

CARD 1

Shareholding company with shares trade in the stock market
Shareholding company with non-traded shares or shares traded privately
Sole proprietorship
Partnership (including limited liability companies)
Limited partnership

CARD 2

Private domestic individuals, companies or organizations	%
Private foreign individuals, companies or organizations	%
Government/State	%
Other	%
	100%

CARD 3

Employed in an establishment owned by your family in a managerial position
Employed in an establishment owned by your family in a non-managerial position
Employed in an establishment owned by someone else outside your family in a managerial position
Employed in an establishment owned by someone else outside your family in a non-managerial
Self-employed
Unemployed

CARD 4

You replicated a product or idea encountered in your previous occupations
You modified a product or idea encountered in your previous occupations
You replicated a product or idea developed by other firms outside your previous occupations
You modified a product or idea developed by other firms outside your previous occupations
You developed a new product or idea

CARD 5

Less gifts or informal payments to officials
More access to government programs or services
Better access to financing
Better access to skilled workers
Customers or suppliers only deal with registered firms
Comply with the law
Other reasons not included above

CARD 6

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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Card 7

National sales	%
Indirect exports (sold domestically to third party that exports products)	%
Direct exports	%
	100%

Card 8

Material inputs or supplies of domestic origin	%
Material inputs or supplies of foreign origin	%
	100%

CARD 9

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 10

	% Sources of Working Capital
Internal funds/Retained earnings	%
Borrowed from banks (private and state-owned)	%
Borrowed from non-bank financial institutions	%
Purchases on credit from suppliers and advances from customers	%
Other (moneylenders, friends, relatives, etc.)	%
	100%

CARD 11

	% Sources of Fixed Assets
Internal funds or retained earnings	%
Owners' contribution or issued new equity shares	%
Borrowed from banks (private and state-owned)	%
Borrowed from non-bank financial institutions	%
Purchases on credit from suppliers and advances from customers	%
Other (moneylenders, friends, relatives, bonds, etc)	%
	100%

CARD 12

Private commercial banks
State-owned banks or government agency
Non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies

CARD 13

No need for a loan - establishment had sufficient capital
Application procedures were complex
Interest rates were not favorable
Collateral requirements were too high
Size of loan and maturity were insufficient
Did not think it would be approved
Other

CARD 14

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 15

Strongly disagree	Tend to disagree	Tend to agree	Strongly agree
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CARD 16

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 17

The benefits of training are smaller than the costs
The firm cannot afford the optimal level of training
The firm is afraid of investing in workers that after the training may leave the firm
The firm does not have enough information about training programs
Other

CARD 18

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 19

ROTATION A

- Business Licensing and Permits
- Corruption
- Customs and Trade Regulations
- Access to Land
- Practices of competitors in the informal sector
- Electricity
- Crime, theft and disorder
- Access to Finance (availability and cost)
- Political Instability
- Tax Administration
- Transportation of goods, supplies, and inputs
- Inadequately educated workforce
- Courts
- Labor Regulations
- Tax Rates

CARD 19

ROTATION B

- Business Licensing and Permits
- Practices of competitors in the informal sector
- Labor Regulations
- Transportation of goods, supplies, and inputs
- Electricity
- Access to Finance (availability and cost)
- Tax Administration
- Inadequately educated workforce
- Access to Land
- Customs and Trade Regulations
- Crime, theft and disorder
- Tax Rates
- Corruption
- Courts
- Political Instability

CARD 19

ROTATION C

- Electricity
- Practices of competitors in the informal sector
- Tax Rates
- Access to Finance (availability and cost)
- Inadequately educated workforce
- Corruption
- Labor Regulations
- Access to Land
- Crime, theft and disorder
- Courts
- Tax Administration
- Business Licensing and Permits
- Political Instability
- Transportation of goods, supplies, and inputs
- Customs and Trade Regulations

CARD 20

	ALL
Total annual cost of labor (including wages, salaries, bonuses, social payments)	
Total annual cost of raw materials and intermediate goods used in production	
Total annual costs of fuel	
Total annual costs of electricity	
Other cost of production not included above	