-house of a major production activity/service that was previously outsourced | 1 | 2 | Q60a7 | 1 | 2 | 3 | 4 | 5 | 6 |
| Obtained a new quality accreditation (ISO 9000, 9002 or 14,000, AGCCP, etc) | 1 | 2 | Q60a8 | 1 | 2 | 3 | 4 | 5 | 6 |

| | |
|--------------|---|
| Q.61a | Has your firm acquired new production technology over the last 36 months? |
|--------------|---|

| | | |
|--------------------|------------|-------------|
| | | Q61a |
| GO TO Q.61b | Yes | 1 |
| GO TO Q.62 | No | 2 |
| | Don't know | 3 |

| | |
|--------------|---|
| Q.61b | What was the most important way your firm acquired this new technology, choosing from the list below? |
|--------------|---|

▪ **INTERVIEWER: SHOW CARD: 23 - ONE ANSWER ONLY**

| | |
|--|-------------|
| | Q61b |
| Embodied in new machinery and equipment | 01 |
| Hired key personnel/consultants with the technological expertise | 02 |
| New license or turnkey operations from international sources | 03 |
| New licensing or turnkey operations from domestic sources | 04 |
| Developed or adapted within the firm | 05 |
| Transferred from the parent company | 06 |
| Developed in cooperation with customers | 07 |
| Developed in cooperation with suppliers | 08 |
| Obtained from a business or industry association | 09 |
| Obtained from universities or public institutions | 10 |

| | |
|-------------|---|
| Q.62 | Which of the following best describes the organisation of departments (in terms of the allocation of responsibilities, budgetary resources and staff) within your firm over the last 36 months? |
|-------------|---|

▪ **INTERVIEWER: SHOW CARD: 24 - ONE ANSWER ONLY**

| | |
|---|------------|
| | Q62 |
| My firm is organised in much the same way as it was 36 months ago | 1 |
| My firm has had some reallocation of responsibility and resources between departments | 2 |
| My firm has had major reallocations of responsibility and resources between departments | 3 |
| My firm has had a completely new organisational structure | 4 |
| Don't know | 5 |

| | |
|-------------|--|
| Q.63 | How would you rate the importance of each of the following factors on key decisions about your business with respect to "Developing new products or services and markets": |
|-------------|--|

▪ **INTERVIEWER: SHOW CARD: 25**

| | | | | | | |
|------------------------------------|-----------------------------|---------------------------|-------------------------|-----------------------|-------------------|-------------|
| | Not at all important | Slightly important | Fairly important | Very important | Don't Know | |
| Pressure from domestic competitors | 1 | 2 | 3 | 4 | 5 | Q63a |
| Pressure from foreign competitors | 1 | 2 | 3 | 4 | 5 | Q63b |
| Pressure from customers | 1 | 2 | 3 | 4 | 5 | Q63c |

| | |
|-------------|---|
| Q.64 | How would you rate the importance of each of the following factors on key decisions about your business with respect to “Reducing the production costs of existing products or services”: |
|-------------|---|

▪ **INTERVIEWER: SHOW CARD: 26**

| | Not at all important | Slightly important | Fairly important | Very important | Don't know | |
|------------------------------------|-----------------------------|---------------------------|-------------------------|-----------------------|-------------------|-------------|
| Pressure from domestic competitors | 1 | 2 | 3 | 4 | 5 | Q64a |
| Pressure from foreign competitors | 1 | 2 | 3 | 4 | 5 | Q64b |
| Pressure from customers | 1 | 2 | 3 | 4 | 5 | Q64c |

| | |
|--------------|--|
| Q.65a | In your judgement, what is your firm's current output in comparison with the maximum output possible using its facilities/man power at the time? If you are using the facilities/man power to the full, answer 100%; if output was 60% of capacity, answer 60%. What was the capacity utilisation 36 months ago? |
|--------------|--|

| | Current capacity of utilisation | | Capacity utilisation 36 months ago | |
|--|--|--------------|---|--------------|
| Level of utilisation of facilities/man power | % | Q65a1 | % | Q65a2 |

| | |
|--------------|--|
| Q.65b | How many hours per week does this establishment operate now and how many did it operate 36 months ago? |
|--------------|--|

| Now Hrs/Week | | 36 months ago Hrs/Week | |
|------------------------|--------------|----------------------------------|--------------|
| | Q65b1 | | Q65b2 |

I WOULD NOW LIKE TO ASK YOU SOME QUESTIONS ABOUT THE EMPLOYEES OF YOUR FIRM

| | |
|-------------|---|
| Q.66 | How many permanent, full-time employees does your firm have now and how many did it have 36 months ago? (give an estimate number) |
|-------------|---|

| Now | | 36 months ago | |
|------------|-------------|----------------------|-------------|
| | Q66a | | Q66b |

| | |
|-------------|---|
| Q.67 | How many part-time or temporary employees does your firm have now and how many did it have 36 months ago? (give an estimate number) |
|-------------|---|

| Now | | 36 months ago | |
|------------|-------------|----------------------|-------------|
| | Q67a | | Q67b |

INTERVIEWER: IF IN ANY OF THE YEARS THE RESPONDENT SAID NO PART-TIME – WRITE 00000 WHERE APPLICABLE

| | |
|-------------|--|
| Q.68 | What percentage of your current permanent, full-time workers are managers, professionals, skilled workers, unskilled workers or non-production workers? What was the percentage 36 months ago? |
|-------------|--|

| | Now | | 36 months ago | |
|--|-----|--------------|---------------|--------------|
| Managers (excluding those involve in shop floor supervision) | % | Q68a1 | % | Q68b1 |
| Professionals (e.g., accountants, engineers, scientists) | % | Q68a2 | % | Q68b2 |
| Skilled workers | % | Q68a3 | % | Q68b3 |
| Unskilled workers | % | Q68a4 | % | Q68b4 |
| Non-production workers (e.g., administration, sales) | % | Q68a5 | % | Q68b5 |

CHECK THAT THE TOTALS ARE 100%

100%

| | |
|-------------|---|
| Q.69 | What percentage of the workforce at your firm has education levels up to primary school, a vocational qualification, a secondary school qualification or some university education? What was the percentage in 36 months ago? |
|-------------|---|

| | Now | | 36 months ago | |
|-------------------------------------|-----|--------------|---------------|--------------|
| Up to primary school | % | Q69a1 | % | Q69b1 |
| Vocational qualification | % | Q69a2 | % | Q69b2 |
| Secondary school qualification | % | Q69a3 | % | Q69b3 |
| Some university education or higher | % | Q69a4 | % | Q69b4 |

CHECK THAT THE TOTALS ARE 100%

100%

| | |
|-------------|---|
| Q.70 | How much time did it take to fill your most recent vacancy for a: |
|-------------|---|

| | Weeks | |
|--|-------|-------------|
| Manager (excluding those involve in shop floor supervision)? | | Q70a |
| Professional (e.g., accountants, engineers, scientists)? | | Q70b |
| Skilled worker? | | Q70c |
| Unskilled worker? | | Q70d |
| Non-production worker (e.g., administration, sales)? | | Q70e |

| | |
|-------------|---|
| Q.71 | Does your firm offer formal training to your employees? If yes, what percent of employees in each category received training over the last 12 months? |
|-------------|---|

| | Yes | No | Don't know | | If YES, % Trained | |
|------------------------|-----|----|------------|--------------|-------------------|--------------|
| Skilled workers | 1 | 2 | 3 | Q71a1 | % | Q71b1 |
| Unskilled workers | 1 | 2 | 3 | Q71a2 | % | Q71b2 |
| Non-production workers | 1 | 2 | 3 | Q71a3 | % | Q71b3 |

INTERVIEWER: IF FIRM OFFERS FORMAL TRAINING TO AN EMPLOYEE CATEGORY BUT NO TRAINING WAS PROVIDED OVER THE LAST 12 MONTHS – WRITE 000,

| | |
|-------------|--|
| Q.72 | How many working days did your firm lose over the last 12 months due to: |
|-------------|--|

| | Days | |
|-----------------------------------|------|-------------|
| Strikes or other labour disputes? | | Q72a |
| Civil unrest | | Q72b |

INTERVIEWER; IF NO DAYS LOST – WRITE 000, WHERE APPLICABLE

| | |
|-------------|--|
| Q.73 | Now, I would like to ask you a hypothetical question. If you could change the number of regular full-time workers your firm currently employs without any restrictions (i.e. without seeking permission, making severance payments etc.), what would be your optimal level of employment as a percent of your existing workforce? (e.g., 90% implies you would reduce your workforce by 10%, 110% means you want to expand by 10%) |
|-------------|--|

.....% **Q73**

| | |
|-------------|--|
| Q.74 | If you can recall, did we interview you personally in the previous BEEPS survey, which we conducted in 2002? |
|-------------|--|

| | Q74 |
|-----|------------|
| Yes | 1 |
| No | 2 |

INTERVIEWER THANK RESPONDENT:

Thank you very much for having taken the time to complete this questionnaire. The information on your perceptions is a very important input for the evaluation of conditions in the business environment and private sector relations with government, as well as for the formulation of policy advice.

INTERVIEWER: READ TO THE RESPONDENT:

WE MAY REPEAT THIS SURVEY IN ABOUT 2-3 YEARS TIME IN ORDER TO SEE HOW THE BUSINESS ENVIRONEMENT HAS CHANGED. TO THIS END, WE WOULD LIKE TO ESTABLISH A PANEL OF COMPANIES AND WOULD ASK FOR YOUR PERMISSION TO INCLUDE YOUR COMPANY’S NAME, ADDRESS, AND TELEPHONE NUMBER IN A COFIDENTIAL DATABASE. THIS INFORMATION MAY BE USED BY OUR COMPANY OR A DIFFERENT RESEARCH AGENCY IN ORDER TO INTERVIEW YOU AGAIN IN 2-3 YEARS TIME. DO WE HAVE YOUR PERMISSION TO INCLUDE THE ABOVE-MENTIONED COMPANY DETAILS IN OUR DATABASE?

Q.75

| | Q75 |
|--------------------|------------|
| Permission granted | 1 |
| Permission refused | 2 |

INTERVIEWERS COMMENTS

(Problems occurred/extraordinary circumstances, which could influence results)

I certify that this interview has been personally carried out by me with the respondent. I further certify that all the information included herein is truthful and correct.

I understand that any discrepancies during back-checking of this questionnaire will result in the cancellation of this interview.

INTERVIEWER’S SIGNATURE:

DATE:

CARD 1 - Q.4a

| |
|---------------------------------|
| Individual |
| Family |
| General public |
| Domestic company |
| Foreign company |
| Bank |
| Investment fund |
| Managers of the firm |
| Employees of the firm |
| Government or government agency |

CARD 2 – Q.5

| |
|--|
| Privatisation of a state-owned firm |
| Originally private, from time of start up (i.e., no state-owned predecessor) |
| Private subsidiary of a formerly state-owned firm |
| Joint venture with foreign partner(s) |

CARD 3 - Q.10

| |
|-----------------------------------|
| Not important |
| Slightly important |
| Fairly important |
| Very important |
| Extremely important |
| These products cannot be imported |

CARD 4 – Q11

| |
|---|
| Our customers would continue to buy from us in the same quantities as now |
| Our customers would continue to buy from us, but at slightly lower quantities |
| Customers would continue to buy from us, but at much lower quantities |
| Many of our customers would buy from our competitors instead |

CARD 5 - Q.12b & 13b

| |
|-----------|
| None |
| 1-3 |
| 4 or more |

CARD 6 - Q.19

| |
|--|
| My firm will continue to buy from the supplier in the same quantities as now |
| My firm would continue to buy from the supplier but at slightly lower quantities |
| My firm would continue to buy from the supplier, but at much lower quantities |
| My firm would buy from other suppliers instead |

CARD 7 – Q.20

| |
|---------------------|
| Not important |
| Slightly important |
| Fairly important |
| Very important |
| Extremely important |

CARD 8 – Q.21

| |
|---------------------|
| Not important |
| Slightly important |
| Fairly important |
| Very important |
| Extremely important |

CARD 9 – Q.22

| |
|---------------------|
| Not important |
| Slightly important |
| Fairly important |
| Very important |
| Extremely important |

CARD 10 - Q.27

| |
|------------|
| Never |
| Seldom |
| Sometimes |
| Frequently |
| Usually |
| Always |

CARD 11 - Q.28

| |
|------------------------|
| Strongly disagree |
| Disagree in most cases |
| Tend to disagree |
| Tend to agree |
| Agree in most cases |
| Strongly agree |

CARD 12 - Q.34

| |
|------------------------|
| Strongly disagree |
| Disagree in most cases |
| Tend to disagree |
| Tend to agree |
| Agree in most cases |
| Strongly agree |

CARD 13 - Q.35a

| |
|------------|
| Never |
| Seldom |
| Sometimes |
| Frequently |
| Usually |
| Always |

CARD 14 - Q.36b

| |
|-----------------------------|
| No value |
| Minor value |
| Moderate value |
| Major value |
| Critical value to your firm |

CARD 15 - Q.39

| |
|------------|
| Never |
| Seldom |
| Sometimes |
| Frequently |
| Usually |
| Always |

CARD 16 - Q.41

| |
|------------|
| Never |
| Seldom |
| Sometimes |
| Frequently |
| Usually |
| Always |

CARD 17 - Q.44

| |
|-----------------|
| No impact |
| Minor impact |
| Moderate impact |
| Major impact |
| Decisive impact |

CARD 18 - Q.45

| |
|---|
| Internal funds/Retained earnings |
| Equity (i.e. issue new shares) |
| Borrowing from local private commercial banks |
| Borrowing from foreign banks |
| Borrowing from state-owned banks, including state development banks |
| Loans from family/friends |
| Money lenders or other informal sources (other than family/friends) |
| Trade credit from suppliers |
| Trade credit from customers |
| Credit cards |
| Leasing arrangement |
| The government (other than state-owned banks) |

CARD 19 - Q.47b

| |
|--|
| Does not need a loan |
| Application procedure of bank loans are too burdensome |
| Collateral requirements for bank loans are too strict |
| Interest rates are too high |
| It is necessary to make informal payments to get bank loans |
| Did not think it would be approved |

CARD 20 - Q.47c

| |
|---|
| Lack of acceptable collateral |
| Perceived lack of profitability of the firm |
| Inadequate credit history of the firm |
| Incompleteness of the loan application |

CARD 21 - Q.54

| |
|-------------------|
| No obstacle |
| Minor obstacle |
| Moderate obstacle |
| Major obstacle |

CARD 22 – Q.60

| |
|---------------------|
| Not important |
| Slightly important |
| Fairly important |
| Very important |
| Extremely important |

CARD 23 - Q.61b

| |
|--|
| Embodied in new machinery and equipment |
| Hired key personnel/consultants with the technological expertise |
| New license or turnkey operations from international sources |
| New licensing or turnkey operation from domestic sources |
| Developed or adapted with the firm |
| Transferred from the parent company |
| Developed in cooperation with customers |
| Developed in cooperation with suppliers |
| Obtained from a business or industry association |
| Obtained from universities or public institutions |

CARD 24 - Q.62

| |
|---|
| My firm is organised in much the same way as it was 36 months ago |
|---|

| |
|---|
| My firm has had some reallocation of responsibility & resources between departments |
|---|

| |
|---|
| My firm has had major reallocations of responsibility & resources between departments |
|---|

| |
|---|
| My firm has had a completely new organisational structure |
|---|

CARD 25 - Q.63

| |
|----------------------|
| Not at all important |
| Slightly important |
| Fairly important |
| Very important |

CARD 26 - Q.64

| |
|----------------------|
| Not at all important |
| Slightly important |
| Fairly important |
| Very important |