

CARD 1

Shareholding company with shares trade in the stock market
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Shareholding company with non-traded shares or shares traded privately
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Sole proprietorship

Partnership

Limited partnership

CARD 2

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

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

CARD 8

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 9

Internal funds/Retained earnings
Borrowed from banks private and state-owned
Borrowed from non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies
Purchases on credit from suppliers and advances from customers
Other moneylenders, friends, relatives, etc.

CARD 10

	Percent
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 11

Private commercial banks
State-owned banks or government agency
Non-bank financial institutions
Other

CARD 12

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

CARD 13

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 14

Strongly disagree	Tend to disagree	Tend to agree	Strongly agree
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CARD 15

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 16

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 17

No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle
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CARD 18
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 18

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 18

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 19

Total annual cost of labor including wages, salaries, bonuses, social payments	
Total annual cost of finished goods and materials purchased to resell	
Total annual costs of electricity	