

PERCEPTIONS OF CORRUPTION BEFORE AND DURING THE PANDEMIC

A SURVEY OF SMEs IN
BANGLADESH

AUGUST 2022

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ACRONYMS AND ABBREVIATIONS

ACC	Anti-corruption Commission
BBC	British Broadcasting Corporation
BDT	Bangladeshi Taka
CAPi	Computer Assisted Personal Interview
CATi	Computer Assisted Telephone Interview
CGS	Centre for Governance Studies
CiPE	Center for International Private Enterprise
DFID	Department for International Development
F2F	Face to Face
FGD	Focus Group Discussion
HLD	Household
JPF	Japan Platform
NA	Not Applicable
PAPi	Paper Assisted Personal Interview
PI	Principal Investigator
RDD	Resilient Distributed Datasets
SME	Small and Medium Enterprises
TIB	Transparency International Bangladesh
UN	United Nations
UNICEF	United Nations Children's Fund
UNDP	United Nations Development Program
USAID	United States Agency for International Development

1. EXECUTIVE SUMMARY

1.1 The Survey

This survey, as a part of a project which seeks to understand the depth of corruption in Bangladesh as experienced by its citizens and Small and Medium Enterprises (SMEs), examines the entrepreneurs' perceptions about the nature, causes and practices of corruption in the SME sector, with a view to developing an action plan involving the SMEs to further inclusive, accountable, and corruption-free system of governance.

The survey was conducted among 800 nationally representative SMEs, including 400 manufacturing and 400 service sector enterprises. Interviews were conducted through Computer Assisted Telephone Interview (CATI) method between mid-October and mid-December 2021.

1.2 Summary of salient findings

1.2.1 Corruption perception and causes

Almost nine out of 10 enterprises involved in the SME sector perceive that corruption is widespread in the sector. A large majority (62.4%) report that corruption is well-rooted/integrated in the system, and an even larger share (71.3%) of them feel that resorting to corruption can help boost market competitiveness. More than half of the respondents noted feeling that strict government regulations are causing corruption to thrive, and this perception is even more common among smaller enterprises. In part due to these perceptions, a majority (61%) of surveyed SMEs have chosen to bypass regulations and operate informally.

Desire for money or assets as well as the lack of transparency at the higher government level motivates this rampant corruption, according to most of the respondents, but they also identified a host of other contributing factors. Some of the reasons most cited by SMEs included lax enforcement of anti-corruption laws (86.2%) and non-enforcement of laws intended to reduce corruption (79.5%). The absence of professionalism of the public officials (77.4%), and their demands for kickbacks for awarding contracts (73.9%) contribute to issues on the demand side, while businesses seeking advantages by offering bribes or seeking special favors (73.9%) stimulates corruption on the supply side. Inadequate coverage of corruption in the media (72.8%) represents another contributory factor.

1.2.2 Forms and sites of corruption

The two most cited forms of corruption faced by the SMEs are bribery (77.9%) and use of political influence (60.1%). These are followed by extortion (46.3%), nepotism (43.9%), and undue patronage (43.1%). These forms of corruption reflect the overall situation in social and political arena affecting the economic sector in general. SMEs are affected more by corruption in the local government (53.4%) than the national government (27.6%). Bribery, use of connections with influential people (68.4%), and networking with public officials are viewed as the easiest way to get public services (68.4%) and thrive illegally.

1.2.3 Nature and acceptability of Corruption

Despite pervasive corruption and its systemic support, most surveyed SMEs do not support corrupt practices. About 70% of respondents described it as unacceptable, compared to only a quarter that feels that some level of corruption is acceptable. These feelings reflect the everyday experiences of SME entrepreneurs regarding corruption. More than half (52.06%) of the respondents reported that they did have to pay a bribe for obtaining important services such as securing and renewing licenses, use of utilities, obtaining a Tax Identification Number

(TIN) and Value Added Tax (VAT) certificate in the year prior to COVID-19, and this overall pattern of corruption has remained the same over the past year.

However, reported incidences of this type of corruption could be low because many SMEs either avoid these types of business services or are not required to use them. Among these services, obtaining and renewing licenses featured particularly high incidences of bribery (36.4% and 31.8%, respectively). Two-thirds of those who paid bribes did so because they felt that they were necessary to receive the services, and the second most common reason was to save time. The most commonly cited recipients of bribes included the license and registration authority (28.8%), the tax office (21.6%), the local government/City corporation/municipality (19.5%), the property registration office (13.5%), the Environmental Directorate (12.9%), and law enforcement agencies (10.6%). As such, it is evident that the offices that businesses have to contact for basic operations and services operate as the primary sites of corruption.

Despite the prevalence of corruption, enthusiasm for submitting complaints to authorities remains low. Only 2.3% of the respondents have ever reported a complaint, yet more than 70% of those respondents reported a negative outcome to the complaint process.

1.2.4 Anticorruption steps and suggestions

Despite the government's repeated assertion that it has adopted a "zero-tolerance" policy, less than half of the respondents (46%) said that local and national government have taken some steps to reduce corruption. However, a majority of this group did not feel that these steps have produced positive impacts. One of the key issues explored regarding the anti-corruption process of the government was the corruption reporting process. Two aspects were probed: effectiveness and ease. Both have produced divided responses in almost equal measure. That means that the processes have not been attractive to the SMEs. One key area where overwhelming majority of respondents (72.8%) expressed dissatisfaction is degrading protection of whistle-blowers, as most SMEs felt that they are poorly protected.

Considering the ubiquitous corruption in society and the SME sector, the survey respondents made a wide array of suggestions on how to prevent corruption. While building public awareness (54.6%) received the largest support, almost half of the respondents underscored the necessity of implementing strong enforcement measures of law and punishment (47.5%). The third most frequently suggested measure was maintaining transparency in administrative decision making (28.1%). "Strict supervision of high officials" also received a strong response from survey participants (24.1%). Respondents generally expressed confidence in the judiciary's ability as an institution to combat corruption, but a large number of respondents (67.8%) still suggested that the efficiency of the judiciary warrants improvement.

The respondents also suggested steps that the SME sector itself can take to effectively combat corruption. They underscored the necessity of enhancing integrity in the private sector. More than two-thirds favored tougher penalties for those involved in acts of corruption, and seventy percent supported implementing codes of conduct.

The way forward

While most of the SMEs (55.1%) were satisfied with the performance of chambers of commerce and business associations in fighting corruption in the public sector, more than 78% of the enterprises were open to joining a private sector coalition for collective action to promote business integrity and lead an anti-corruption effort. Only a smaller segment (21.7%) of the respondents were not interested.

1.3 Concluding observations

The presence of corruption in society and in the SME sector is widely acknowledged along with the understanding of the principal means of such corrupt acts, the immediate and underlying factors, and the institutional culture contributing to it. As such, prevention of corruption, however difficult, is not an insurmountable task. However, weak institutional processes, the absence of accountability mechanisms, and a lack of positive results of prior initiatives discourage SMEs from reporting corruption to the authorities.

The judicial system and business chambers and associations can become agents of change in preventing and reducing corruption in the country, if utilized effectively. In addition, there is enthusiasm among SME entrepreneurs for developing an internal mechanism and a coalition within the sector to combat corruption.

1.4 Recommendations

These recommendations are based on the findings of the survey

To the Government

- | Simplify the process for obtaining and renewing licenses and certificates through reduction of points of contact and increasing the use of information technology for approval processes and documentation.
- | Reduce regulatory requirements, especially for small firms, and incentivize SMEs to avoid bypassing regulations.
- | Create an environment facilitating SMEs reporting incidents of corruption and protect them under the Public-interest Information Disclosure Act (Provide Protection), 2011 (popularly referred as the Whistle-blower Protection Act).
- | Build public awareness through mass media and other formal and informal channels against all types of corruption, including bribery, political influence, extortion, nepotism, undue patronage, fraud, and embezzlement of money and property.
- | Demonstrate unequivocal political commitment to combating corruption by enhancing the accountability mechanism in the public sector.
- | Ensure strong enforcement of law and punitive measures.
- | Appoint an independent Ombudsman at each office of the government with the power of monitoring and enforcement of laws.
- | Improve the efficiency of judiciary, including prosecutors and judges, to combat corruption in public and private sectors.

To the SME Sector

- | Make chambers and associations express an unequivocal commitment to combating corruption, play a greater role in ensuring the accountability of the government, and take specific measures to combat corruption.
- | Adopt an internal code of conduct and code of ethics and create a mechanism to monitor these codes
- | Create an effective private-sector coalition for collective action to promote business integrity and work on anti-corruption measures.

2. INTRODUCTION

This report presents the findings of a survey conducted as a part of a project which seeks to understand the depth of corruption in Bangladesh as experienced by citizens and Small and Medium Enterprises (SMEs). This report examines the entrepreneurs' perceptions about the nature, causes, and practices of corruption in the SME sector. It also includes recommendations the government and SMEs to address the situation. The project intends to develop action plan involving the SMEs to further an inclusive, accountable, and corruption-free system of governance.

Pervasive corruption has plagued Bangladesh's public and private sectors for decades. Despite the government's repeated assertion of a "zero tolerance" policy towards corruption, the country's overall standing in the Corruption Perception Index published by the global watchdog Transparency International has remained remarkably low. Institutions to combat corruption have remained weak and ineffective due to the lack of resources and political commitment. It is widely believed that perpetrators of corruption enjoy impunity. Furthermore, the current political environment, which lacks inclusivity, transparency, and accountability, has exacerbated the situation.

Against this backdrop, the Center for International Private Enterprise (CIPE) and its partner, the Center for Governance Studies (CGS), have launched a project to explore the impacts of corruption on SMEs in Bangladesh and develop a national charter of SMEs to combat corruption. The SME sector has been selected as the country boasts a vibrant SME which is making enormous contributions to gross output and employment. The latest available data shows that the sector contributes more than 47% of value added. However, despite these successes, corruption has permeated the sector's interactions with both government agencies and the public.

CIPE and CGS contracted Org-Quest Research Limited (OrgQuest) to conduct two surveys: a Household Survey and a Small and Medium Enterprises (SMEs) survey to capture the perception and the experiences of corruption, including during the COVID-19 pandemic. The household survey findings were published in April 2022 (Perceptions of Corruption Before and During the Pandemic).

The purpose of conducting the two separate surveys is to see whether there is a concurrence of corruption perception by households and SMEs. Furthermore, the surveys study the political context and power dynamics that generate, support, and sustain corruption. Through this lens, the surveys expect to gather information on how the operating environment rewards corrupt practices, what factors determine whether these practices are undertaken or avoided, and what specific private-sector-led approaches and forms of collective action can change corporate behavior and reduce corruption in Bangladesh.

The SME survey was envisioned to diagnose the problem and offer actionable information, including but not limited to:

- (a) perceptions about corruption of SME entrepreneurs
- (b) existing forms of corruption
- (c) corruption and anti-corruption behavior of entrepreneurs of the SME sector
- (d) suggestions from SMEs on the way forward to address the corruption

The factors which necessitated this survey include:

1. Existing corruption perception surveys (for example, the annual survey of the Transparency International Bangladesh, TIB) explore the nature, scope, and experience of corruption in the public sector by households. However, the state of corruption experienced by private-sector SMEs has not been explored.

2. To create a baseline of perception of corruption of the SME owners and see whether there is a concurrence of corruption perception by households gathered through a separate survey.
3. To gather actionable suggestions and ways forward from the entrepreneurs.

This survey was conducted in the backdrop of the COVID-19 pandemic. The first COVID-19 case in Bangladesh was reported on March 8, 2020, with the first death recorded on March 18. According to the Directorate General of Health Services (DGHS) of the Bangladesh Government, by October 15, 2021, a total of 15,64,881 people were infected, and 27,746 people died as a result of the pandemic. By that time, Bangladesh had faced three waves of the pandemic. The first wave hit during March to June 2020, the second from March to April 2021, and the third from May to August 2021. Bangladesh began the administration of vaccines on January 27, 2021, with mass vaccination starting on February 7, 2021. By October 14, 2021, despite a few supply-driven disruptions, the vaccination drive, resulted in 18.68 million full and 18.75 million partial vaccinations. The government has declared that by 7 January 2022, a total of 28 stimulus packages, with an approximate value of USD \$22,080 million, constituting an estimated 6.23% of the country's total GDP had been disbursed. Among the total stimulus amount, USD \$4,875 million was allocated specifically for SMEs.

3. SURVEY FINDINGS

The survey findings have been organized into four sub-sections of thematic areas: *Perception about Corruption, Diagnosis of the Problem, Forms of Corruption and Existing Behavior on Corruption*, along-with the profile of SMEs.

3.1 Perception about corruption

Corruption is defined as any unlawful or improper behavior that seeks to gain any advantage through illegitimate means. Examples include bribery, abuse of power, extortion, fraud, deception, collusion, cartels, embezzlement of money or property, etc.

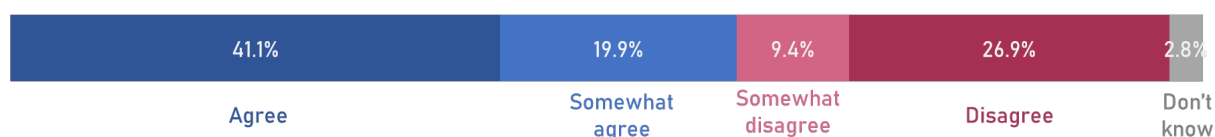
Corruption, as per the above definition, is perceived to be widely practiced in Bangladesh. An overwhelming majority of the respondents (85.9%) felt that corruption is a common practice in Bangladesh. Furthermore, survey participants representing both small (86.3%) and medium (84.7%) enterprises displayed similar perceptions of corruption in Bangladesh. This level of perception is consistent across the manufacturing (86.3%) and service sectors (85.5%) **as well as in women-owned/managed companies (87.6%) and other firms (85.4%).**

A majority of enterprises also look for ways of doing business through bypassing laws and regulations right from the very beginning (61.0%). However, small enterprises (64.3%) engage in this practice more often medium enterprises (48.5%). No significant difference was noticed between the manufacturing (59.8%) and service sectors (62.3%) **or between women-owned/managed (59.0%) and other firms (61.5%).**

Figure 1: A significant majority agrees that corruption is a common practice in Bangladesh



Figure 2: Many (61%) think that SMEs look for ways of doing business through bypassing laws and regulations right from the beginning



The respondents expressed divided views with regards to the severity of regulations (government regulations, tax rate, crime/security for SMEs). A marginal majority (52.1%) perceive the severity of these regulations as an obstacle to the growth and development of SMEs, and 46.3% felt otherwise. Small enterprises (54.2%) called the severity of regulations as an obstacle at a higher rate than medium enterprises (44.3%), as they may find it more difficult to comply with them and face regulatory authorities due to their size and resource constraints. The manufacturing (50.8%) and service (53.5%) sectors both identified regulations as growth obstacles at similar rates, and **the same pattern was observed between women-owned/managed (50.9%) and other firms (52.4%).**

Figure 2: Respondents divided on the impact of the severity of regulation on SME growth

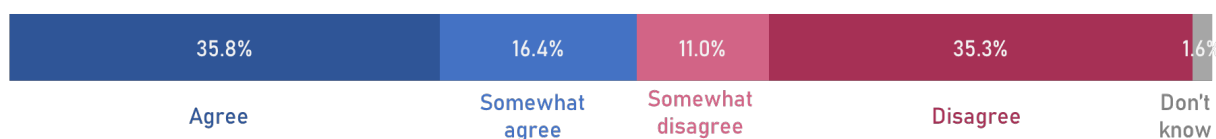


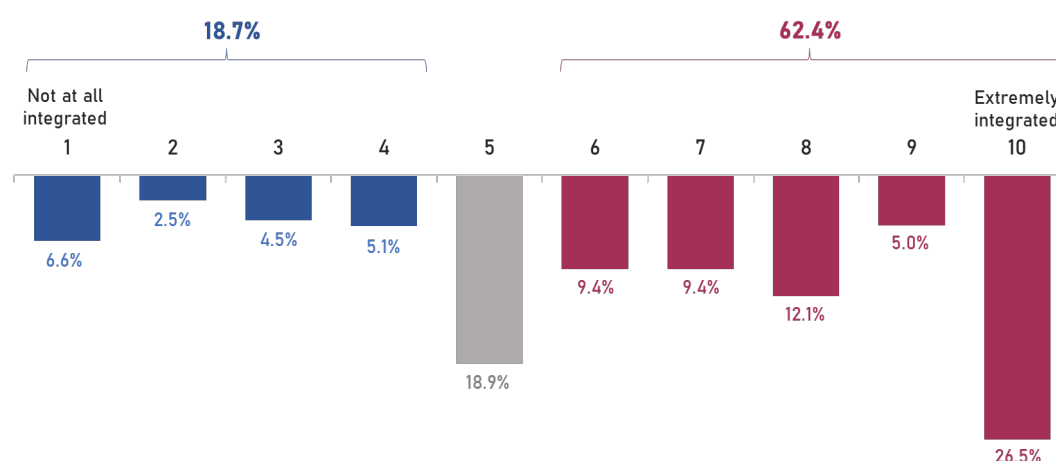
Figure 3: A significant majority agrees SMEs obtain legal documents by engaging in some form of corruption



Corruption also impacts the processes by which SMEs obtain legal documents, including licenses, certificates, clearances, and approvals. A majority of respondents (73.5%) agreed that SMEs resort to unfair means such as lobbying and bribery to obtain legal documents for their business under compulsion. Responses did not differ according to sector or the firm's size, but **a small difference was observed amongst women-owned/managed firms (78.3%) compared to other firms (72.3%).**

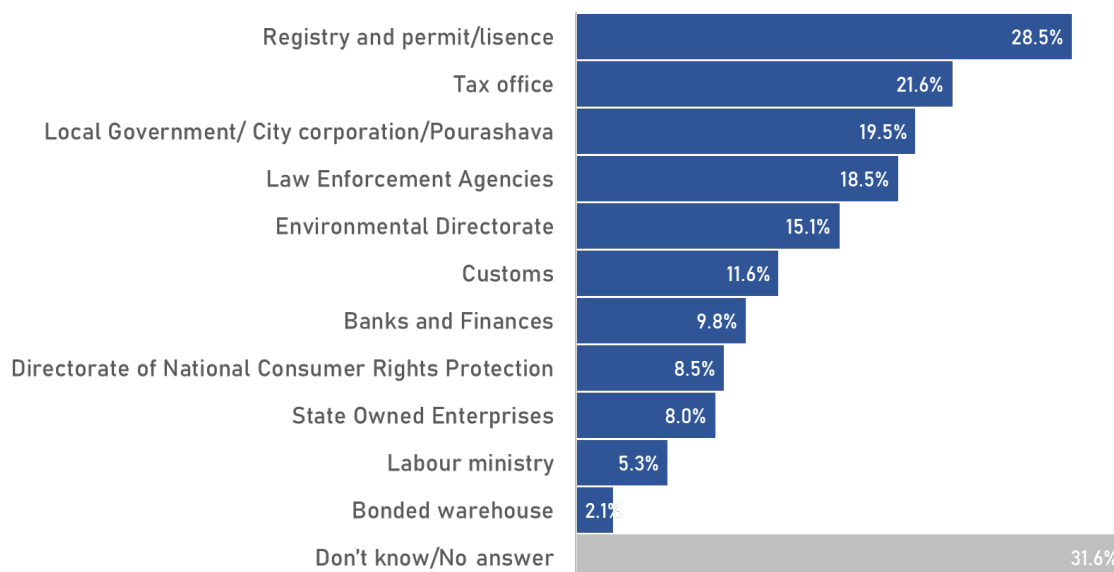
Corruption is also well integrated in the system. A significant majority (62.4%) stated that corruption is well integrated in the system, according to their indications on a 10-point semantic scale. In comparison, only 18.7% of respondents felt that corruption is not well integrated, and 18.9% remained neutral (Ref. Figure 5). The pattern of response was largely the same across firm size and sectors.

Figure 4: Respondents divided on the impact of regulation on SMEs



Respondents reported instances of corruption in many government departments and agencies. The registration and permit/license issuing office was identified as the most corrupt department (28.5%), followed by tax authorities (21.6%), local government (19.5%), law enforcement agencies (18.5%), and the Directorate of Environment (15.5%). As shown in Table 1 in Appendix A, the pattern of response is similar across all business sizes, sectors, and **business ownership/management.**

Figure 5: Registration, licencing and tax authorities rank highest among the most corrupt departments

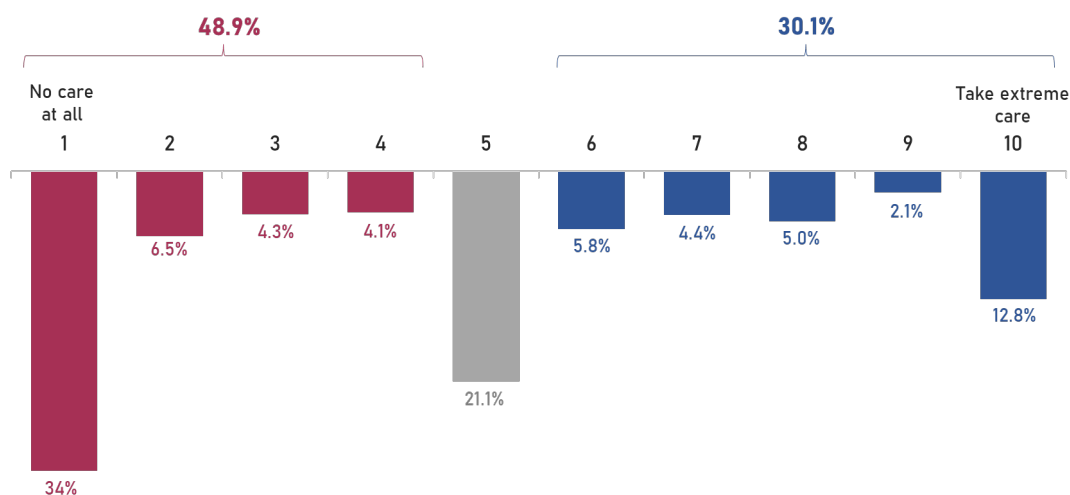


Despite the observed prevalence of corruption, respondents expressed little confidence that politicians really care about reducing corruption in the business sector. When asked how much they think politicians care about reducing corruption, only 30.1% responded favorably, while nearly half (48.9%) had the opposite view and 21.1% remained indifferent. The pattern of response was similar across firm size and sectors.

There exists a perception among a large majority (71.3%) of the SMEs, regardless of the size of the firm, the sector, **or the gender of ownership/management**, that resorting to corruption can improve a firm's market competitiveness by raising cost efficiency.

The corruption level in the SME sector has remained the same or increased during the last five years according to 60.6% of respondents. In comparison, only 32.9% felt that corruption decreased either a little or a lot. No significant variation in responses was observed across firm size, **sector, or gender of ownership/management**.

Figure 6: More than one-third believe that politicians do not care about reducing corruption



Among reasons for corruption in the business sector, respondents most commonly cited "greed for money/ assets" (35.9%) and "lack of transparency at high levels of government" (32.9%), followed by "business syndication" (25.6%) and "regulations and inefficient control" (19.8%). Two other notable reasons are "the merger of business and political interests" (15.1%) and "frequent use of corrupt practices by large corporations" (11.6%). As shown in Table 2 in Appendix A, no significant variations are observed, except in case of "regulations and inefficient control" where there is a difference between small and medium enterprises and manufacturing and service sectors, and in the case of "business syndicates" where there is a difference between manufacturing and service sectors.

Figure 7: A large majority thinks that SMEs resorting to corruption can be cost competitive



Figure 8: Over a quarter believe corruption in the SME sector has remained the same within the past 5 years

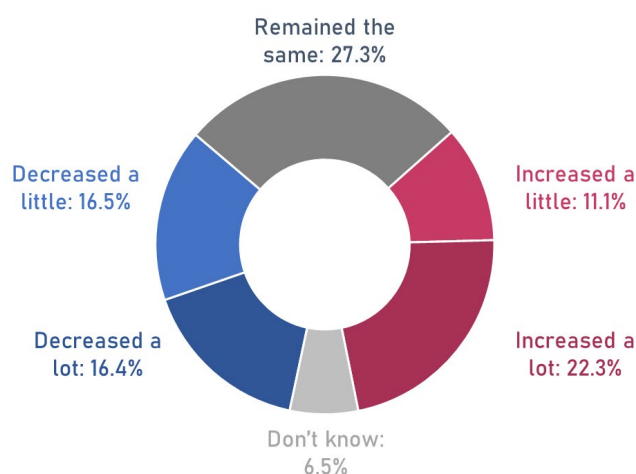
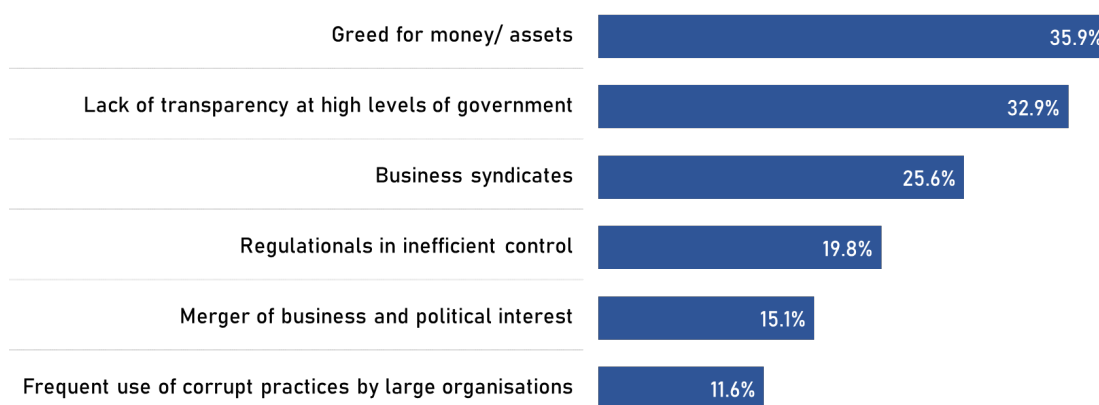


Figure 9: Greed and lack of transparency at high levels cited as the primary reasons for corruption in the business sector



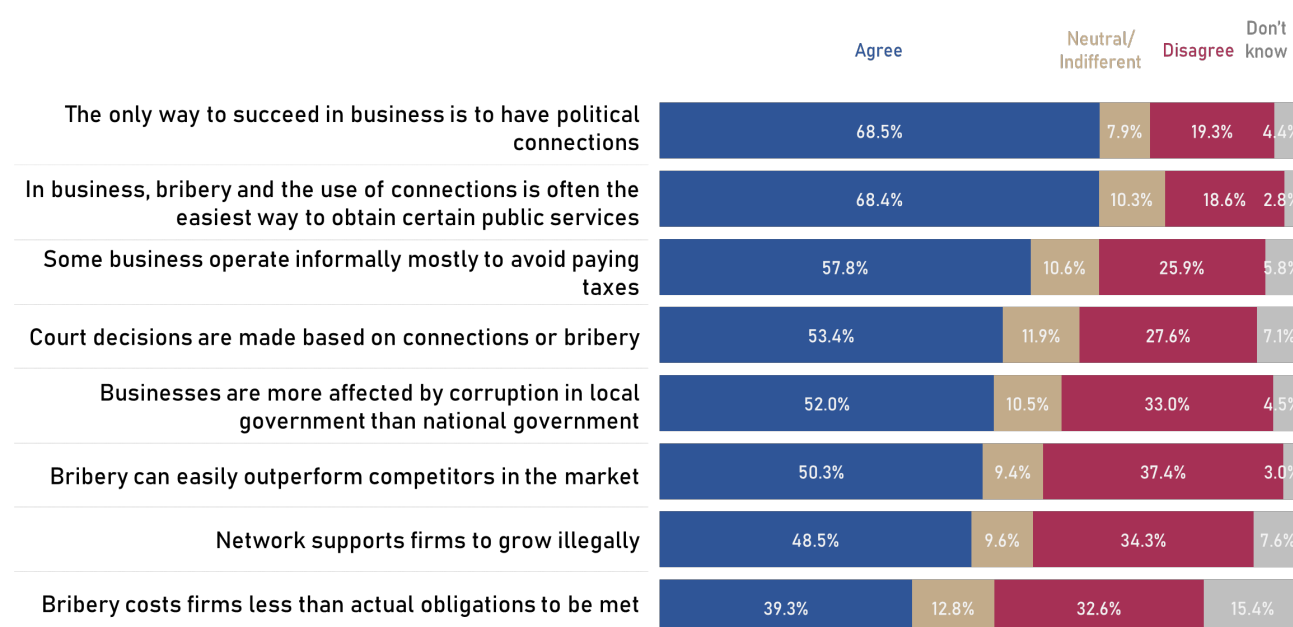
3.2 Diagnosing the problem

Opinions on eight selected statements were taken to understand how SMEs are affected by various forms of corruption. Over 50% of the respondents agreed with most of the statements, and the following statements received the highest agreement rates:

- | Some businesses operate informally mostly to avoid paying taxes (68.5%),
- | In business, bribery and the use of connections is often the easiest way to obtain certain public services in our country (68.4%),
- | Network supports firms illegally to grow (57.8%).

These responses suggest that SMEs in Bangladesh use these three techniques the most to gain advantages. In addition, the overall perception that SMEs are more affected by corruption in the local government (53.4%) than the national government (27.6%) should be noted.

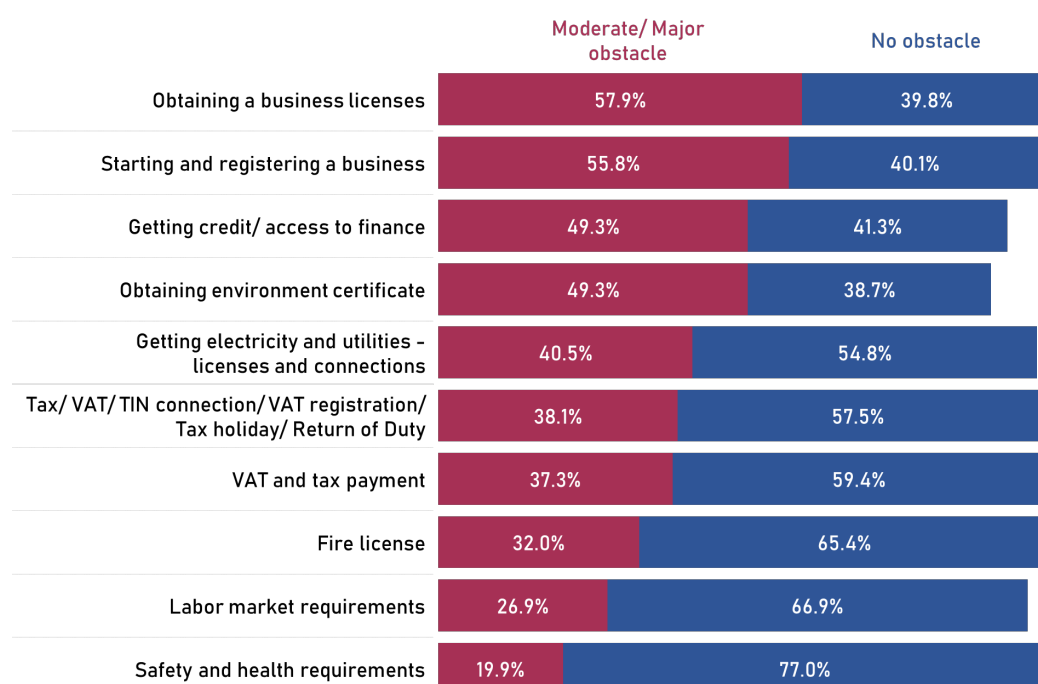
Figure 10: Majority agrees corruption, and political connections helps business success



SMEs face a wide variety of obstacles in aiming to establish a business. Beyond the three basic legal requirements for every business (registering a business, obtaining business licenses, getting an electricity connection) these obstacles include payment of taxes, obtaining a fire license and an environmental certificate, and meeting health and safety requirements.

Among the top ten mentioned legal requirements, businesses appear to face most obstacles (moderate to major) in obtaining environmental certificate, followed by starting and registering a business, obtaining business licenses, and getting credit/access to finance, as can be seen from Figure 13 below.

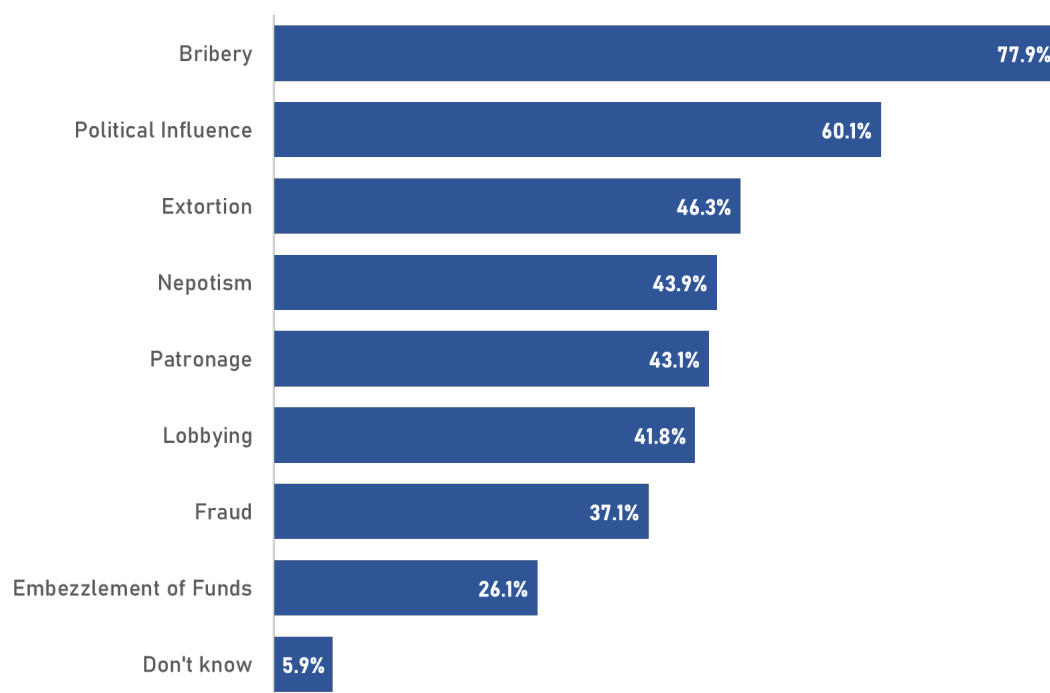
Figure 11: Business registration, licenses, utility connections top the list of obstacles faced by SMEs

Figure 12: Obstacles faced by the SMEs


3.3 Forms of corruption

Respondents were asked to indicate the forms of corruption they experienced from a given list. Among the listed options, a majority of respondents reported experiencing bribery (77.9%) and political influence (60.1%), and other commonly cited forms of corruption included extortion (46.3%) and nepotism (43.9%). Although the pattern of response between small and medium enterprises are similar, it varied between the manufacturing and service sectors, as respondents from the service sector reported all listed forms of corruption at higher rates. In the case of gender disparities, women-owned/managed firms mentioned more incidents of lobbying (Ref. Table 4 in Appendix A).

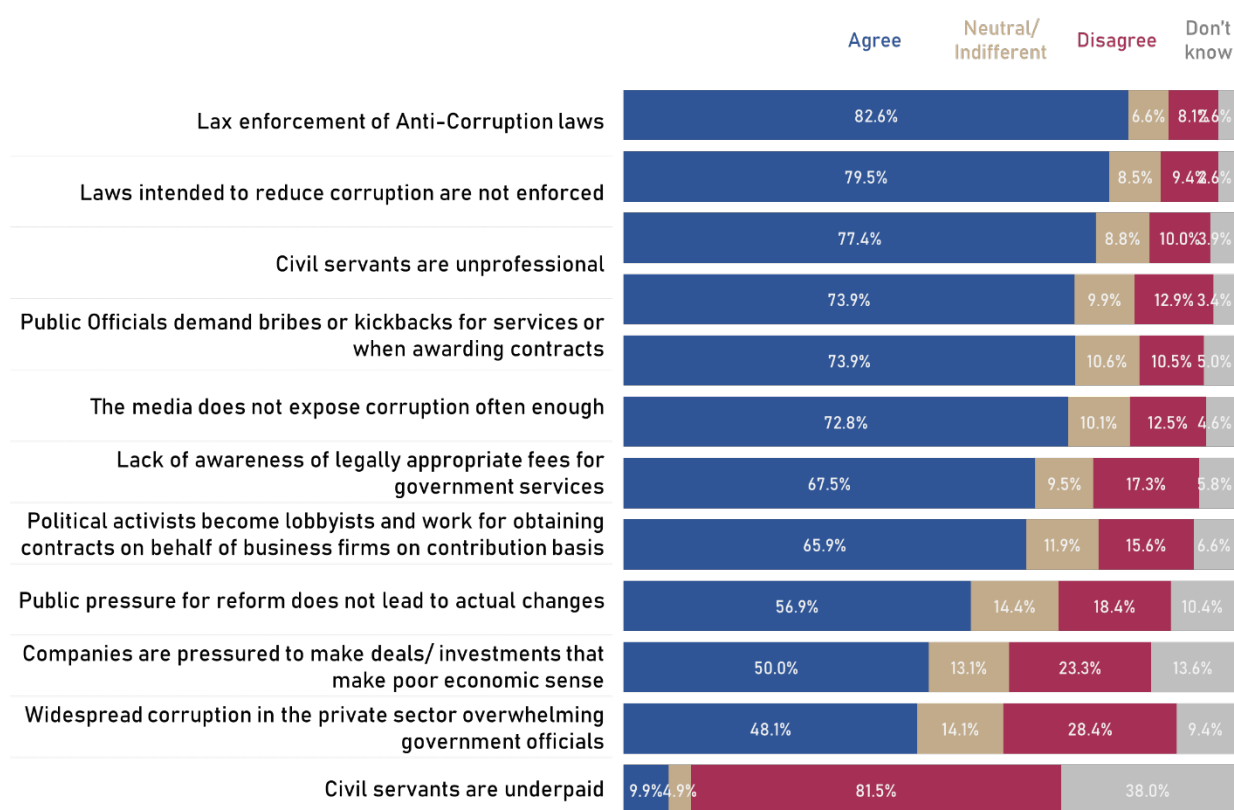
Figure 13: Bribery and political influence are the two primary forms of corruption faced by SMEs in doing business



In order to assess perceptions of the factors contributing to corruption, survey participants responded to a dozen statements describing presumed factors and rate them with one of four answers (Disagree, Neutral/Indifferent, Agree, and Not Sure). Excluding the statement "civil servants are underpaid," each one recorded an agreement rate of at least 48%, with "lax enforcement of anti-corruption laws" (82.6%) and "laws intended to reduce corruption are not enforced" (79.5%) as the most commonly cited factors (Ref. Figure 15).

Furthermore, four other listed factors posted agreement rates of at least 70%. At the other end of the spectrum, an overwhelming majority (81.5%) disagreed that "civil servants are underpaid" represents a credible contributing factor to corruption in Bangladesh. These response patterns were similar across firm size and sectors.

Figure 14: Many cite the lack of law enforcement as the key factors for corruption to persist



3.4 Existing behavior on corruption

Many respondents appear to accept some level of corruption. When asked if some level of corruption is acceptable, 72.0% responded negatively (disagree/somewhat disagree) and 25.4% responded positively (agree/somewhat agree). No noticeable difference was observed in the pattern of response between small and medium firms or between the manufacturing and service sectors.

Figure 15: A significant majority disagree that some level of corruption is acceptable



Nearly half of the firms (47.4%) have not paid any bribes for services, likely due to many firms, especially informal ones, operating without these services. With that said, significant percentages of respondents reported incidences of paying bribes for obtaining business license (36.4%), renewal of licenses (31.8%), obtaining an environmental clearance certificate (21.9%), and the use of utilities (water, gas, and electricity) (20.6%), services required for running a business (Ref. Figure 17 and 18 below).

Figure 16: Over two-thirds of the firms report paying bribes to obtain business licenses

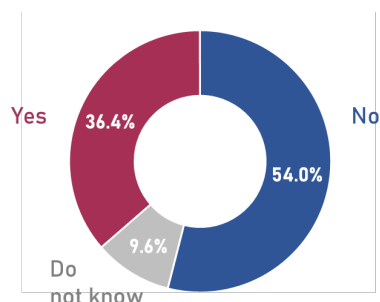
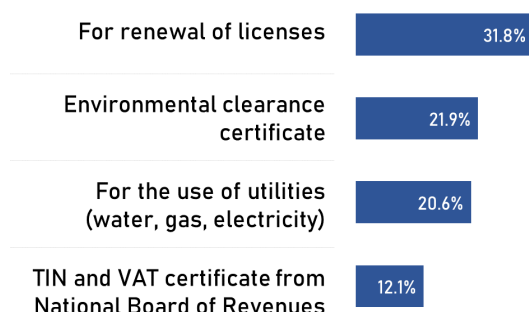
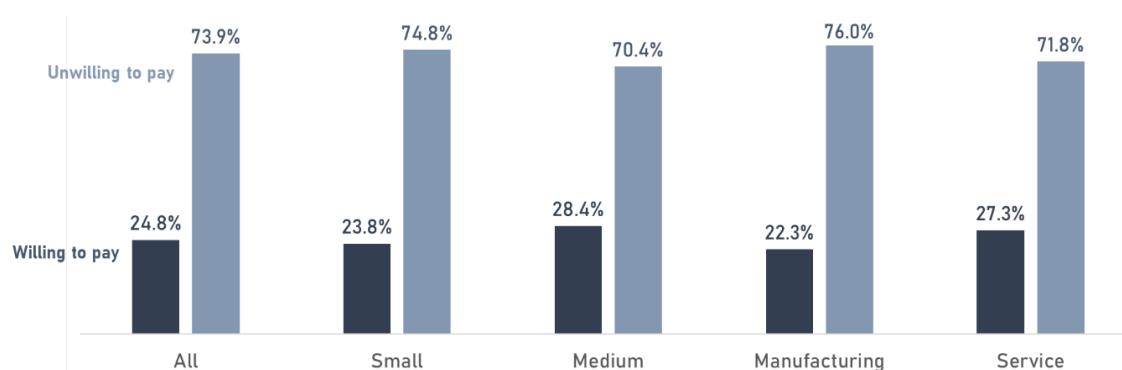
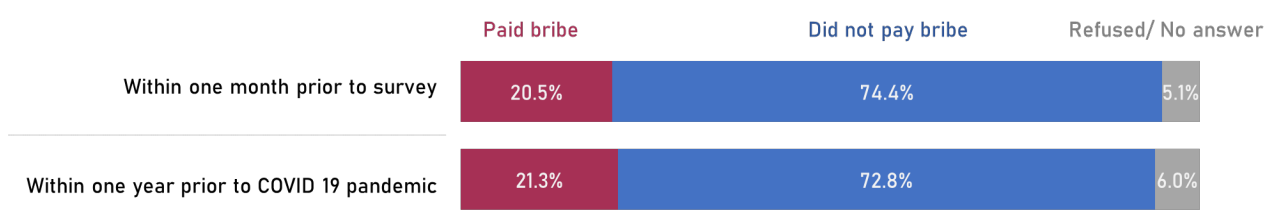


Figure 17: Highest incidents of bribes are reported within the renewal of licenses



It may be worth noting here that medium enterprises reported more incidences of paying bribes for obtaining these services than small enterprises. Similarly, bribery had a higher incidence rate in the manufacturing sector compared to the service sector (Figure 19). About one-fourth of respondents expressed willingness to pay bribes to get work done, compared to three-fourths unwilling to do so. In addition, small firms and the manufacturing sector were more willing to pay bribes than their respective counterparts (Figure 19). Figure 20 below compares incidences of SMEs paying bribes according to two time periods.

The year prior to the survey and the year prior to the COVID-19 pandemic. Overall, the years indicate little difference in rates of bribery. However, medium enterprises reported greater instances of paying bribes in the year before the survey compared to the year prior to the COVID-19 pandemic. In addition, women-owned/managed firms paid bribes at higher rates than other firms in both time periods (Ref. Appendix A, Table 6 and Appendix B, Q50a and Q506a).

Figure 18: Most respondents unwilling to pay bribes

Figure 19: Incidence of paying bribes by SMEs


License renewal, a service required for all license-holding enterprises, was the most common purpose for paying bribes. 68.9% of respondents mentioned instances of paying bribes for this reason, and this rate did not significantly change across surveyed firm categories such as size or sector. The other major purposes were to obtain a business license (29.3%), to get a utility connection (18.9%), to pay less tax (15.2%), and to release products from the customs (13.4%). These services may feature lower incidence rates because not all SMEs require them.

During the year prior to the survey, 21.3% of enterprises reported paying bribes to any authority. Among these enterprises, 23.5% paid the most bribe money to the city corporation/municipality—most likely to renew their trade license—and 20% paid the most to the tax office.

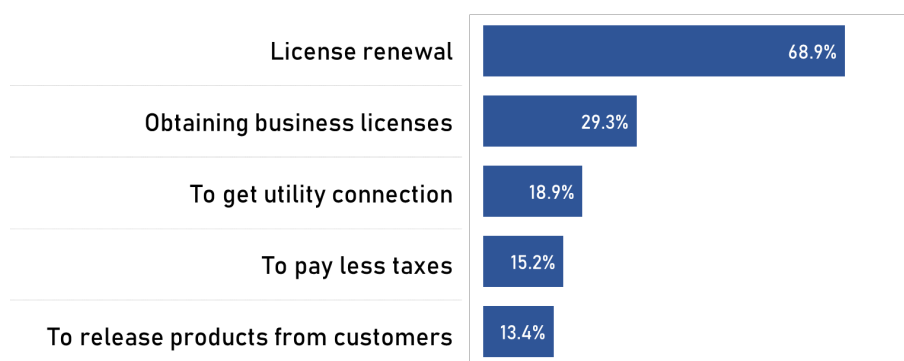
Figure 20: Highest incidents of bribes reported within the renewal of license a year prior to COVID 19 pandemic


Figure 21: A large majority of the respondents did not pay a bribe to an authority over the last year

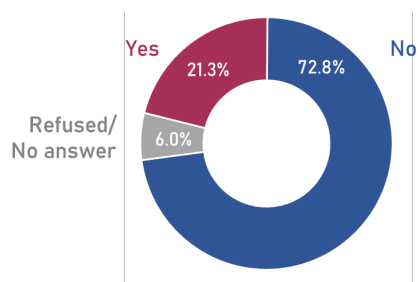
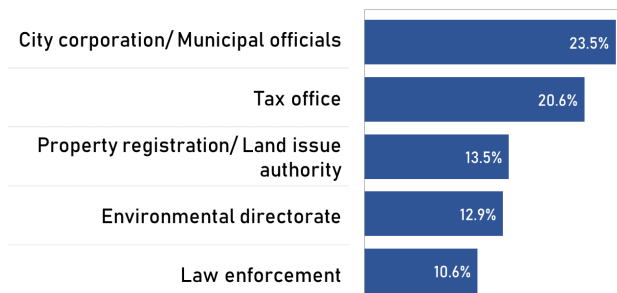
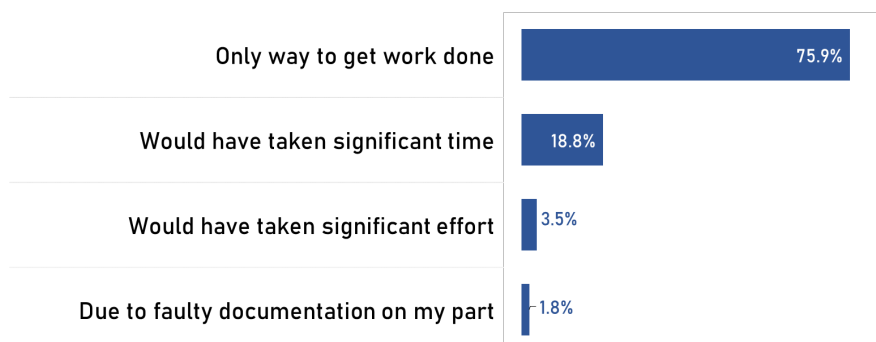


Figure 22: City corporation and municipal officials and tax offices were most frequent places for paying bribes during the last year



When asked for the underlying reason behind bribe payments, the most common reason was that bribes are the “only way to get the work done” (75.9%). Medium-sized and service sector enterprises mentioned this reason more than small-sized and manufacturing ones. Concerns that services and work would take significantly more time without bribes, an explanation offered by 18.8% of respondents, represented the only other notable reason, and small and manufacturing enterprises reported it more than their respective counterparts (Ref. Figure 24 and Table 8 in Appendix A).

Figure 23: Primary reason to pay a bribe was to ensure the work was completed



Despite the prevalence of bribery in Bangladesh, only 2.7% of respondents reported incidences of lodging complaints to the Anti-Corruption Commission. Among this group of 18 respondents, only four (22.2%) reported a positive outcome from the complaint, compared to 13 (72.2%) that experienced negative outcomes (Ref. Figure 25 and 26 below).

Almost half (46%) of respondents felt that the local and national governments have taken some steps to reduce corruption, and this response pattern remained consistent across the firm size and sector. Among this group of respondents, 44% felt that these steps made a positive impact while 51.4% stated otherwise (Ref. Figure 27 and 28 below).

When asked about the steps necessary to prevent corruption, respondents most frequently mentioned building public awareness (54.6%) and implementing strong enforcement measures of law and punishment (47.5%). Other major preventive measures suggested by respondents included maintaining transparency in administrative decision making (28.1%), close and strict supervision by high officials (24.1%), good governance (23.6%), and strengthening state control over public administration (22.9%).

Figure 24: An overwhelming majority of the respondents have not complained to the Anti-Corruption Commission

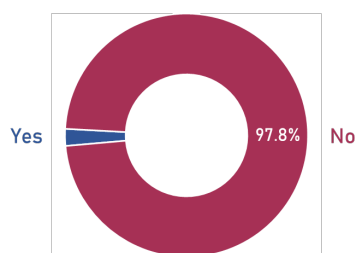


Figure 25: Less than a quarter stated that there was a positive outcome from the complaint

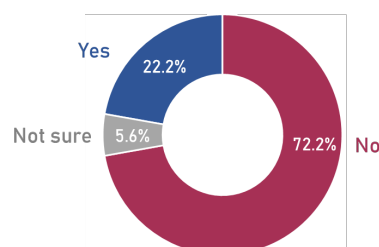


Figure 26: Almost half believe the local and national government have taken steps to reduce corruption

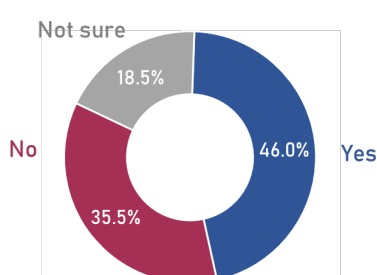


Figure 27: Over half does not believe such steps (Fig.27) have a positive impact on their business

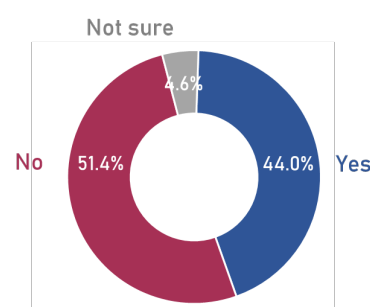
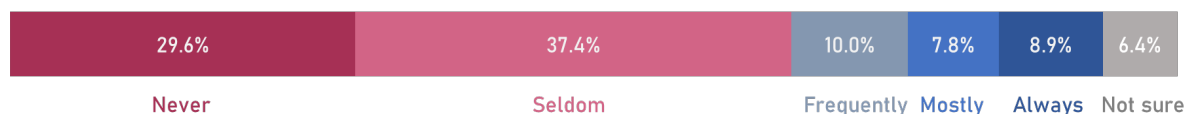


Figure 28: Most respondents suggest awareness building and strong enforcement of law to prevent corruption



In the current environment, if a government agent acts against the rules the current environment, the majority feels that unofficial payments represent their only option. The survey's results indicate that two-thirds of respondents feel that they can either seldom or never approach another official or escalate the matter to a higher official to receive the lawful treatment without recourse to making unofficial payments. In comparison, only 26.6% feel that they can mostly, frequently, or always take the non-bribery approach. Both small and medium enterprises reported similar levels of access, as did SMEs in both the manufacturing and service sectors. Medium/manufacturing enterprise appear to enjoy higher access in this regard, as can be seen in Table 10 in Appendix A.

Figure 29: Majority does not go to another official/superior without resorting to unofficial payments when a government agent acts against the rule

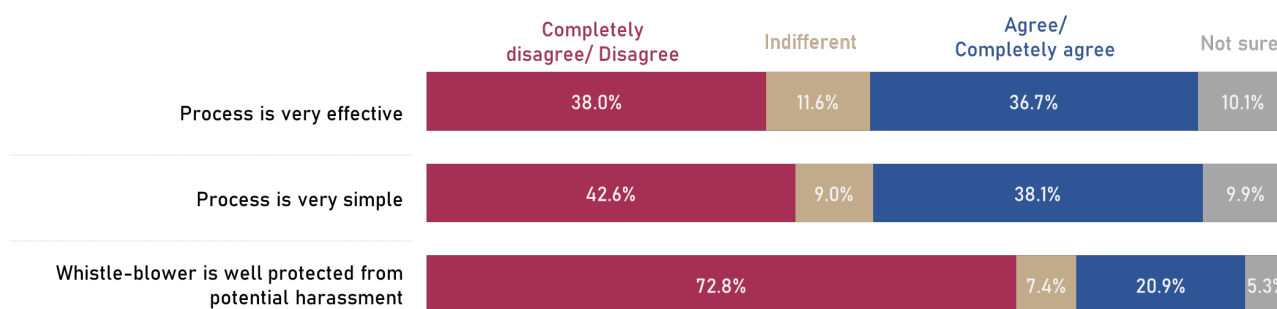


Respondents evaluated the corruption reporting process's effectiveness, simplicity, and whistle-blower protections based on responses to three selected statements:

- | "The process is very effective"
- | "The process is very simple"
- | "Whistle-blower is well protected from potential harassment"

In regards to the first two statements, respondents expressed positive and negative opinions at roughly the same rate. However, 72.8% of respondents called current whistle-blower protections inadequate (Figure 31).

Figure 30: Respondents are divided on effectiveness of corruption reporting process

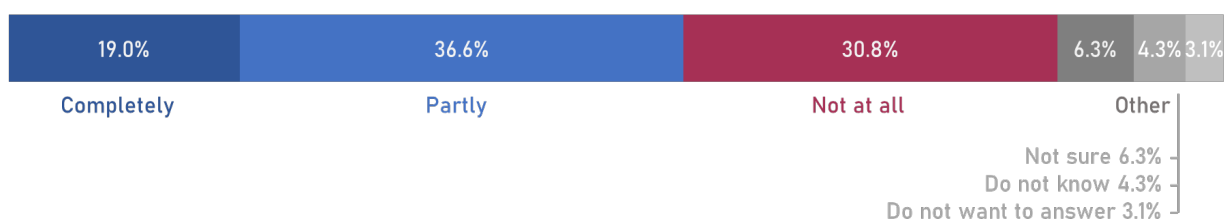
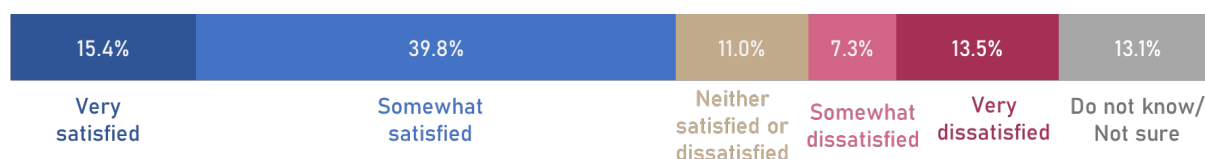


Opinions on the judicial system were also collected. Findings reveal that the judiciary boasts a strong level of confidence in both its ability to combat corruption (61.5%) and its independence from the government (55.6%). Furthermore, the survey showed little variation in results according to firm size, sector, or ownership demographics (Ref. Table 11 in Appendix A).

A majority of the SMEs (55.1%) expressed satisfaction with the performance of chambers of commerce and business associations in fighting corruption in the public sector, compared to 20.8% that indicated dissatisfaction. Medium enterprises were more satisfied with the anti-corruption efforts of these organizations than small ones, but **women-owned/managed firms more commonly answered "somewhat dissatisfied" or "very dissatisfied" (27.3%) than the other firms (19.1%)**. No difference was observed between manufacturing and service sectors. (Ref. Table 12 in Appendix A).

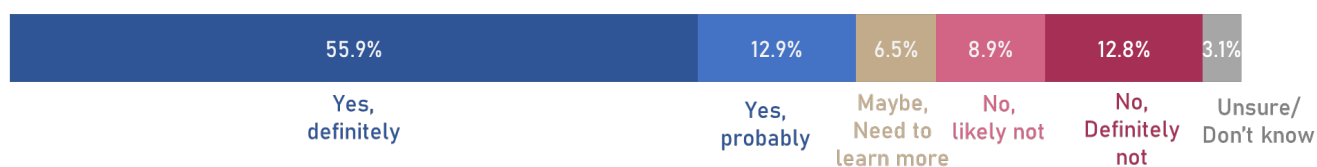
Figure 31: A majority has strong confidence in the judiciary



Figure 32: Most respondents believe that the judiciary acts independent of the government**Figure 33: Most respondents satisfied with the performance of chambers of commerce/ business associations in fighting corruption**

A comparison between members of business associations and chambers of commerce and non-members show that the members are somewhat more satisfied (60.9%) than the non-members (53.6%) (Ref. Table 13 in Appendix A).

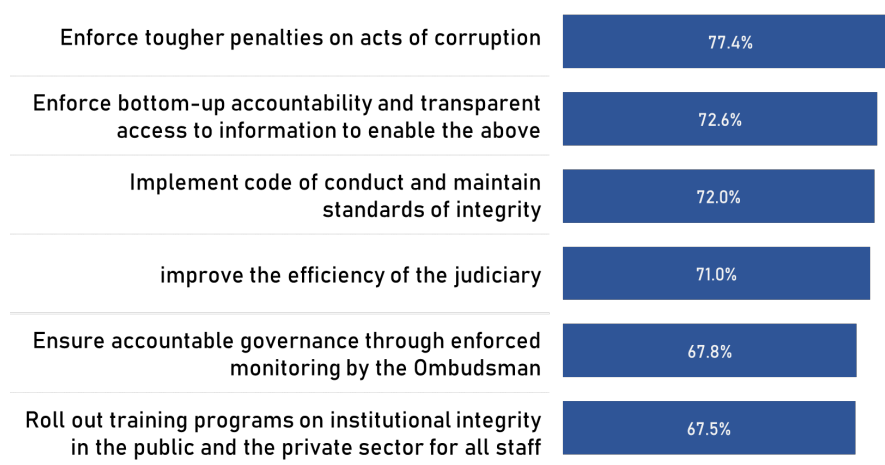
A vast majority (68.8%) of the enterprises appear to be open to joining a private sector coalition for collective action to promote business integrity and act on anti-corruption public policy. A relatively small segment (21.7%) of the respondents expressed no interest. No noticeable variations were observed in the response pattern either between small and medium enterprises, manufacturing and service sectors, or **between women-owned/managed and other firms** (Ref. Table 14 in Appendix A).

Figure 34: A significant proportion of respondents willing to join a private sector coalition

In order to ascertain the best ways to combat corruption and enhance integrity in the public sector, survey participants responded to six proposals by selecting which ones they considered the most effective. Each proposal received majority approval, ranging from 65.3% to 76.5% positive responses.

Similar patterns of response were observed across firm size and sector (Ref. Table 15 in Appendix A).

Figure 35: Tougher penalties related to corruption identified as the most effective step to enhance integrity in the private sector



3.5 Profile of the surveyed establishment

The salient points of the profile are:

- | Respondent: Owner (37.9%), General Manager/Manager (42.3%), Managing Director (7.5%), Director (5.1%) and others (7.3%).
- | Forms: Sole Proprietorship (53.9%), Partnership (30.5%) and Limited Company (15.6%).
- | Status of limited companies: Listed (15.2%) and Non-listed (84.8%).
- | Location of business by area type: Urban (8.9%) and Rural (91.2%)
- | Location of business zone type: EPZ/SEZ (1.0%), Industrial zone (18.0%) and Outside any zone (81.0%).
- | Business is a woman-owned or managed: 20.1%
- | A member of any business chamber or association: 21.1%
- | **Difference between women-owned/managed and other firms: Noticeable difference was observed in the following two areas:**
 - **Sector: Women-owned/managed firms operate relatively more in service sector (62.1%) than the others (46.9%) and vice versa.**
 - **Form of business: By form of business, women-owned/managed firms operate relatively more as limited and partnership organizations than their counterparts as can be seen from the table below:**

Figure 36: Profile of surveyed establishments

Form of firm	All Average	Women owned/ managed	Other
Sole Proprietorship	53.9	37.9	57.9
Partnership	30.5	36.0	29.1
Limited Company	15.6	26.1	13.0
Base: Number of respondents	800	161	639

Details by Size, Sector, and **Owned/Managed** can be seen from the following table.

APPENDIX A

Selected Tables

Table 1: Most Corrupt Departments

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Registry and permit/ license	28.5	28.2	29.6	28.3	28.8	28.6	28.5
Tax office	21.6	22.5	18.3	23.0	20.3	24.2	21.0
Local Government/ City corporation/Municipality	19.5	18.5	23.1	18.3	20.8	20.5	19.2
Law Enforcement Agencies	18.5	18.2	19.5	17.5	19.5	24.2	17.1
Environmental Directorate	15.1	15.5	13.6	12.5	17.8	18.6	14.2
Customs	11.6	10.5	16.0	13.5	9.8	13.0	8.9
Banks and Finances	9.8	10.8	5.9	10.8	8.8	10.6	11.9
Directorate of National Consumer Rights Protection	8.5	7.6	11.8	7.8	9.3	7.5	8.1
State Owned Enterprises	8.0	7.8	8.9	6.5	9.5	5.6	9.2
Labour ministry	5.3	5.4	4.7	5.8	4.8	6.2	5.0
Bonded warehouse	2.1	2.2	1.8	1.8	2.5	3.1	1.9
Don't know/No answer	31.6	33.1	26.0	31.5	31.8	26.1	33.0
Base-All respondents	800	631	169	400	400	161	639

Table 1: Reasons of Corruption in the Business Sector of the Country

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Greed for money/asset	35.9	35.7	36.7	33.5	38.3	36.6	35.7
Lack of transparency at high levels of government	32.9	32.8	33.1	30.5	35.3	34.2	32.6
Business syndicates	25.6	25.4	26.6	29.3	22.0	28.0	25.0
Regulations and Inefficient Control	19.8	17.3	29.0	16.8	22.8	21.1	19.4
Merger/(collusion) of business and political interests	15.1	15.2	14.8	12.8	17.5	18.0	14.4
Frequent use corrupt practices by the large corporations	11.6	11.7	11.2	11.5	11.8	11.2	11.7
Slow Judicial Process and Higher Degree of Morale Hazard	6.6	7.0	5.3	4.0	9.3	5.6	6.9

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Lack of Courage to Denounce Corrupt Behavior	6.1	6.2	5.9	4.5	7.8	5.6	6.3
There is a lot of poorly controlled/black money in the economy.	6.4	6.2	7.1	6.8	6.0	5.0	6.7
Cultural Environments that Condone Corruption	6.4	6.0	7.7	4.3	8.5	6.8	6.3
Refused	3.9	4.4	1.8	3.8	4.0	3.1	4.1
Don't know/No answer	13.9	14.6	11.2	15.0	12.8	13.0	14.1
Base-All respondents	800	631	169	400	400	161	639

Table 2: Q302. Degree of Corruption Faced at Each Point of Obstacle (Top 10 obstacles)

Degree of corruption faced at the obstacle	No Obstacle at all	Moderate Obstacle	Major Obstacle	Don't Know/Not Sure	Base-Respective Respondents
Starting and Registering a business	40.1%	37.8%	18.0%	4.1%	800
Obtaining Business Licenses	39.8%	39.1%	18.8%	2.4%	800
Getting electricity and utilities-License and Connection	54.8%	24.6%	15.9%	4.8%	800
Payment Tax and VAT	59.4%	27.0%	10.3%	3.2%	715
Tax and VAT-TIN Collection/VAT Registration Certificate/Tax Holiday/Return of Duty	57.5%	26.8%	11.4%	4.3%	713
Fire License	65.4%	22.6%	9.5%	2.5%	674
Obtaining Environmental Certificate	38.7%	33.8%	23.9%	3.6%	631
Getting credit / access to finance	41.3%	27.5%	21.8%	9.5%	601
Safety and health requirements	77.0%	14.1%	5.8%	3.1%	548
Labor market regulations	66.9%	21.6%	8.2%	3.4%	537

Table 3: Forms of Corruption, SMEs Face or Experience in Doing Business in Bangladesh

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Bribery	77.9	77.3	79.9	74.3	81.5	77.0	78.1
Political Influence	60.1	58.5	66.3	55.5	64.8	61.5	59.8
Extortion	46.3	45.6	48.5	40.3	52.3	48.4	45.7
Nepotism	43.9	43.1	46.7	38.8	49.0	49.1	42.6
Patronage	43.1	41.5	49.1	38.5	47.8	44.1	42.9
Lobbying	41.8	40.1	47.9	36.8	46.8	50.3	39.6
Fraud	37.1	37.6	35.5	32.0	42.3	40.4	36.3
Embezzlement of Funds	26.1	26.0	26.6	20.3	32.0	26.7	26.0

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Don't know/No answer	5.9	6.0	5.3	6.8	5.0	4.3	6.3
Base-All respondents	800	631	169	400	400	161	639

Table 4: Incidence of Paying Bribe for Obtaining These Services by the SMEs

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Business license	36.4	35.2	40.8	39.0	33.8	36.6	36.3
For renewal of licenses	31.8	32.0	30.8	33.3	30.3	37.3	30.4
Environmental Clearance Certificate	21.9	21.7	22.5	22.0	21.8	32.3	19.2
For the use of Utilities (Water, Gas, and Electricity)	20.6	19.7	24.3	24.3	17.0	21.7	20.3
TIN and VAT Certificate from National Board of Revenues	12.1	11.6	14.2	12.3	12.0	13.7	11.7
Product Quality and Testing Report	5.6	5.4	6.5	6.0	5.3	6.2	5.5
For Obtaining Loans from Nationalized Commercial Banks	5.1	5.1	5.3	6.3	4.0	9.3	4.1
Activities Relating to Import, Export and Customs	5.8	4.9	8.9	8.8	2.8	7.5	5.3
Obtaining Government Tender	3.0	2.2	5.9	4.0	2.0	2.5	3.1
Did not have to pay bribe	47.4	48.7	42.6	44.0	50.8	46.0	47.7
Refused/No answer	9.5	8.4	13.6	10.3	8.8	6.8	10.2
Base-All respondents	800	631	169	400	400	161	639

Table 5: Incidence of Paying Bribe During One Year Prior to Covid 19 and Prior to the Survey by the SMEs

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Within One Year prior to Covid 19 Pandemic:							
Paid bribe	20.5	19.5	24.3	18.5	22.5	25.5	19.2
Did not pay bribe	74.4	75.9	68.6	76.3	72.5	70.2	75.4
Refused/No answer	5.1	4.6	7.1	5.3	5.0	4.3	5.3
Within One Year prior to the survey:							
Paid bribe	21.3	18.4	32.0	22.8	19.8	27.3	19.7
Did not pay bribe	72.8	76.2	59.8	70.0	75.5	67.1	74.2
Refused/No answer	6.0	5.4	8.3	7.3	4.8	5.6	6.1
Base-All respondents	800	631	169	400	400	161	639

Table 6: Purposes of paying bribe in the 12 months prior to the COVID-19

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
License renewal	68.9	67.5	73.2	71.6	66.7	70.7	68.3
Obtaining business license	29.3	28.5	31.7	28.4	30.0	26.8	30.1
To get utility connection	18.9	20.3	14.6	17.6	20.0	19.5	18.7
To pay less amount of tax	15.2	16.3	12.2	16.2	14.4	17.1	14.6
To release products from customs	13.4	11.4	19.5	17.6	10.0	7.3	15.4
Obtaining government contract	5.5	4.9	7.3	8.1	3.3	0.0	7.3
To complete the contract	2.4	1.6	4.9	2.7	2.2	0.0	3.3
Others	6.7	8.1	2.4	6.8	6.7	9.8	5.7
Base- Those paid bribe	164	123	41	74	90	41	123

Table 7: Reason Behind Paying Bribe

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Only way to get work done	75.9	71.6	85.2	70.3	82.3	79.5	74.6
Would've taken significant time	18.8	22.4	11.1	25.3	11.4	15.9	19.8
Would've taken significant effort	3.5	4.3	1.9	3.3	3.8	2.3	4.0
Faulty documentation on my part	1.8	1.7	1.9	1.1	2.5	2.3	1.6
Base-Those had to pay bribe in last year (prior to the survey)	170	116	54	91	79	44	126

Table 8: Incidence of Paying Bribe for Obtaining These Services by the SMEs

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Building public awareness	54.6	53.9	57.4	51.0	58.3	59.0	53.5
Strong enforcement measures of law and punishment	47.5	48.2	45.0	50.0	45.0	47.8	47.4
Transparency in administrative decision-making	28.1	28.7	26.0	25.8	30.5	25.5	28.8
Close, strict supervisory role by the high officials	24.1	25.0	20.7	22.0	26.3	17.4	25.8
Ensuring justice	23.6	24.6	20.1	22.0	25.3	23.6	23.6
Good governance	23.6	24.2	21.3	24.0	23.3	19.9	24.6

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Strengthening state control over public administration	22.9	22.8	23.1	20.3	25.5	27.3	21.8
Strengthening civil control over public administration	11.6	12.7	7.7	11.0	12.3	10.6	11.9
Increasing public employees' salaries	6.3	6.5	5.3	5.5	7.0	8.1	5.8
Base-All respondents	800	631	169	400	400	161	639

Table 9: Q516. When a Government Agent Acts Against the Rules, if One Usually go to Another Official or to His Superior and Get the Correct Treatment Without Recourse to Unofficial Payments

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Never	29.6	30.3	27.2	33.3	26.0	27.3	30.2
Seldom	37.4	36.3	41.4	36.8	38.0	37.3	37.4
Frequently	10.0	10.5	8.3	9.8	10.3	11.2	9.7
Mostly	7.8	7.9	7.1	6.0	9.5	9.9	7.2
Always	8.9	8.7	9.5	7.3	10.5	6.8	9.4
Not sure	6.4	6.3	6.5	7.0	5.8	7.5	6.1
Base-All respondents	800	631	169	400	400	161	639

Table 10: Q518. Level of Confidence on Judicial System in Dealing with Corruption and If Judiciary Acts Independent of the Government

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Level of confidence in dealing with corruption:							
Not at all	22.5	22.7	21.9	24.0	21.0	19.9	23.2
Little	15.0	14.6	16.6	17.3	12.8	14.3	15.2
Moderate	45.5	45.2	46.7	44.5	46.5	46.0	45.4
Very High	17.0	17.6	14.8	14.3	19.8	19.9	16.3
If judiciary acts independent of the government:							
Not at all	30.8	30.7	30.8	35.0	26.5	26.1	31.9
Partly	36.6	35.5	40.8	31.8	41.5	44.7	34.6
Completely	19.0	19.5	17.2	16.5	21.5	16.1	19.7
Not sure	6.3	6.8	4.1	7.3	5.3	6.2	6.3
Refused to answer	3.1	2.9	4.1	4.0	2.3	4.3	2.8
Don't know	4.3	4.6	3.0	5.5	3.0	2.5	4.7
Base-All respondents	800	631	169	400	400	161	639

Table 11: Q521. Level of Satisfaction with the Performance of Chambers of Commerce and Business Associations in Fighting Corruption

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Very dissatisfied/ Somewhat dissatisfied	20.8	21.9	16.6	21.5	20.0	27.3	19.1
Neither satisfied nor dissatisfied	11.0	11.3	10.1	11.3	10.8	10.6	11.1
Somewhat satisfied/ Very satisfied	55.1	52.9	63.3	56.0	54.3	49.1	56.7
Don't Know / Not Sure	13.1	13.9	10.1	11.3	15.0	13.0	13.1
Base-All respondents	800	631	169	400	400	161	639

Table 12: Q521. A Comparison Between Members of Chambers of Commerce and Business Associations and Non-member

	All	Member of any association	Non-member
Very dissatisfied/Somewhat dissatisfied	20.8	20.7	20.8
Neither satisfied nor dissatisfied	11.0	12.4	10.6
Very satisfied/Somewhat satisfied	55.1	60.9	53.6
Don't Know / Not Sure	13.1	5.9	15.1
Base-All respondents	800	169	631

Table 13: Q522. Willingness to Join a Private Sector Coalition

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
No, definitely not join	12.8	12.4	14.2	12.8	12.8	16.8	11.7
No, likely not join	8.9	9.4	7.1	9.5	8.3	4.3	10.0
Maybe, need to learn more	6.5	6.2	7.7	5.8	7.3	5.0	6.9
Yes, probably join	12.9	12.5	14.2	14.5	11.3	9.3	13.8
Yes, definitely join	55.9	56.6	53.3	54.0	57.8	61.5	54.5
Unsure/ Don't Know	3.1	3.0	3.6	3.5	2.8	3.1	3.1
Base-All respondents	800	631	169	400	400	161	639

Table 14: Opinion on Effectiveness of the Six Selected Proposals to Combat Corruption

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
1. Tougher penalties relating to acts of corruption	76.5	78.0	75.1	77.4	78.3	73.9	78.2
2. Making all democratic and educational institutions of Government accountable and dedicated to practice governance through administrative and political reform.	68.0	73.1	71.0	72.6	77.3	76.4	71.7
3. Improved efficiency of judiciary (prosecutors, judges, police)	67.8	72.3	66.9	71.1	74.5	70.8	71.2
4. Implementing codes of conduct and maintaining the standards of integrity	70.0	70.8	76.3	72.0	74.0	73.3	71.7
5. The existence of training programs for staff on the integrity of public and private sector	65.5	66.6	71.0	67.5	69.5	68.3	67.3
6. Ensuring governance at each office of Government through enforcing monitoring by Ombudsman	65.3	68.6	64.5	67.8	70.3	65.2	68.4
Don't know/No answer	5.5	4.6	3.0	4.3	3.0	3.1	4.5
Base-All respondents	800	631	169	400	400	161	639

Table 15: Form of Business

Form of firm	All Average	Women owned/ managed	Other
Sole Proprietorship	53.9	37.9	57.9
Partnership	30.5	36.0	29.1
Limited Company	15.6	26.1	13.0
Base-All respondents	800	631	169

Table 16: Profile of the Surveyed Establishments

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Position of the respondent in the establishment							
Owner	37.9	43.3	17.8	42.8	33.0	26.7	40.7
General Manager/Manager	42.3	37.7	59.2	39.8	44.8	46.6	41.2
Managing Director	7.5	6.8	10.1	6.3	8.8	7.5	7.5
Director	5.1	6.0	1.8	4.0	6.3	9.3	4.1

	All	Size		Sector		If women-owned/managed	
		Small	Medium	Manu.	Service	Women	Other
		%	%	%	%	%	%
Years in business							
Up to 10 years	31.3	31.5	30.2	29.8	32.8	28.6	31.9
11-15 years	22.3	23.0	19.5	25.3	19.3	27.3	21.0
16-25 years	26.1	26.6	24.3	25.5	26.8	24.2	26.6
More than 25 years	20.4	18.9	26.0	19.5	21.3	19.9	20.5
Forms of Firm							
Sole Proprietorship	53.9	57.5	40.2	61.3	46.5	37.9	57.9
Partnership	30.5	31.1	28.4	19.5	41.5	36.0	29.1
Limited Company	15.6	11.4	31.4	19.3	12.0	26.1	13.0
Base-All respondents	800	631	169	400	400	161	639
Listing status of the Limited Companies							
Listed	15.2	15.3	15.1	13.0	18.8	16.7	14.5
Non-Listed	84.8	84.7	84.9	87.0	81.3	83.3	85.5
Base-All respondents	125	72	53	77	48	42	83
Type of Establishments							
Manufacturing Sectors	50.0	47.4	59.8	100.0	0.0	37.9	53.1
Service Sectors	50.0	52.6	40.2	0.0	100.0	62.1	46.9
Location of business by area type							
Urban	8.9	9.2	7.7	12.3	5.5	7.5	9.2
Rural	91.1	90.8	92.3	87.8	94.5	92.5	90.8
Location of business zone type							
EPZ/SEZ	1.0	0.8	1.8	1.8	0.3	0.6	1.1
Industrial Zone	18.0	15.5	27.2	32.0	4.0	20.5	17.4
Outside	81.0	83.7	71.0	66.3	95.8	78.9	81.5
If the business is a woman-owned or managed							
Woman-owned or managed	20.1	19.3	23.1	15.3	25.0	100.0	0.0
Not owned or managed by woman	79.9	80.7	76.9	84.8	75.0	0.0	100.0
If the business is a member of any business chamber or association							
Member of any association	21.1	15.7	41.4	32.0	10.3	24.2	20.3
Non-member	78.9	84.3	58.6	68.0	89.8	75.8	79.7
Base-All respondents	800	631	169	400	400	161	639

APPENDIX B

Survey Approach and Method

1. Survey Approach

This was a SME survey covering both manufacturing and service sectors, across selected sub-sectors within each sector. The sample was equally divided between small and medium enterprises. Enterprise size was determined based on number of employees per the Government definition, as seen below:

Sector	Number of employees	Enterprise size
Manufacturing	31-120	Small
	121-300	Medium
Service	16-50	Small
	51-120	Medium

Target respondents: Owner/Manager (whoever the most informed person) of the selected firm/establishment.

Geographical coverage: The survey covered SMEs of 58 districts of Bangladesh.

Sample size achieved: 800 (Manufacturing - 400 and Service - 400).

Interview technique: Due to movement restrictions and to avoid risking the field personnel and the target respondents during the COVID-19 pandemic, the survey was conducted by the computer assisted telephone interview (CATI) method.

Sampling technique/method: SMEs were selected from the combined database of Bangladesh Economic Census 2013 and Bangladesh Business Directory 2019 using Simple Random Sampling (SRS) method.

Weights used: As indicated above, equal number of interviews were conducted from each of the manufacturing and service sectors. However, since their population size is different, aggregate figures were arrived by using weights based on national distribution of manufacturing and service sectors and size of firms as per the Bangladesh Business Directory 2019.

Sector	Small enterprise	Medium enterprise
Manufacturing Sectors	1.21	0.57
Service Sectors	1.00	0.69

2. Development of data collection instruments/questionnaires

Draft questionnaire: The draft questionnaire was developed jointly by the PI of and OrQuest in English and translated into vernacular Bengali after finalizing the same in consultation with CIPE team. The translation was reviewed and approved by CIPE/CGS before pretesting the same.

Pretest & finalization of questionnaire: The survey protocol was pretested prior to the commencement of the surveys among more than 50 respondents. A written report was provided to CIPE with the results of the pretest, along with details of problems encountered and suggested remedies, prior to the commencement of the surveys. The questionnaires were amended and finalized based on the pretest, where the need for further revisions and adaptation transpired, in agreement with the CIPE/CGS.

3. Data Collected

The following broad areas of data/information were covered.

- | Perception about Corruption
- | Diagnosis of the Problem
- | Forms of Corruption
- | Existing Behavior on Corruption
- | Profile of the surveyed SMEs

APPENDIX C

Survey (Questionnaire)

Questionnaire for SME Survey

Questionnaire on

“Engaging the Private Sectors in Promoting an Inclusive, Accountable and Corruption-free System of Governance in Post-COVID 19 Era” “কোভিড -১৯ পরবর্তী সময়ে একটি অন্তর্ভুক্তিমূলক, জবাবদিহিমূলক এবং দুর্নীতিমুক্ত শাসন ব্যবস্থার প্রচারে বেসরকারি খাতগুলিকে যুক্ত করা” নিয়ে প্রশ্নপত্র।”

Assalamu alikum. My name is _____, I am from _____, an independent research organisation based in Bangladesh. We are currently conducting a survey to understand the barriers and irregularities faced by small and medium enterprises (SMEs) in our country. This will create an opportunity for small and medium businesses to protest collectively against corruption. The survey is sponsored by a nonprofit organization, and we ask only for your honest responses. The interview is totally confidential, and your name will not be shared with anyone or used in any kind of report. In addition, we will make sure to remove any information that in combination might identify the individuals.

আসসালামু আলাইকুম। আমার নাম _____। আমি ওআরজি কোয়েস্ট রিসার্চ লিমিটেড নামক বাংলাদেশের একটি স্বতন্ত্র গবেষণা প্রতিষ্ঠান থেকে কল করেছি। আমাদের দেশে ক্ষুদ্র ও মাঝারি ব্যবসা (এসএমই) পরিচালনার ক্ষেত্রে কী কী বাধা এবং অনিয়মের সম্মুখীন হতে হয় সে সম্পর্কে জানার জন্য বর্তমানে আমরা একটি জরিপ পরিচালনা করছি। এর ফলে ক্ষুদ্র ও মাঝারি ব্যবসায়ীদের দুর্নীতির বিরুদ্ধে সম্মিলিতভাবে প্রতিবাদ করার সুযোগ তৈরি হবে।

জরিপটি একটি অলাভজনক প্রতিষ্ঠানের সৌজন্যে পরিচালিত হচ্ছে এবং আমরা শুধুমাত্র আপনার আন্তরিক উত্তর জানতে চাইছি। সাক্ষাৎকারে আপনার দেওয়া মতামতের সম্পূর্ণ গোপনীয়তা বজায় রাখা হবে এবং আপনার নাম কাউকে জানানো হবে না বা কোনো ধরনের রিপোর্টে বা প্রতিবেদনে ব্যবহার করা হবে না। এছাড়াও, উত্তরদাতাকে সনাক্ত করতে পারে এমন যে কোনো তথ্য আমরা মুছে ফেলার বিষয়টি নিশ্চিত করবো।

Section 1: Basic Information সেকশন ১: প্রাথমিক তথ্য

101. Respondent's Details উত্তরদাতার বিস্তারিত:			
Name নাম: আপনার নাম কী?			
What is your role/position in the business? (Please Tick) এই ব্যবসায় আপনার ভূমিকা বা পদবী কী?	Owner মালিক	1	
	General Manager/Manager মহাব্যবস্থাপক/ব্যবস্থাপক (জেনারেল ম্যানেজার/ম্যানেজার)	2	
	Managing Director ম্যানেজিং ডিরেক্টর	3	
	Director পরিচালক	4	

	Other (please specify) অন্যান্য (উল্লেখ করুন)					
Year of Joining যোগদানের বছর: আপনি কত সালে এই প্রতিষ্ঠানে যোগদান করেন?						
Gender লিঙ্গ: পুরুষ নাকি মহিলা রেকর্ড করুন (জিজ্ঞাসা করবেন না)	Male পুরুষ	1	Female মহিলা	2		
Details of Respondent's Firm উত্তরদাতার ব্যবসার বিস্তারিত:						
Name ব্যবসা প্রতিষ্ঠানের নাম: আপনার ব্যবসা প্রতিষ্ঠানের নাম কী?						
Year of Establishment: কত সালে এই ব্যবসা প্রতিষ্ঠানের কার্যক্রম শুরু হয়?						
Forms of Firm (Please Tick (✓) এই ব্যবসা প্রতিষ্ঠানের মালিকানার ধরন কী?	Sole Proprietorship একক মালিকানা	1	Partnership অংশীদারিত্ব	2		
	Limited Company লিমিটেড কোম্পানী	3				
	IF LIMITED COMPANY যদি লিমিটেড কোম্পানি হয় তাহলে জিজ্ঞাসা করুন, এটি পুঁজিবাজার/শেয়ারমার্কেটে তালিকাভুক্ত, নাকি পুঁজিবাজার/শেয়ারমার্কেটে তালিকাভুক্ত নয়					
	Listed তালিকাভুক্ত	1	Non-Listed তালিকাভুক্ত নয়	2		
102. Please identify your sector দয়া করে বলুন, আপনার ব্যবসা কোন শিল্প বা সেক্টরের অন্তর্ভুক্ত?						
Manufacturing Sectors ম্যানুফ্যাকচারিং উৎপাদন সেক্টর	The Leather & Leather Goods চামড়া ও চামড়াজাত পণ্য			1		
	Light Engineering (Agricultural, Agro- Processing, Electronic Equipment and Mould and Dice			2		

	making) হালকা প্রকৌশল (লাইট ইঞ্জিনিয়ারিং) (কৃষি, কৃষি পণ্য প্রক্রিয়াজাতকরণ, বৈদ্যুতিক সরঞ্জাম এবং ছাঁচ ও কাঠামো তৈরি)					
	Ready-made Garments তৈরী পোশাক	3				
	Pharmaceuticals ঔষধ প্রস্তুতকারক (ফার্মাসিটিউক্যাল)	4				
	Paper, Packaging, and Printing কাগজ, প্যাকেজিং এবং প্রিন্টিং	5				
	Plastic Industry প্লাস্টিক শিল্প	6				
	Electrical and Electronic Industry ইলেক্ট্রিক্যাল এবং ইলেক্ট্রনিক্স শিল্প	7				
	Food Industry খাদ্য শিল্প	8				
Service Sectors সার্ভিস সেক্টর (সেবা ও বিক্রয়)	Construction and Real Estate নির্মাণ ও আবাসন (রিয়েল এস্টেট)	1				
	Hospitals and Clinics হাসপাতাল ও ক্লিনিক	2				
	Transport পরিবহন	3				
	Hotels and Restaurants আবাসিক হোটেল ও রেস্তোরা	4				
	Computer, Hardware, and ICT Goods selling কম্পিউটার, হার্ডওয়্যার এবং আইসিটি (ভথ্য ও প্রযুক্তি সম্পর্কিত) পণ্য বিক্রয়	5				
	Wholesale and Retail Trade খুচরা এবং পাইকারী বিক্রয়	6				
	Automobile workshop/servicing অটোমোবাইল ওয়ার্কশপ /সার্ভিসিং	7				
	C&F Agents সিএন্ডএফ এজেন্ট	8				
103. Location of your business by area type – rural or urban? আপনি কি গ্রামে নাকি শহরে ব্যবসা করেন?						
Rural গ্রাম	1	Urban শহর	2			
104. Location of your business zone type (PLEASE READ OUT) আপনার ব্যবসা প্রতিষ্ঠান কোন ধরনের শিল্প জোনে বা এলাকায় অবস্থিত? (দয়া করে শিল্প জোনগুলোর নাম পড়ে শোনান)						
Zone জোন	EPZ/SEZ ইপিজেড (রপ্তানি প্রক্রিয়াজাতকরণ অঞ্চল) / এসইজেড (বিশেষ অর্থনৈতিক অঞ্চল)	1	Industrial Zone ইন্ডাস্ট্রিয়াল জোন	2	Outside ইন্ডাস্ট্রিয়াল জোনের বাইরে	3

105. Location of your business by district আপনার ব্যবসা কোন জেলায় অবস্থিত?

District জেলার নাম

106. Please indicate if this is a woman-owned or managed business. দয়া করে বলুন এই ব্যবসা মালিক কি একজন নারী অথবা কোনো নারী কি এই ব্যবসা পরিচালনা করেন?

Yes হ্যাঁ	1
No না	2

107. Please let us know the number of full-time employees. এই ব্যবসায় কতজন পূর্ণকালীন (ফুলটাইম) চাকরিজীবী (শ্রমিক সহ) আছে?

Small Enterprise ক্ষুদ্র ব্যবসা প্রতিষ্ঠান	Manufacturing উৎপাদন	31 – 120	1
	Service সেবা	16 – 50	2
Medium Enterprise মাঝারি ব্যবসা প্রতিষ্ঠান	Manufacturing উৎপাদন	121 – 300	3
	Service সেবা	51 – 120	4

108. Is your business a member of any business organization? If yes, which business Association(s) or organizations are you currently a member of? (PROBE WELL BUT DO NOT PROMPT) (Multiple response possible) আপনার ব্যবসা প্রতিষ্ঠান কি কোনো ব্যবসায়িক সংগঠনে সদস্য? যদি হ্যাঁ বলেন তাহলে জিজ্ঞাসা করুন, বর্তমানে আপনি কোন কোন ব্যবসায়ী সমিতি বা সংগঠনের সদস্য? (ভালভাবে প্রোব করুন কিন্তু প্রম্পট করবেন না) (একাধিক উত্তর হতে পারে)

Federation of Bangladesh Chamber of Commerce and Industries (FBCCI) ফেডারেশন অব বাংলাদেশ চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রিজ (এফবিসিসিআই)	1
Metropolitan Chamber of Commerce and Industries (MCCI) মেট্রোপলিটন চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রিজ (এমসিসিআই)	2
National Association of Small & Cottage Industries of Bangladesh জাতীয় ক্ষুদ্র ও কুটির শিল্প সমিতি, বাংলাদেশ (নাসিব)	3
Dhaka Chamber of Commerce and Industries (DCCI) ঢাকা চেম্বার অব কমার্স এন্ড ইন্ডাস্ট্রিজ (ডিসিসিআই)	4
Chittagong Chamber of Commerce and Industry (CCCI) চট্টগ্রাম চেম্বার অব কমার্স এন্ড ইন্ডাস্ট্রিজ (সিসিআই)	5
SME Foundation এসএমই ফাউন্ডেশন	6
Bangladesh Agro Processing Association (BAPA) বাংলাদেশ এগ্রো-প্রসেসরস অ্যাসোসিয়েশন (বাপা)	7
MIDAS (Micro Industries Development Assistance and Service) মাইডাস (ক্ষুদ্র শিল্প উন্নয়ন সহায়তা ও সেবা)	8
Association of Grassroots Women Entrepreneurs, Bangladesh অ্যাসোসিয়েশন অব গ্রাসরুট উইমেন এন্টারপ্রেনারস, বাংলাদেশ	9

Bangladesh Garments Accessories & Packaging Manufacturers & Exporters Association বাংলাদেশ গার্মেন্টস এক্সেসরিজ এন্ড প্যাকেজিং ম্যানুফ্যাকচারার এন্ড এক্সপোর্টার এসোসিয়েশন	10
Bangladesh Federation of Women Entrepreneurs বাংলাদেশ ফেডারেশন অব ওমেন এন্টারপ্রেনারস	11
Women Entrepreneurs Association of Bangladesh (WEAB) ওমেন এন্টারপ্রেনারস অ্যাসোসিয়েশন অব বাংলাদেশ (ওয়েব)	12
Exporters Association of Bangladesh বাংলাদেশ রপ্তানিকারক সমিতি (এক্সপোর্টার্স অ্যাসোসিয়েশন অব বাংলাদেশ)	13
e-Commerce Association of Bangladesh ই-কমার্স অ্যাসোসিয়েশন অব বাংলাদেশ	14
Bangladesh Hardware & Machinery Merchant's Association বাংলাদেশ হার্ডওয়্যার এন্ড মেশিনারী মার্চেন্টস এসোসিয়েশন	15
Bangla Craft বাংলা ক্রাফট	16
Business Initiative Leading Development (BUILD) বিজনেস ইনিশিয়েটিভ লিডিং ডেভেলপমেন্ট (বিল্ড)	17
BGMEA বিজিএমইএ	18
BKMEA বিকেএমইএ	19
Bangladesh Tanners Association বাংলাদেশে ট্যানারী মালিক সমিতি	20
BMSS বাংলাদেশে মুদ্রণ শিল্প সমিতি (বিবিএমএস)	21
Bangladesh Bread Biscuit-O- Confectionery Prostutkarak Samity বাংলাদেশ ব্রেড বিস্কুট ও কনফেকশনারি প্রস্তুতকারক সমিতি (বিবিবিসিপিএস)	22
Other, specify অন্যান্য, উল্লেখ করুন	
None of the above উপরের কোনোটিই নয়	97

Section2: Corruption Perception by SME সেকশন ২ : দুর্নীতি নিয়ে ক্ষুদ্র ও মাঝারি শিল্প (এসএমই) এর ধারণা

201. Corruption is a common practice in our country. Do you disagree, somewhat disagree, somewhat agree, or agree with this statement? আমাদের দেশে দুর্নীতি একটি সাধারণ চর্চা? এই বক্তব্যটির সাথে আপনি কি দ্বিমত, কিছুটা দ্বিমত, কিছুটা একমত, নাকি একমত?

Corruption is any unlawful or improper behavior that seeks to gain an advantage through illegitimate means: Bribery, abuse of power, extortion, fraud, deception, collusion, cartels, embezzlement of money or property, etc.

দুর্নীতি হলো কোনো বেআইনি বা অনুচিত আচরণ যা অবৈধ উপায়ে, যেমন; ঘুষ, ক্ষমতার অপব্যবহার, চাঁদাবাজি, প্রতারণা, ধোঁকা, গোপন চুক্তি, কৃত্রিম সংকট তৈরির মাধ্যমে মুনাফা লাভ, অর্থ বা সম্পত্তি আত্মসাৎ ইত্যাদি করার মতো সুবিধা লাভ করতে চাওয়া।

Disagree দ্বিমত	1
Somewhat disagree কিছুটা দ্বিমত	2
Somewhat agree কিছুটা একমত	3
Agree একমত	4
Don't know জানি না	9

202. On a scale of 1-10 how integrated is corruption in the system? আপনার মতে পদ্ধতিগত দুর্নীতি কতটা বিদ্যমান? দয়া করে ১ থেকে ১০ এর মধ্যে যে কোনো একটি উত্তর দিন, যেখানে ১ হচ্ছে একেবারেই বিদ্যমান নয় এবং ১০ হচ্ছে পুরোপুরি বিদ্যমান। আপনি ১ থেকে ১০ এর মধ্যে যে কোনো একটি সংখ্যা বলতে পারেন।

1	2	3	4	5	6	7	8	9	10
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203. SMEs find (experiences) ways of doing business through bypassing laws & regulations right from the beginning. Do you disagree, somewhat disagree, somewhat agree, or agree with this statement? ক্ষুদ্র ও মাঝারি শিল্প (এসএমই) শুরু থেকেই আইন ও নিয়মকে পাশ কাটিয়ে ব্যবসা করার উপায় খুঁজে বের করে। এই বক্তব্যটির সাথে আপনি কি দ্বিমত, কিছুটা দ্বিমত, কিছুটা একমত, নাকি একমত?

Disagree দ্বিমত	1
Somewhat disagree কিছুটা দ্বিমত	2
Somewhat agree কিছুটা একমত	3
Agree একমত	4
Don't know জানি না	9

204. SMEs find severity of regulations (Government Regulations, Tax Rate, Crime/Security for SMEs) as an obstacle to the growth and development of SMEs. Do you disagree, somewhat disagree, somewhat agree, or agree with this statement? এসএমই নিয়মকানূনের (সরকারি নিয়মকানুন, কর হার, এসএমই'র জন্য অপরাধ/নিরাপত্তা) কড়াকড়িকে এসএমই'র প্রবৃদ্ধি ও উন্নয়নের বাধা মনে করে। এই বক্তব্যটির সাথে আপনি কি দ্বিমত, কিছুটা দ্বিমত, কিছুটা একমত, নাকি একমত?

Disagree দ্বিমত	1
Somewhat disagree কিছুটা দ্বিমত	2
Somewhat agree কিছুটা একমত	3
Agree একমত	4
Don't know জানি না	9

205. Most of the SMEs resort to obtaining all legal documents-License, Certificates, Clearance and approval for doing business under compulsion by lobbying, paying bribe and fraudulent activities. Do you disagree, somewhat disagree, somewhat agree, or agree with this statement? অধিকাংশ এসএমই আইনি কাগজপত্র-যেমন লাইসেন্স, সনদ (সার্টিফিকেট), ছাড়পত্র এবং ব্যবসার অনুমোদন পেতে বাধ্য হয়ে তদবির, ঘুষ দেওয়া এবং প্রতারণামূলক কাজের আশ্রয় নেয়। এই বক্তব্যটির সাথে আপনি কি দ্বিমত, কিছুটা দ্বিমত, কিছুটা একমত, নাকি একমত?

Disagree দ্বিমত	1
Somewhat disagree কিছুটা দ্বিমত	2
Somewhat agree কিছুটা একমত	3
Agree একমত	4
Don't know জানি না	9

206. Which departments are most corrupt? (PROBE WELL BUT DO NOT PROMPT) (Multiple response possible) কোন কোন প্রতিষ্ঠান/অফিস সবচেয়ে বেশি দুর্নীতিগ্রস্ত? (ভালভাবে প্রোব করুন কিন্তু প্রম্পট করবেন না) (একাধিক উত্তর হতে পারে)

Banks and Finances ব্যাংক ও আর্থিক প্রতিষ্ঠান	1
Registry and permit/lisence রেজিস্ট্রি ও পারমিট/লাইসেন্স	2
Local Government/ City corporation/Pourashava স্থানীয় সরকার/ সিটি কর্পোরেশন/ পৌরসভা	3
Tax office কর অফিস	4
State Owned Enterprises রাষ্ট্রীয় মালিকানাধীন ব্যবসা প্রতিষ্ঠান/কোম্পানী	5
Law Enforcement Agencies আইন প্রয়োগকারী সংস্থা	6

Environmental Directorate পরিবেশ অধিদপ্তর	7
Customs কাস্টমস	8
Bonded warehouse বন্ডেড ওয়ারহাউজ	9
Labour ministry শ্রম মন্ত্রণালয়	10
Directorate of National Consumer Rights Protection ভোক্তা অধিকার সংরক্ষণ অধিদপ্তর	11
Others, please specify অন্যান্য, উল্লেখ করুন	
Don't know/No answer জানি না/উত্তর নেই	99

207. On a scale of 1-10 how much do you think politicians care about reducing corruption? রাজনীতিবিদরা দুর্নীতি কমানোর ব্যাপারে কতটা আগ্রহিক বলে আপনি মনে করেন? দয়া করে ১ থেকে ১০ এর মধ্যে যে কোনো একটি উত্তর দিন, যেখানে ১ হচ্ছে একেবারেই আগ্রহিক নয় এবং ১০ হচ্ছে পুরোপুরি আগ্রহিক। আপনি ১ থেকে ১০ এর মধ্যে যে কোনো একটি সংখ্যা বলতে পারেন।

1	2	3	4	5	6	7	8	9	10
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208. Firms practicing corruption can be competitive in the market for being cost competitive: Do you disagree, somewhat disagree, somewhat agree, or agree with this statement? যে সকল ব্যবসা প্রতিষ্ঠান দুর্নীতির চর্চা করে তারা বাজারে কম খরচে পণ্য বা সেবা দিতে প্রতিযোগিতামূলক হতে পারে। এই বক্তব্যটির সাথে আপনি কি দ্বিমত, কিছুটা দ্বিমত, কিছুটা একমত, নাকি একমত?

Disagree দ্বিমত	1
Somewhat disagree কিছুটা দ্বিমত	2
Somewhat agree কিছুটা একমত	3
Agree একমত	4
Don't know জানি না	9

209. Level of corruption in your SME sector in the last 5 years? আপনি যে এসএমই সেক্টরে ব্যবসা করছেন সে সেক্টরে গত ৫ বছরে দুর্নীতির মাত্রা কি অনেক বেড়েছে, অল্প বেড়েছে, একই রকম আছে, অল্প কমেছে, নাকি অনেক কমেছে?

Increased a lot অনেক বেড়েছে	1
Increased a little অল্প বেড়েছে	2
Remained the same একই রকম আছে	3
Decreased a little অল্প কমেছে	4
Decreased a lot অনেক কমেছে	5
Don't know জানি না	9

210. What are the main reasons of Corruption in the business sector of the country?. (PROBE WELL BUT DO NOT PROMPT) (Multiple response possible) দেশের ব্যবসা খাতে দুর্নীতির প্রধান কারণগুলো কী কী? (ভালভাবে প্রোব করুন কিন্তু প্রম্পট করবেন না) (একাধিক উত্তর হতে পারে)

The lack of transparency at high levels of government সরকারের উচ্চ পর্যায়ে স্বচ্ছতার অভাব	1
Slow Judicial Process and Higher Degree Morale Hazard ধীর বিচার প্রক্রিয়া এবং অনেক বেশি উদাসীনতা	2
Lack of Courage to Denounce Corrupt Behavior দুর্নীতিগ্রস্ত আচরণের সমালোচনা করার সাহসের অভাব	3
Regulations and Inefficient Control আইন ও অদক্ষ নিয়ন্ত্রণ	4
Cultural Environments that Condone Corruption সাংস্কৃতিক পরিবেশ যা দুর্নীতিকে প্রণয় দেয় বা সমর্থন করে	5
The merger of business and political interests ব্যবসা এবং রাজনৈতিক স্বার্থ এক করে দেখা	6
Large corporations frequently use corrupt practices বড় প্রতিষ্ঠানগুলো নিয়মিত দুর্নীতির চর্চা করে	7
There is a lot of poorly controlled money in the economy. অর্থনীতিতে অনেক অনিয়ন্ত্রিত অর্থ বা কালো টাকা রয়েছে	8
Business syndicates ব্যবসায়িক সিন্ডিকেট	9
Greed for money/asset অর্থের/সম্পদের লোভ	10
Other, specify অন্যান্য, উল্লেখ করুন	
Refused উত্তর দিতে অস্বীকৃতি	98
Don't know/No answer জানি না/উত্তর নেই	99

Section 3: Diagnosing the Problem (সেকশন ৩: সমস্যা নির্ণয়)

301. The following questions are intended to help us understand how SMEs are affected by corruption in its various forms. How much do you agree with the following statements? Put your opinion on following point of scales: A-Agree;N-Neither;D-Disagree; and DK-Don't Know/Not Secure. এখন আমি যে প্রশ্নগুলো নিয়ে কথা বলবো সেগুলো ক্ষুদ্র ও মাঝারি শিল্পগুলো (এসএমই) বিভিন্নভাবে দুর্নীতির দ্বারা কীভাবে প্রভাবিত হয় তা আমাদেরকে বুঝতে সাহায্য করবে। এখন আমি আপনাকে কয়েকটি উক্তি পড়ে শোনাবো। আমি যখন একটি করে উক্তি পড়ে শোনাবো তখন আপনি বলবেন আমার বলা উক্তিটির সাথে আপনি কি একমত, একমতও না আবার দ্বিমতও না, নাকি দ্বিমত?

Statement উক্তি	A একমত	N একমতও না আবার	D দ্বিমত	DK জানি না/নিশ্চিত

		দ্বিমতও না		নই
In our country, the only way to succeed in business is to have political connections আমাদের দেশে, ব্যবসায় সফল হওয়ার একমাত্র উপায় হল রাজনৈতিক যোগাযোগ থাকা	1	2	3	9
In business, bribery and the use of connections is often the easiest way to obtain certain public services in our country ব্যবসায় ঘুষ এবং রাজনৈতিক যোগাযোগের ব্যবহার আমাদের দেশে প্রায়ই নির্দিষ্ট কিছু সরকারি সেবা পাওয়ার সবচেয়ে সহজ উপায়	1	2	3	9
Some businesses operate informally mostly to avoid paying taxes কিছু ব্যবসা কর দেওয়া এড়ানোর জন্য বেশিরভাগ ক্ষেত্রে নিয়মবহির্ভূতভাবে পরিচালনা করে	1	2	3	9
In Bangladesh, court decisions are made based on connections or bribery. বাংলাদেশে রাজনৈতিক যোগাযোগ বা ঘুষের ভিত্তিতে আদালত সিদ্ধান্ত দেয়	1	2	3	9
vi. Businesses are more affected by corruption in local government than national government জাতীয় সরকারের চেয়ে স্থানীয় সরকারের দুর্নীতির কারণে ব্যবসা বেশি ক্ষতিগ্রস্ত হয়	1	2	3	9
Bribery can easily outperform competitors in the market ঘুষের মাধ্যমে সহজেই বাজারে প্রতিযোগীদের ছাড়িয়ে যাওয়া যায়	1	2	3	9
Network supports Firms illegally to grow. নেটওয়ার্ক বা সম্পর্ক, প্রতিষ্ঠানগুলিকে অবৈধভাবে বেড়ে উঠতে সহায়তা করে	1	2	3	9
Bribery costs firms less than actual obligations to be met. কোম্পানীগুলি ঘুষের মাধ্যমে প্রকৃত খরচ কমিয়ে আনে	1	2	3	9

302. SMEs face obstacles at different points to start business and to manage business. Please put your views on following point of scale over degree of corruption you face at each point of obstacle (Let's consider how much corruption Small and Medium Enterprises like yours experience at each of the steps in starting and growing a business. How much of an obstacle is corruption among public officials a problem in each of the areas listed below?)

NOA-No Obstacle at all; ; MOO-Moderate Obstacle; MJO-Major Obstacle; ; and DK-Don't Know/Not Sure

ক্ষুদ্র ও মাঝারি শিল্পগুলো (এসএমই) ব্যবসা শুরু এবং পরিচালনা করতে বিভিন্ন ধরনের নিবন্ধন ও লাইসেন্স এর প্রয়োজন এবং কিছু নিয়মের মুখোমুখি হতে হয় এবং এগুলো পাওয়া বা পালন করার ক্ষেত্রে বিভিন্ন দফায় বাধার সম্মুখীন হতে হয়। আমি আপনাকে এ ধরনের কিছু নিবন্ধন, লাইসেন্স ও

নিয়মের কথা পড়ে শোনাচ্ছি। দয়া করে বলুন, আপনার ব্যবসার জন্য এর মধ্যে কোনগুলো প্রযোজ্য এবং সেগুলো পাওয়া বা পালন করার ক্ষেত্রে প্রতিটি দফায় আপনি যে দুর্নীতির মুখোমুখি হন সে ব্যাপারে আমার বলা স্কেলের উপর আপনার মতামত দিন। আপনার ব্যবসার জন্য প্রযোজ্য ক্ষেত্রগুলিতে সরকারি কর্মকর্তাদের দুর্নীতি কতটা বাধা? আপনি কি বলবেন যে একেবারেই বাধা নয়, মাঝারি বাধা, নাকি বড় বাধা?

[ইন্টারভিউয়ারের জন্য নির্দেশ: উত্তরদাতা যেগুলোর উত্তরে "হ্যাঁ" বলবেন শুধুমাত্র সেগুলোর ক্ষেত্রে সরকারি কর্মকর্তাদের দুর্নীতি কতটা বাধা হয়ে দাঁড়ায় তা জিজ্ঞাসা করতে হবে]

Point of Obstacles বাধাসমূহের দফা	Yes হ্যাঁ	No না	NO একেবারেই বাধা নয়	MOO মাঝারি বাধা	MJO বড় বাধা	DK জানি না/নিশ্চিত নই
Starting and Registering a business ব্যবসা শুরু এবং নিবন্ধন	1	2	1	2	3	9
Obtaining Business Licenses ব্যবসার লাইসেন্স পাওয়া	1	2	1	2	3	9
Obtaining Environmental Certificate পরিবেশগত ছাড়পত্র পাওয়া	1	2	1	2	3	9
Approval from Development Authority/BOI উন্নয়ন কর্তৃপক্ষের/বিনিয়োগ বোর্ডের অনুমোদন	1	2	1	2	3	9
Dealing with construction permits কনস্ট্রাকশন পারমিট বা নির্মাণের অনুমতি পাওয়ার জন্য কাজ করা	1	2	1	2	3	9
Getting electricity and utilities-License and Connection বিদ্যুৎ, পানি ও গ্যাস এর লাইসেন্স এবং সংযোগ পাওয়া	1	2	1	2	3	9
Registering property সম্পত্তি নিবন্ধন	1	2	1	2	3	9
Registration Certificate for Factory Establishment কারখানা প্রতিষ্ঠার জন্য নিবন্ধন সনদ	1	2	1	2	3	9
Getting credit / access to finance ঋণ পাওয়া বা আর্থিক সুবিধা পাওয়া	1	2	1	2	3	9
Tax and VAT-TIN Collection/VAT Registration Certificate/Tax Holiday/Return of Duty কর এবং ভ্যাট-টিআইএন সংগ্রহ/ভ্যাট রেজিস্ট্রেশন সনদ/ট্যাক্স হলিডে/ডিউটি রিটার্ন	1	2	1	2	3	9
Payment Tax and VAT কর এবং ভ্যাট দেওয়া	1	2	1	2	3	9
Quality and Product Testing Certificate পণ্যের গুণগত মান ও পরীক্ষার সনদ পাওয়া	1	2	1	2	3	9

International Trade (import and Export) Certificate আন্তর্জাতিক বাণিজ্য (আমদানি ও রপ্তানি) সনদ পাওয়া	1	2	1	2	3	9
Enforcing Contracts চুক্তি কার্যকর করা	1	2	1	2	3	9
Resolving insolvency in the courts আদালতে দেউলিয়া দশার সমাধান করা	1	2	1	2	3	9
Labor market regulations শ্রম আইনের প্রয়োগ করা	1	2	1	2	3	9
Insurance and social security requirements ইন্স্যুরেন্স এবং সামাজিক নিরাপত্তার প্রয়োজনীয়তা মেটানো	1	2	1	2	3	9
Safety and health requirements নিরাপত্তা এবং স্বাস্থ্যের প্রয়োজনীয়তা মেটানো+	1	2	1	2	3	9
Trading across borders সীমান্ত বাণিজ্য/সীমান্তে আমদানি রপ্তানি বাণিজ্য	1	2	1	2	3	9
Listing and Renewals of Membership of Trade Bodies ব্যবসায়ী সমিতির সদস্যপদের তালিকা এবং নবায়ন করা	1	2	1	2	3	9
Fire License অগ্নিনির্বাপক লাইসেন্স (ফায়ার লাইসেন্স) পাওয়া	1	2	1	2	3	9
Infrastructure-Land Allocation at EPZ/Industry Zone অবকাঠামো-ইপিজেড বা শিল্প অঞ্চলে জমি বরাদ্দ	1	2	1	2	3	9

Section 4: Forms of Corruption সেকশন ৪: দুর্নীতির ধরনসমূহ

401. Please select the form of corruption, SMEs face or experience in doing business in Bangladesh. (Multiple response possible) আমি আপনাকে দুর্নীতির কয়েকটি ধরন পড়ে শোনাচ্ছি। বাংলাদেশে ক্ষুদ্র ও মাঝারি ব্যবসায়ীরা ব্যবসা করতে গিয়ে এরমধ্যে কী কী ধরনের দুর্নীতির সম্মুখীন হতে পারে, দয়া করে সেগুলো আমাকে বলবেন। (উত্তর পড়ে শোনান) (একাধিক উত্তর হতে পারে)

Forms of Corruption দুর্নীতির ধরনসমূহ	Code
Bribery ঘুষ	1
Lobbying ভদবিদ	2
Political Influence রাজনৈতিক প্রভাব	3
Embezzlement of Funds ভহবিল আত্মসাৎ	4

Fraud প্রতারণা	5
Extortion চাঁদাবাজি	6
Patronage দলীয়করণ	7
Nepotism স্বজনপ্রীতি	8
Others (if any) অন্যান্য (উল্লেখ করুন)	

402. These are some contributing factors that allow corruption to persist, please state your opinion on these factors on scale as follows: *A-Agree; I-Indifferent; DA-Disagree; and NS-Not Sure* আমি আপনাকে এমন কিছু কারণ বলছি যেগুলি দুর্নীতি চলমান রাখতে সাহায্য করে। আমি যখন একটি করে কারণ বলবো, আপনি তখন বলবেন আমার বলা কারণটির সাথে আপনি কি একমত, একমতও না আবার দ্বিমতও না, নাকি দ্বিমতপোষণ করেন।

Factors কারণসমূহ	A একমত	I একমতও না আবার দ্বিমতও না	DA দ্বিমত	NS নি শ্চিত নই
Lax enforcement of Anti-Corruption Laws দুর্নীতি দমন আইনের বাস্তবায়নের অভাব	1	2	3	9
Civil servants are unprofessional সরকারী কর্মকর্তা-কর্মচারীদের মধ্যে পেশাদারিত্বের অভাব	1	2	3	9
Civil servants are underpaid সরকারী কর্মকর্তা-কর্মচারীদের বেতন কম	1	2	3	9
Lack of awareness of legally appropriate fees for government services সরকারি সেবার জন্য আইনানুযায়ী সঠিক ফি সম্পর্কে না জানা	1	2	3	9
Public officials demand bribes or kickbacks for services or when awarding contracts সরকারী কর্মকর্তা-কর্মচারীরা সেবা বা চুক্তি প্রদানের জন্য ঘুষ বা বকশিশ দাবী করে	1	2	3	9
Companies are pressured to make deals or investments that make poor economic sense কোম্পানিগুলোকে এমন চুক্তি বা বিনিয়োগের জন্য চাপ দেওয়া হয় যা অর্থনৈতিকভাবে দুর্বল	1	2	3	9
Laws intended to reduce corruption are not enforced দুর্নীতি কমানোর লক্ষ্যে যে আইনগুলো করা হয়েছে তা প্রয়োগ করা হয় না	1	2	3	9
The media does not expose corruption often enough গণমাধ্যম সবসময় যথেষ্ট দুর্নীতি প্রকাশ করে না	1	2	3	9
Public pressure for reform does not lead to actual	1	3	3	9

changes সংস্কারের জন্য জনসাধারণের চাপ প্রকৃত পরিবর্তন আনে না				
A few businesses seeking advantages by offering bribes or seeking special favor কিছু ব্যবসা প্রতিষ্ঠান ঘুষের প্রস্তাব দিয়ে সুবিধা নিতে চায় বা বিশেষ অনুগ্রহ চায়	1	2	3	9
Widespread corruption in the private sector overwhelming government officials বেসরকারি খাতে ব্যাপক দুর্নীতি সরকারি কর্মকর্তা কর্মচারীদের অপ্রতিরোধ্য করে তোলে	1	2	3	9
Political Activists become lobbyists and work for obtaining contract on behalf of business firm on contribution basis. রাজনৈতিক কর্মীরা তদবিরকারী হয়ে ওঠে এবং অর্থের বিনিময়ে ব্যবসা প্রতিষ্ঠানের পক্ষ থেকে চুক্তি বা কাজ পাওয়ার জন্য কাজ করে	1	2	3	9

Section 5: Existing behavior on Corruption **সেকশন ৫: দুর্নীতির প্রতি আচরণ**

501. Some level of corruption is acceptable. Are you disagree, somewhat disagree, agree or somewhat agree with this statement? কিছু পরিমাণ দুর্নীতি গ্রহণযোগ্য। আপনি কি এই মন্তব্যটির সাথে দ্বিমত, কিছুটা দ্বিমত, কিছুটা একমত, নাকি একমত?

Disagree দ্বিমত	1
Somewhat disagree কিছুটা দ্বিমত	2
Somewhat agree কিছুটা একমত	3
Agree একমত	4
Don't know/Do not want to Answer জানি না/উত্তর দিতে চাই না	9

502. Did you have to pay bribe for the license of your business? আপনার ব্যবসার লাইসেন্সের জন্য আপনাকে ঘুষ দিতে হয়েছিল কি?

Yes হ্যাঁ	1
No না	2

503. Have you had to pay bribes for any of the following? (Read out one by one) (Accept Multiple Answers) আমি আপনাকে কয়েকটি কাজের কথা বলছি। এরমধ্যে কোনোটির জন্য আপনাকে ঘুষ দিতে হয়েছিল কি? (পড়ে শোনান) (একাধিক উত্তর নিন)

Obtaining Government Tender সরকারি টেন্ডার পাওয়া	1
Activities Relating to Import, Export and Customs আমদানি, রপ্তানি এবং শুল্ক সম্পর্কিত কাজ	2
For the use of Utilities (Water, Gas, and Electricity) ইউটিলিটি (পানি, গ্যাস এবং বিদ্যুৎ) ব্যবহারের জন্য	3
Environmental Clearance Certificate পরিবেশগত ছাড়পত্র সনদ	4
Product Quality and Testing Report পণ্যের গুণগত মান এবং পরীক্ষার রিপোর্ট	5
TIN and VAT Certificate from National Board of Revenues জাতীয় রাজস্ব বোর্ড থেকে টিআইএন এবং ভ্যাট সার্টিফিকেট	6
For renewal of licenses লাইসেন্স নবায়নের জন্য	7
For Obtaining Loans from Nationalized Commercial Banks সরকারি বাণিজ্যিক ব্যাংক থেকে ঋণ পাওয়ার জন্য	8
Did not have to pay bribe ঘুষ দিতে হয়নি	9
Refused/No answer উত্তর দিতে অস্বীকৃতি/উত্তর নেই	10

504. Are you willing to bribe officials if it gets the work done? আপনি কি কর্মকর্তা/কর্মচারীদের ঘুষ দিতে ইচ্ছুক যদি এতে আপনার কাজ সম্পন্ন হয়?

Yes হ্যাঁ	1
No না	2
Refused/No answer উত্তর দিতে অস্বীকৃতি/উত্তর নেই	9

505a In the 12 months prior to the Covid-19 (i.e., between March 2019 and March 2020), did you have to pay bribes for any works? কোভিড -১৯ বা করোনা ভাইরাসের আগের ১২ মাসে (অর্থাৎ ২০১৯ সালের মার্চ মাস থেকে ২০২০ সালের মার্চ মাসের মধ্যে) আপনাকে কি কোনো কাজে ঘুষ দিতে হয়েছিল?

Yes হ্যাঁ	1	Continue সাফাংকার চালিয়ে যান
No না	2	Go to Q506a
Refused/No answer উত্তর দিতে অস্বীকৃতি/উত্তর নেই	9	Q506a এ যান

505b. What purposes did you have to pay bribe in the 12 months prior to the Covid-19 (i.e., between March 2019 and March 2020)? কোভিড-১৯ বা করোনা ভাইরাসের আগের ১২ মাসে (অর্থাৎ ২০১৯ সালের মার্চ মাস থেকে ২০২০ সালের মার্চ মাসের মধ্যে) আপনাকে কী কী কাজে ঘুষ দিতে হয়েছিল?

505c. How many times have you had to pay bribes for each of the jobs you had to pay in the 12 months prior to the Covid-19 (i.e., between March 2019 and March 2020)? কোভিড -১৯ বা করোনা ভাইরাসের আগের ১২ মাসে (অর্থাৎ ২০১৯ সালের মার্চ মাস থেকে ২০২০ সালের মার্চ মাসের মধ্যে) আপনাকে যে যে কাজে ঘুষ দিতে হয়েছে সেগুলোর প্রতিটির জন্য কতবার ঘুষ দিতে হয়েছে?

505b. What works had to be bribed কী কী কাজে ঘুষ দিতে হয়েছিল	Code	505c. (How many times had to pay bribes কতবার ঘুষ দিতে হয়েছিল	Code	
Obtaining government contact সরকারি টেন্ডার পাওয়া	1	1-5 time ১-৫ বার	1	Continue সাফাংকার চালিয়ে যান
To complete the contract চুক্তি সম্পন্ন করা	2	5-10 times ৫-১০ বার	2	
Obtaining business license ব্যবসার লাইসেন্স পাওয়া	3	More than 10 times ১০ বারের বেশি	3	
License renewal লাইসেন্স নবায়ন করা	4			

To get utility connection গ্যাস, পানি ও বিদ্যুতের সংযোগ পাওয়া	5			
To release products from customs কাস্টম থেকে পণ্য ছাড় করা	6			
To pay less amount of tax ট্যাক্স কম দেওয়া	7			
To under invoice or over invoice of products ইনভয়েসের চেয়ে কম বা বেশি মূল্য দেখানো	8			
Others (Please specify) অন্যান্য (উল্লেখ করুন)				

506a. Have you had to pay bribes any authority in the last 1 year? গত ১ বছরে আপনাকে কি কোন কর্তৃপক্ষকে ঘুষ দিতে হয়েছে?

Yes হ্যাঁ	1	Continue সাফাংকার চালিয়ে যান
No না	2	Go to Q509
Refused/No answer উত্তর দিতে অস্বীকৃতি/উত্তর নেই	9	Q509 এ যান

506b. Which authority did you pay the most bribes in the last 1 year? (Single answer) গত ১ বছরে আপনি কোন কর্তৃপক্ষকে সবচেয়ে বেশি ঘুষ দিয়েছিলেন? (একটি উত্তর দিন)

Law Enforcement আইন প্রয়োগকারী সংস্থা	1
Property Registration/Land Issue authority সম্পত্তি নিবন্ধন/ভূমি ইস্যু কর্তৃপক্ষ	2
City corporation/ Municipal Officials সিটি কর্পোরেশন/ পৌরসভার কর্মকর্তা/কর্মচারী	3
Tax office কর অফিস	4
Customs officials শুল্ক কর্মকর্তা/কর্মচারী	5
Environmental Directorate পরিবেশ অধিদপ্তর	6
National Monopolies/Utility Suppliers রাষ্ট্রায়ত্ত্ব ইউটিলিটি সরবরাহকারী	7
Development Authority উন্নয়ন কর্তৃপক্ষ	8
Labour ministry শ্রম মন্ত্রণালয়	9
Other (if any, specify) অন্যান্য (যদি থাকে, উল্লেখ করুন)	

507. What was the reason behind paying bribe? (Single answer) কী কারণে ঘুষ দিতে হয়েছিলো?
(একটি উত্তর দিন)

Only way to get work done কাজ সম্পন্ন করার এটাই একমাত্র উপায় ছিল	1
Would've taken significant time অনেক বেশি সময় লাগতো	2
Would've taken significant effort অনেক বেশি কষ্ট করতে হতো	3
It was because of faulty documentation on my part আমার দেয়া কাগজপত্রের মধ্যে সমস্যা ছিল	4
Other (specify) অন্যান্য (উল্লেখ করুন)	

508. For the bribes your business paid, what was the most common mode of transaction? (Single answer) আপনার ব্যবসার জন্য যে ঘুষ দিয়েছিলেন, বেশিরভাগ সময় সেটা কীভাবে দিয়েছিলেন?
(একটি উত্তর দিন)

Cash নগদ টাকা	1
Paid Indirectly through an agent এজেন্ট/দালালের মাধ্যমে দিয়েছিলাম	2
Gifts উপহার	3
Wire transfer ব্যাংক ট্রান্সফারের মাধ্যমে	4
Other (specify) অন্যান্য (উল্লেখ করুন)	

509. Have you ever complained about the bribery situation to Anti-Corruption Commission? আপনি কি কখনও দুর্নীতি দমন কমিশনের কাছে ঘুষের ব্যাপারে অভিযোগ করেছেন?

Yes হ্যাঁ	1	Continue সাফাংকার চালিয়ে যান
No না	2	Skip to question no 511 (প্রশ্ন 511 ভে যান)

510. Was there ever a positive outcome of the complaint/Report? অভিযোগের কি কখনও ইতিবাচক ফল হয়েছিল?

Yes হ্যাঁ	1
No না	2
Not Sure নিশ্চিত নই	3

511. Has our local and national Government taken any steps to reduce corruption? আমাদের স্থানীয় ও জাতীয় সরকার কি দুর্নীতি কমাতে কোনো পদক্ষেপ নিয়েছে?

Yes হ্যাঁ	1	Continue সাফাংকার চালিয়ে যান
No না	2	Skip to question no 513 (প্রশ্ন 513 তে যান)
Not Sure নিশ্চিত নই	3	

512. Did these steps have any positive impact in your area of doing business? এই পদক্ষেপগুলি কি আপনার ব্যবসা করার ক্ষেত্রে কোন ইতিবাচক প্রভাব ফেলেছে?

Yes হ্যাঁ	1
No না	2
Not Sure নিশ্চিত নই	3

513. What should be done to prevent corruption? (PROBE WELL BUT DO NOT PROMPT) Select all that apply. দুর্নীতি প্রতিরোধে কী করা উচিত? (ভালোভাবে প্রোব করুন কিন্তু প্রম্পট করবেন না) (প্রযোজ্য সবগুলি উত্তর বাছাই করুন)

Measures ব্যবস্থা	Code
Strong enforcement measures and punishment শক্তিশালী কার্যকর আইনগত ব্যবস্থা এবং শাস্তি প্রদান	1
Increasing public employees' salaries সরকারি কর্মকর্তা-কর্মচারীদের বেতন বাড়ানো	2
Transparency in administrative decision-making প্রশাসনিক সিদ্ধান্ত গ্রহণে স্বচ্ছতা	3
Strengthening state control over public administration সরকারী প্রশাসনের উপর রাষ্ট্রীয় নিয়ন্ত্রণ জোরদার করা	4
Strengthening civil (non-government) control over public administration সরকারী প্রশাসনের ব্যাপারে নাগরিক (বেসরকারী) প্রভাব জোরদার করা	5
Building public awareness জনসচেতনতা বৃদ্ধি	6
Ensure justice ন্যায় বিচার নিশ্চিত করা প্রয়োজন	7
Ensure good governance সুশাসন নিশ্চিত করা প্রয়োজন	8
Playing close and strict supervisory role by the high officials উচ্চতর কর্মকর্তাদের তদারকি এবং কঠোর ভূমিকা পালন করা	9
Others (specify) অন্যান্য (উল্লেখ করুন)	

514. Possible actions when asked for a bribe? (PROBE WELL BUT DO NOT PROMPT) (Multiple response possible) আপনার কাছে যদি ঘুষ চাওয়া হয় তাহলে আপনি কী করবেন বলে আপনার মনে হয়? আর কী করবেন? আর কী করবেন? (ভালভাবে প্রোব করুন কিন্তু প্রম্পট করবেন না) (একাধিক উত্তর হতে পারে)

Will not pay bribe ঘুষ দিবো না	1
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I will report the incident আমি ঘটনার ব্যাপারে অভিযোগ করবো	2
I will pay if I have money আমার কাছে টাকা থাকলে আমি দিবো	3
I will do nothing but wait for the situation to change পরিস্থিতি পরিবর্তনের জন্য অপেক্ষা করা ছাড়া আমি কিছুই করব না	4
Will seek help from someone who may help me avoid payment এমন কারো সাহায্য চাইবো যিনি আমাকে টাকা দেওয়া এড়াতে সাহায্য করতে পারেন	5
It depends on importance and urgency of the situation এটা পরিস্থিতি ও গুরুত্বের উপর নির্ভর করবে	6
Others (Please specify) অন্যান্য (উল্লেখ করুন)	
Don't know/no response জানি না/উত্তর নেই	99

515. Most Common method bribes paid in the last 1 year. গত ১ বছরে যেভাবে বেশিরভাগ সময় ঘুষ দিয়েছিলেন..... (উত্তরের অপশনগুলো পড়ে শোনান)

A bribe was directly asked for সরাসরি ঘুষ চাওয়া হয়েছিল	1
A bribe was offered to avoid a problem with authorities কর্তৃপক্ষের সাথে সমস্যা এড়ানোর জন্য ঘুষ দেওয়ার প্রস্তাব দেওয়া হয়েছিল	2
A bribe was offered to receive a service Entitled সেবা পাওয়ার জন্য ঘুষ দেওয়ার প্রস্তাব দেওয়া হয়েছিল	3
Others (specify): অন্যান্য (উল্লেখ করুন)	
Refused to answer উত্তর দিতে অস্বীকৃতি	98
Did not pay bribe ঘুষ দেইনি	99

516. 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." Is it always true, mostly true, frequently true, seldom true, or never true? আমি আপনাকে একটি মন্তব্য পড়ে শোনাচ্ছি। দয়া করে বলুন, এই মন্তব্যটি কত ঘনঘন সত্য? "যদি কোনো সরকারী কর্মকর্তা বা কর্মচারী নিয়ম বিরুদ্ধ কাজ করে, আমি সাধারণত অন্য কর্মকর্তার কাছে বা তার উর্ধ্বতন কর্মকর্তার কাছে যেতে পারি এবং ঘুষ দেওয়া ছাড়াই সঠিক ব্যবস্থা বা সেবা পেতে পারি।" এটা কি সবসময় সত্য, বেশিরভাগ সময় সত্য, প্রায়ই সত্য, কদাচিৎ সত্য, নাকি কখনো সত্য নয়?

Always সবসময়	5
Mostly বেশিরভাগ সময়	4
Frequently প্রায়ই	3
Seldom কদাচিৎ/মঝঝমঝে	2
Never কখনো না	1

Not sure নিশ্চিত নই	9
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517. How would you evaluate the process of corruption reporting? দুর্নীতির অভিযোগের প্রক্রিয়াকে আপনি কীভাবে মূল্যায়ন করবেন?

- a. The process is very effective. Do you completely agree, agree, indifferent, disagree, or completely disagree with this statement? প্রক্রিয়াটি খুবই কার্যকর। আপনি কি এই মন্তব্যটির সাথে পুরোপুরি একমত, একমত, একমতও না আবার দ্বিমতও না, দ্বিমত, নাকি পুরোপুরি দ্বিমত?

Completely Agree পুরোপুরি একমত	5
Agree একমত	4
Indifferent একমতও না আবার দ্বিমতও না	3
Disagree দ্বিমত	2
Completely disagree পুরোপুরি দ্বিমত	1
Not sure নিশ্চিত নই	9

- b. The process is very simple. Do you completely agree, agree, indifferent, disagree, or completely disagree with this statement? প্রক্রিয়াটি খুবই সহজ। আপনি এই মন্তব্যটির সাথে পুরোপুরি একমত, একমত, একমতও না আবার দ্বিমতও না, দ্বিমত, নাকি পুরোপুরি দ্বিমত?

Completely Agree পুরোপুরি একমত	5
Agree একমত	4
Indifferent একমতও না আবার দ্বিমতও না	3
Disagree দ্বিমত	2
Completely disagree পুরোপুরি দ্বিমত	1
Not sure নিশ্চিত নই	9

- c. The whistleblower is well protected from potential harassment. Do you completely agree, agree, indifferent, disagree, or completely disagree with this statement? দুর্নীতির বিরুদ্ধে প্রতিবাদকারী সম্ভাব্য হয়রানি থেকে ভালোভাবে সুরক্ষিত বা নিরাপদ থাকে। আপনি কি এই মন্তব্যটির সাথে পুরোপুরি একমত, একমত, একমতও না আবার দ্বিমতও না, দ্বিমত, নাকি পুরোপুরি দ্বিমত?

Completely Agree পুরোপুরি একমত	5
Agree একমত	4
Indifferent একমতও না আবার দ্বিমতও না	3
Disagree দ্বিমত	2

Completely disagree পুরোপুরি দ্বিমত	1
Not sure নিশ্চিত নই	9

518. Assessment of aspects of judicial system বিচার ব্যবস্থার দিকগুলির মূল্যায়ন

- a. How much confidence you have on judicial system in dealing with corruption? Do you have very high confidence, moderate confidence, a little confidence, or no confidence at all? দুর্নীতি মোকাবেলায় বিচার ব্যবস্থার উপর আপনার কতটা আস্থা আছে? আপনার কি খুব বেশি আস্থা আছে, মোটামুটি আস্থা আছে, অল্প আস্থা আছে, নাকি একেবারেই আস্থা নেই?

Very High খুব বেশি আস্থা আছে	4
Moderate মোটামুটি আস্থা আছে	3
Little অল্প আস্থা আছে	2
Not at all একেবারেই আস্থা নেই	1

- b. Do you think the judiciary acts independent of the government? Is it completely, partial, or not at all? আপনি কি মনে করেন বিচার বিভাগ সরকার থেকে স্বাধীনভাবে কাজ করে? এটা কি পুরোপুরি, আংশিক, নাকি একেবারেই না?

Completely পুরোপুরি	4
Partly আংশিক	3
Not at all একেবারেই না	2
Not sure নিশ্চিত নই	1
Refused to answer উত্তর দিতে চাই না	8
Don't know জানি না	9

519. Implementation of anti-corruption policies are politically unbiased Do you disagree, somewhat disagree, agree, or agree with this? দুর্নীতিবিরোধী নীতির বাস্তবায়ন রাজনৈতিকভাবে নিরপেক্ষ। আপনি কি এই কথাটির সাথে দ্বিমত, কিছুটা দ্বিমত, একমত, নাকি কিছুটা একমত?

Disagree দ্বিমত	1
Somewhat disagree কিছুটা দ্বিমত	2
Somewhat agree কিছুটা একমত	3
Agree একমত	4
Don't know জানি না	9

520. Is there a functional hotline in your district for citizens to report Bribery and corruption safely? আপনাদের জেলায় কি ঘুষ ও দুর্নীতির অভিযোগ নিরাপদে জানাতে নাগরিকদের জন্য একটি কার্যকরী হটলাইন টেলিফোন নম্বর আছে?

Yes হ্যাঁ	1
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No না	2
Not sure নিশ্চিত নই	3

521. Overall, how satisfied are you with the performance of chambers of commerce and business associations in fighting corruption in the public sector? Do you very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied? সবমিলিয়ে, সরকারি খাতে দুর্নীতির বিরুদ্ধে লড়াইয়ে চেম্বার অব কমার্স এবং ব্যবসায়ী সমিতির কাজে আপনি কতটা সন্তুষ্ট? আপনি কি খুবই সন্তুষ্ট, কিছুটা সন্তুষ্ট, সন্তুষ্টও না আবার অসন্তুষ্টও না, কিছুটা অসন্তুষ্ট নাকি খুবই অসন্তুষ্ট?

Very satisfied খুবই সন্তুষ্ট	5
Somewhat satisfied কিছুটা সন্তুষ্ট	4
Neither satisfied nor dissatisfied সন্তুষ্টও না আবার অসন্তুষ্টও না	3
Somewhat dissatisfied কিছুটা অসন্তুষ্ট	2
Very dissatisfied খুবই অসন্তুষ্ট	1
Don't Know / Not Sure জানি না/নিশ্চিত নই	9

522. Would you consider joining a private sector coalition for collective action to promote business integrity and take action on anti-corruption public policy? ব্যবসায়িক মূল্যবোধ প্রচারে এবং দুর্নীতি বিরোধী সরকারি নীতি নিয়ে কাজ করতে সম্মিলিতভাবে পদক্ষেপ নেওয়ার জন্য আপনি কি কোনো বেসরকারি সংগঠনে যোগদান করতে আগ্রহী হবেন?

Yes, definitely হ্যাঁ, অবশ্যই	5
Yes, probably হ্যাঁ, সম্ভবত	4
Maybe, need to learn more হতে পারে, তবে আরও জানতে হবে	3
No, likely not না, সম্ভবত না	2
No, definitely not না, অবশ্যই না	1
Unsure/ Don't Know অনিশ্চিত/জানি না	9

523. Private sector leadership is of utmost importance in combating corruption. Which of the proposals below would you consider most effective in enhancing integrity in the private sector? (Multiple response possible) দুর্নীতি দমনে বেসরকারি খাতের নেতৃত্ব অত্যন্ত গুরুত্বপূর্ণ। আমি আপনাকে কয়েকটি প্রস্তাবের কথা বলছি। এরমধ্যে কোন কোন প্রস্তাব সরকারি খাতে মূল্যবোধ বৃদ্ধিতে সবচেয়ে বেশি কার্যকর বলে আপনি মনে করবেন? (উত্তরের অপশনগুলো পড়ে শোনান) (একাধিক উত্তর হতে পারে)

Implementing codes of conduct and maintaining the standards of integrity আচরণবিধি বাস্তবায়ন এবং সততার মান বজায় রাখা	1
Tougher penalties relating to acts of corruption দুর্নীতির সাথে সম্পর্কিত কাজে কঠোর শাস্তি প্রদান	2
Improved efficiency of judiciary (prosecutors, judges, police) বিচার বিভাগের দক্ষতা বৃদ্ধি, যেমন-প্রসিকিউটর, বিচারক, পুলিশ	3
The existence of training programs for staff on the integrity of public and private sector সরকারি ও বেসরকারি খাতের মূল্যবোধ বিষয়ে কর্মকর্তা-কর্মচারীদের প্রশিক্ষণ কর্মসূচি চলমান রাখা	4
Ensuring governance at each office of Government through enforcing monitoring by Ombudsman ন্যায়পাল কর্তৃক মনিটরিংয়ের মাধ্যমে প্রতিটি সরকারী অফিসে শাসন ব্যবস্থা নিশ্চিত করা	5
Making all democratic and educational institutions of Government accountable through administrative and political reform প্রশাসনিক ও রাজনৈতিক সংস্কারের মাধ্যমে সরকারের সকল গণতান্ত্রিক ও শিক্ষাপ্রতিষ্ঠানকে জবাবদিহিতামূলক করা	6
Other, please describe your recommendation অন্যান্য, আপনার আর কোনো পরামর্শ থাকলে দয়া করে বলুন	
Don't know/No answer জানি না/উত্তর নেই	

Capital এই ব্যবসার বিনিয়োগকৃত মূলধন কত টাকা?	BDT _____ টাকা <u>Refused-98</u> <u>Don't know/No answer-99</u>
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Education শিক্ষা: আপনি কতদূর পড়াশোনা করার সুযোগ পেয়েছেন?	No education/Illiterate লেখাপড়া জানি না/অশিক্ষিত	1
	Some primary schooling প্রাথমিক স্কুলে কিছুদূর পড়াশোনা করেছি	2
	Primary school completed প্রাথমিক স্কুল সম্পন্ন করেছি	3

	Secondary school completed মাধ্যমিক স্কুল সম্পন্ন করেছি	4
	Higher secondary/equivalent completed উচ্চ মাধ্যমিক/ সমমানের শিক্ষা সম্পন্ন করেছি	5
	Bachelor/equivalent degree completed স্নাতক/সমমানের ডিগ্রী সম্পন্ন করেছি	6
	Masters/equivalent degree or above স্নাতকোত্তর/সমমানের ডিগ্রী বা তার উপরে	7
	DO NOT READ Refused to answer (পড়ে শোনাবেন না) উত্তর দিতে অস্বীকৃতি	98

APPENDIX D

Survey results by question

Years in business	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Up to 10 years	31.5	30.2	31.3	29.4	30.7	29.8	33.4	29.4	32.8	28.6	31.9
11-15 years	23.0	19.5	22.3	26.1	22.8	25.3	20.2	14.7	19.3	27.3	21.0
16-25 years	26.6	24.3	26.1	27.4	19.8	25.5	25.9	30.9	26.8	24.2	26.6
More than 25 years	18.9	26.0	20.4	17.1	26.7	19.5	20.5	25.0	21.3	19.9	20.5
Base-All respondents	631	169	800	299	101	400	332	68	400	161	639

Position of the respondent in the establishment	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Owner	43.3	17.8	37.9	52.8	12.9	42.8	34.6	25.0	33.0	26.7	40.7
General Manager/ Manager	37.7	59.2	42.3	31.1	65.3	39.8	43.7	50.0	44.8	46.6	41.2
Managing Director	6.8	10.1	7.5	6.0	6.9	6.3	7.5	14.7	8.8	7.5	7.5
Director	6.0	1.8	5.1	4.7	2.0	4.0	7.2	1.5	6.3	9.3	4.1
Other	6.2	11.2	7.3	5.4	12.9	7.3	6.9	8.8	7.3	9.9	6.6
Base-All respondents	631	169	800	299	101	400	332	68	400	161	639

Year of Joining	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
1975-2000	16.3	16.0	16.3	15.4	11.9	14.5	17.2	22.1	18.0	18.0	15.8
2001-2005	11.3	5.9	10.1	12.0	5.0	10.3	10.5	7.4	10.0	9.3	10.3
2006-2010	20.4	17.8	19.9	23.1	17.8	21.8	18.1	17.6	18.0	21.1	19.6
2011-2015	21.1	23.7	21.6	20.1	18.8	19.8	22.0	30.9	23.5	24.2	21.0
2016-2020	30.9	36.7	32.1	29.4	46.5	33.8	32.2	22.1	30.5	27.3	33.3
Base-All respondents	631	169	800	299	101	400	332	68	400	161	639

Forms of Firm	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Sole Proprietorship	57.5	40.2	53.9	67.2	43.6	61.3	48.8	35.3	46.5	37.9	57.9
Partnership	31.1	28.4	30.5	19.1	20.8	19.5	41.9	39.7	41.5	36.0	29.1
Limited Company	11.4	31.4	15.6	13.7	35.6	19.3	9.3	25.0	12.0	26.1	13.0
Base-All respondents	631	169	800	299	101	400	332	68	400	161	639

Firm listed/ not listed	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Listed	15.3	15.1	15.2	12.2	13.9	13.0	19.4	17.6	18.8	16.7	14.5
Non-Listed	84.7	84.9	84.8	87.8	86.1	87.0	80.6	82.4	81.3	83.3	85.5
Base-Listed	72	53	125	41	36	77	31	17	48	42	83

Sector	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Manufacturing Sectors	47.4	59.8	50.0	100.0	100.0	100.0	0.0	0.0	0.0	37.9	53.1
Service Sectors	52.6	40.2	50.0	0.0	0.0	0.0	100.0	100.0	100.0	62.1	46.9
Base- All	631	169	800	299	101	400	332	68	400	161	639

Sector breakdown	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Manufacturing Sectors											
Ready-made Garments	23.9	34.3	26.1	50.5	57.4	52.3	0.0	0.0	0.0	18.6	28.0
Food Industry	10.3	5.9	9.4	21.7	9.9	18.8	0.0	0.0	0.0	5.0	10.5
Paper, Packaging, and Printing	3.5	4.7	3.8	7.4	7.9	7.5	0.0	0.0	0.0	0.6	4.5
Plastic Industry	2.7	4.1	3.0	5.7	6.9	6.0	0.0	0.0	0.0	2.5	3.1
Light Engineering (Agricultural, Agro-Processing, Electronic Equipment and Mould and Dice making)	2.5	3.0	2.6	5.4	5.0	5.3	0.0	0.0	0.0	2.5	2.7
The Leather & Leather Goods	1.9	3.0	2.1	4.0	5.0	4.3	0.0	0.0	0.0	3.7	1.7
Pharmaceuticals	1.3	1.8	1.4	2.7	3.0	2.8	0.0	0.0	0.0	3.1	0.9
Electrical and Electronic Industry	1.3	3.0	1.6	2.7	5.0	3.3	0.0	0.0	0.0	1.9	1.6
Ready-made Garments	23.9	34.3	26.1	50.5	57.4	52.3	0.0	0.0	0.0	18.6	28.0
Service Sectors											
Hospitals and Clinics	28.4	24.9	27.6	0.0	0.0	0.0	53.9	61.8	55.3	48.4	22.4
Hotels and Restaurants	11.7	5.9	10.5	0.0	0.0	0.0	22.3	14.7	21.0	3.7	12.2
Wholesale and Retail Trade	9.2	5.3	8.4	0.0	0.0	0.0	17.5	13.2	16.8	6.2	8.9
Transport	1.9	1.2	1.8	0.0	0.0	0.0	3.6	2.9	3.5	1.9	1.7
Automobile workshop/ servicing	0.6	1.8	0.9	0.0	0.0	0.0	1.2	4.4	1.8	0.6	0.9
Construction and Real Estate	0.6	0.0	0.5	0.0	0.0	0.0	1.2	0.0	1.0	0.0	0.6
Computer, Hardware, and ICT Goods selling	.2	1.2	.4	0.0	0.0	0.0	.3	2.9	.8	1.2	.2
Base- All	631	169	800	299	101	400	332	68	400	161	639

Location of business	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Urban	9.2	7.7	8.9	12.7	10.9	12.3	6.0	2.9	5.5	7.5	9.2
Rural	90.8	92.3	91.1	87.3	89.1	87.8	94.0	97.1	94.5	92.5	90.8
Base- All	631	169	800	299	101	400	332	68	400	161	639

Location of business zone type	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
EPZ/SEZ	.8	1.8	1.0	1.3	3.0	1.8	.3	0.0	.3	.6	1.1
Industrial Zone	15.5	27.2	18.0	29.1	40.6	32.0	3.3	7.4	4.0	20.5	17.4
Outside	83.7	71.0	81.0	69.6	56.4	66.3	96.4	92.6	95.8	78.9	81.5
Base- All	631	169	800	299	101	400	332	68	400	161	639

Sector breakdown	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Dhaka	30.9	24.9	29.6	45.8	27.7	41.3	17.5	20.6	18.0	23.6	31.1
Narayanganj	6.0	8.3	6.5	9.7	12.9	10.5	2.7	1.5	2.5	5.6	6.7
Gazipur	5.2	14.8	7.3	7.4	21.8	11.0	3.3	4.4	3.5	7.5	7.2
Bogura	3.3	1.2	2.9	4.0	0.0	3.0	2.7	2.9	2.8	2.5	3.0
Chattagram	2.9	13.0	5.0	2.7	13.9	5.5	3.0	11.8	4.5	3.7	5.3
Sirajgonj	2.7	.6	2.3	2.3	0.0	1.8	3.0	1.5	2.8	5.0	1.6
Rangpur	2.7	3.6	2.9	.7	1.0	.8	4.5	7.4	5.0	3.7	2.7
Tangail	2.4	1.2	2.1	2.3	2.0	2.3	2.4	0.0	2.0	2.5	2.0
Narsingdi	2.1	1.2	1.9	1.0	2.0	1.3	3.0	0.0	2.5	3.1	1.6
Khulna	2.1	3.0	2.3	1.3	2.0	1.5	2.7	4.4	3.0	3.1	2.0
Pabna	2.1	0.0	1.6	1.3	0.0	1.0	2.7	0.0	2.3	1.2	1.7
Sylhet	2.1	1.8	2.0	1.0	1.0	1.0	3.0	2.9	3.0	0.0	2.5
Cumilla	1.9	2.4	2.0	0.0	0.0	0.0	3.6	5.9	4.0	1.2	2.2
Noakhali	1.9	3.0	2.1	1.0	2.0	1.3	2.7	4.4	3.0	1.9	2.2
Brahmanbaria	1.6	1.8	1.6	1.0	2.0	1.3	2.1	1.5	2.0	3.1	1.3
Feni	1.6	.6	1.4	.7	1.0	.8	2.4	0.0	2.0	1.2	1.4
Jashore	1.6	0.0	1.3	1.3	0.0	1.0	1.8	0.0	1.5	1.9	1.1
Natore	1.6	0.0	1.3	1.0	0.0	.8	2.1	0.0	1.8	1.2	1.3
Munshiganj	1.4	1.2	1.4	1.7	2.0	1.8	1.2	0.0	1.0	0.0	1.7
Naogaon	1.4	.6	1.3	2.0	0.0	1.5	.9	1.5	1.0	1.2	1.3
Rajshahi	1.4	1.2	1.4	.3	1.0	.5	2.4	1.5	2.3	1.9	1.3
Kushtia	1.3	1.2	1.3	1.3	1.0	1.3	1.2	1.5	1.3	1.9	1.1
Chapainawabganj	1.3	.6	1.1	1.0	0.0	.8	1.5	1.5	1.5	1.9	.9
Gaibandha	1.3	0.0	1.0	.7	0.0	.5	1.8	0.0	1.5	1.2	.9
Barishal	1.1	.6	1.0	.3	0.0	.3	1.8	1.5	1.8	1.9	.8
Chandpur	1.1	1.2	1.1	0.0	0.0	0.0	2.1	2.9	2.3	3.7	.5
Kishoreganj	1.1	1.2	1.1	1.3	1.0	1.3	.9	1.5	1.0	1.2	1.1
Dinajpur	1.1	0.0	.9	1.3	0.0	1.0	.9	0.0	.8	0.0	1.1
Jamalpur	1.0	.6	.9	1.0	0.0	.8	.9	1.5	1.0	.6	.9
Mymensingh	1.0	1.2	1.0	0.0	0.0	0.0	1.8	2.9	2.0	0.0	1.3
Thakurgaon	1.0	0.0	.8	.3	0.0	.3	1.5	0.0	1.3	.6	.8
Pirojpur	.8	0.0	.6	0.0	0.0	0.0	1.5	0.0	1.3	1.2	.5
Lakshmipur	.8	.6	.8	0.0	0.0	0.0	1.5	1.5	1.5	1.2	.6
Kurigram	.8	.6	.8	.7	0.0	.5	.9	1.5	1.0	.6	.8
Cox's Bazar	.6	.6	.6	0.0	0.0	0.0	1.2	1.5	1.3	1.2	.5
Chuadanga	.6	0.0	.5	0.0	0.0	0.0	1.2	0.0	1.0	.6	.5
Satkhira	.6	.6	.6	.7	1.0	.8	.6	0.0	.5	0.0	.8
Maulvibazar	.6	1.8	.9	0.0	2.0	.5	1.2	1.5	1.3	.6	.9
Manikganj	.5	0.0	.4	0.0	0.0	0.0	.9	0.0	.8	1.9	0.0
Bagerhat	.5	.6	.5	0.0	1.0	.3	.9	0.0	.8	0.0	.6
Bhola	.3	2.4	.8	0.0	1.0	.3	.6	4.4	1.3	.6	.8
Jhalokati	.3	0.0	.3	0.0	0.0	0.0	.6	0.0	.5	0.0	.3
Madaripur	.3	1.2	.5	0.0	0.0	0.0	.6	2.9	1.0	.6	.5
Rajbari	.3	0.0	.3	0.0	0.0	0.0	.6	0.0	.5	0.0	.3
Jhenaidah	.3	0.0	.3	.7	0.0	.5	0.0	0.0	0.0	.6	.2
Magura	.3	0.0	.3	0.0	0.0	0.0	.6	0.0	.5	0.0	.3
Netrakona	.3	0.0	.3	.3	0.0	.3	.3	0.0	.3	.6	.2
Lalmonirhat	.3	0.0	.3	0.0	0.0	0.0	.6	0.0	.5	0.0	.3
Nilphamari	.3	.6	.4	.7	0.0	.5	0.0	1.5	.3	0.0	.5
Panchagarh	.3	0.0	.3	.3	0.0	.3	.3	0.0	.3	0.0	.3
Patuakhali	.2	0.0	.1	.3	0.0	.3	0.0	0.0	0.0	.6	0.0
Khagrachhari	.2	0.0	.1	0.0	0.0	0.0	.3	0.0	.3	0.0	.2
Gopalganj	.2	0.0	.1	0.0	0.0	0.0	.3	0.0	.3	0.0	.2
Sherpur	.2	0.0	.1	0.0	0.0	0.0	.3	0.0	.3	.6	0.0
Habiganj	.2	0.0	.1	0.0	0.0	0.0	.3	0.0	.3	.6	0.0
Sunamganj	.2	0.0	.1	0.0	0.0	0.0	.3	0.0	.3	0.0	.2
Barguna	.2	0.0	.1	.3	0.0	.3	0.0	0.0	0.0	0.0	.2
Faridpur	0.0	.6	.1	0.0	1.0	.3	0.0	0.0	0.0	0.0	.2
Base- All	631	169	800	299	101	400	332	68	400	161	639

Woman-owned or managed business	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	19.3	23.1	20.1	14.0	18.8	15.3	24.1	29.4	25.0	100.0	0.0
No	80.7	76.9	79.9	86.0	81.2	84.8	75.9	70.6	75.0	0.0	100.0
Base- All	631	169	800	299	101	400	332	68	400	161	639

Business member of any business Organization	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Member of any association	15.7	41.4	21.1	23.7	56.4	32	8.4	19.1	10.2	24.2	20.3
None	84.3	58.6	78.9	76.3	43.6	68.0	91.6	80.9	89.8	75.8	79.7
Base- All	631	169	800	299	101	400	332	68	400	161	639

201. Corruption is a common practice in our country? Do you disagree, somewhat disagree, somewhat agree, or agree with this statement?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	8.2	5.9	7.8	7.7	6.9	7.5	8.7	4.4	8.0	7.5	7.8
Somewhat disagree	3.6	6.5	4.3	4.0	3.0	3.8	3.3	11.8	4.8	2.5	4.7
Somewhat agree	11.3	10.7	11.1	13.4	11.9	13.0	9.3	8.8	9.3	10.6	11.3
Agree	75.0	74.0	74.8	72.2	76.2	73.3	77.4	70.6	76.3	77.0	74.2
Don't know	1.9	3.0	2.1	2.7	2.0	2.5	1.2	4.4	1.8	2.5	2.0
Base- All	631	169	800	299	101	400	332	68	400	161	639

202. On a scale of 1-10 how integrated is corruption in the system?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
1	6.7	6.5	6.6	5.7	6.9	6.0	7.5	5.9	7.3	4.3	7.2
2	2.4	3.0	2.5	3.0	2.0	2.8	1.8	4.4	2.3	3.7	2.2
3	5.1	2.4	4.5	6.0	4.0	5.5	4.2	0.0	3.5	3.7	4.7
4	5.7	3.0	5.1	7.4	2.0	6.0	4.2	4.4	4.3	2.5	5.8
5	18.4	20.7	18.9	15.1	16.8	15.5	21.4	26.5	22.3	15.5	19.7
6	8.6	12.4	9.4	8.7	14.9	10.3	8.4	8.8	8.5	8.7	9.5
7	9.4	9.5	9.4	9.0	8.9	9.0	9.6	10.3	9.8	14.3	8.1
8	12.4	11.2	12.1	11.0	10.9	11.0	13.6	11.8	13.3	11.8	12.2
9	5.1	4.7	5.0	5.7	5.9	5.8	4.5	2.9	4.3	5.6	4.9
10	26.5	26.6	26.5	28.4	27.7	28.3	24.7	25.0	24.8	29.8	25.7
Base- All	631	169	800	299	101	400	332	68	400	161	639

203. SMEs experiences way of doing business through bypassing laws & regulations right from the beginning. Do you disagree, somewhat disagree, somewhat agree, or agree with this statement?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	24.9	34.3	26.9	27.4	33.7	29.0	22.6	35.3	24.8	29.2	26.3
Somewhat disagree	8.1	14.2	9.4	6.7	14.9	8.8	9.3	13.2	10.0	9.9	9.2
Somewhat agree	20.9	16.0	19.9	20.1	11.9	18.0	21.7	22.1	21.8	20.5	19.7
Agree	43.4	32.5	41.1	43.5	36.6	41.8	43.4	26.5	40.5	38.5	41.8
Don't know	2.7	3.0	2.8	2.3	3.0	2.5	3.0	2.9	3.0	1.9	3.0
Base- All	631	169	800	299	101	400	332	68	400	161	639

204. SMEs find severity of regulations (Government Regulations, Tax Rate, Crime/Security for SMEs) as an obstacle to the growth and development of SMEs. Do you disagree, somewhat disagree, somewhat agree, or agree with this statement?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	33.8	40.8	35.3	31.8	51.5	36.8	35.5	25.0	33.8	34.8	35.4
Somewhat disagree	10.5	13.0	11.0	11.7	8.9	11.0	9.3	19.1	11.0	11.2	11.0
Somewhat agree	15.8	18.3	16.4	15.4	17.8	16.0	16.3	19.1	16.8	15.5	16.6
Agree	38.4	26.0	35.8	39.8	19.8	34.8	37.0	35.3	36.8	35.4	35.8
Don't know	1.6	1.8	1.6	1.3	2.0	1.5	1.8	1.5	1.8	3.1	1.3
Base- All	631	169	800	299	101	400	332	68	400	161	639

205. Most of the SMEs resort to obtaining all legal documents-License, Certificates, Clearance and approval for doing business under compulsion by lobbying, paying bribe and fraudulent activities. Do you disagree, somewhat disagree, somewhat agree, or agree?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	18.2	16.0	17.8	19.1	13.9	17.8	17.5	19.1	17.8	14.3	18.6
Somewhat disagree	5.1	7.1	5.5	4.3	6.9	5.0	5.7	7.4	6.0	6.2	5.3
Somewhat agree	17.9	20.1	18.4	17.1	23.8	18.8	18.7	14.7	18.0	18.6	18.3
Agree	55.5	53.8	55.1	55.9	54.5	55.5	55.1	52.9	54.8	59.6	54.0
Don't know	3.3	3.0	3.3	3.7	1.0	3.0	3.0	5.9	3.5	1.2	3.8
Base- All	631	169	800	299	101	400	332	68	400	161	639

206. Which departments are most corrupt?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Registry and permit/ licence	28.2	29.6	28.5	26.4	33.7	28.3	29.8	23.5	28.8	28.6	28.5
Tax office	22.5	18.3	21.6	23.1	22.8	23.0	22.0	11.8	20.3	24.2	21.0
Local Government/ City corporation/ Pourashava	18.5	23.1	19.5	16.1	24.8	18.3	20.8	20.6	20.8	20.5	19.2
Law Enforcement Agencies	18.2	19.5	18.5	15.1	24.8	17.5	21.1	11.8	19.5	24.2	17.1
Environmental Directorate	15.5	13.6	15.1	12.0	13.9	12.5	18.7	13.2	17.8	18.6	14.2
Banks and Finances	10.8	5.9	9.8	12.4	5.9	10.8	9.3	5.9	8.8	13.0	8.9
Customs	10.5	16.0	11.6	11.0	20.8	13.5	9.9	8.8	9.8	10.6	11.9
State Owned Enterprises	7.8	8.9	8.0	6.0	7.9	6.5	9.3	10.3	9.5	7.5	8.1
Directorate of National Consumer Rights Protection	7.6	11.8	8.5	6.0	12.9	7.8	9.0	10.3	9.3	5.6	9.2
Labour ministry	5.4	4.7	5.3	5.4	6.9	5.8	5.4	1.5	4.8	6.2	5.0
Bonded warehouse	2.2	1.8	2.1	1.3	3.0	1.8	3.0	0.0	2.5	3.1	1.9
Don't know/No answer	33.1	26.0	31.6	34.4	22.8	31.5	31.9	30.9	31.8	26.1	33.0
Base- All	631	169	800	299	101	400	332	68	400	161	639

207. On a scale of 1-10 how much do you think politicians care about reducing corruption?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
1	33.4	36.1	34.0	36.8	39.6	37.5	30.4	30.9	30.5	36.6	33.3
2	6.8	5.3	6.5	8.0	5.0	7.3	5.7	5.9	5.8	5.0	6.9
3	4.6	3.0	4.3	4.7	5.0	4.8	4.5	0.0	3.8	2.5	4.7
4	4.6	2.4	4.1	6.0	1.0	4.8	3.3	4.4	3.5	1.9	4.7
5	20.6	23.1	21.1	18.1	18.8	18.3	22.9	29.4	24.0	24.8	20.2
6	5.7	5.9	5.8	5.0	5.0	5.0	6.3	7.4	6.5	3.7	6.3
7	4.1	5.3	4.4	2.7	5.9	3.5	5.4	4.4	5.3	3.1	4.7
8	5.1	4.7	5.0	4.3	5.9	4.8	5.7	2.9	5.3	6.8	4.5
9	2.2	1.8	2.1	3.0	0.0	2.3	1.5	4.4	2.0	1.9	2.2
10	12.8	12.4	12.8	11.4	13.9	12.0	14.2	10.3	13.5	13.7	12.5
Base- All	631	169	800	299	101	400	332	68	400	161	639

208. Firms practicing corruption can be competitive in the market for being cost competitive: Do you disagree, somewhat disagree, somewhat agree, or agree with this statement?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	16.5	19.5	17.1	17.4	22.8	18.8	15.7	14.7	15.5	16.1	17.4
Somewhat disagree	7.8	7.1	7.6	6.4	5.0	6.0	9.0	10.3	9.3	8.7	7.4
Somewhat agree	15.2	17.8	15.8	16.7	17.8	17.0	13.9	17.6	14.5	14.3	16.1
Agree	56.3	52.7	55.5	56.2	51.5	55.0	56.3	54.4	56.0	55.9	55.4
Don't know	4.3	3.0	4.0	3.3	3.0	3.3	5.1	2.9	4.8	5.0	3.8

Base- All	631	169	800	299	101	400	332	68	400	161	639
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209. Level of corruption in your SME sector in the last 5 years

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Decreased a lot	17.0	14.2	16.4	14.4	10.9	13.5	19.3	19.1	19.3	14.3	16.9
Decreased a little	16.6	16.0	16.5	18.1	17.8	18.0	15.4	13.2	15.0	20.5	15.5
Remained the same	26.5	30.2	27.3	25.4	28.7	26.3	27.4	32.4	28.3	26.1	27.5
Increased a little	11.3	10.7	11.1	11.7	9.9	11.3	10.8	11.8	11.0	9.9	11.4
Increased a lot	22.3	21.9	22.3	24.4	23.8	24.3	20.5	19.1	20.3	22.4	22.2
Don't know	6.3	7.1	6.5	6.0	8.9	6.8	6.6	4.4	6.3	6.8	6.4
Base- All	631	169	800	299	101	400	332	68	400	161	639

210. What are the main reasons of Corruption in the business sector of the country?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Greed for money/asset	35.7	36.7	35.9	33.8	32.7	33.5	37.3	42.6	38.3	36.6	35.7
The lack of transparency at high levels of government	32.8	33.1	32.9	29.4	33.7	30.5	35.8	32.4	35.3	34.2	32.6
Business syndicates	25.4	26.6	25.6	30.8	24.8	29.3	20.5	29.4	22.0	28.0	25.0
Regulations and Inefficient Control	17.3	29.0	19.8	13.4	26.7	16.8	20.8	32.4	22.8	21.1	19.4
The merger of business and political interests	15.2	14.8	15.1	12.4	13.9	12.8	17.8	16.2	17.5	18.0	14.4
Large corporations frequently use corrupt practices	11.7	11.2	11.6	11.7	10.9	11.5	11.7	11.8	11.8	11.2	11.7
Slow Judicial Process and Higher Degree Morale Hazard	7.0	5.3	6.6	4.7	2.0	4.0	9.0	10.3	9.3	5.6	6.9
Lack of Courage to Denounce Corrupt Behavior	6.2	5.9	6.1	4.7	4.0	4.5	7.5	8.8	7.8	5.6	6.3
There is a lot of poorly controlled money in the economy.	6.2	7.1	6.4	6.0	8.9	6.8	6.3	4.4	6.0	5.0	6.7
Cultural Environments that Condone Corruption	6.0	7.7	6.4	4.3	4.0	4.3	7.5	13.2	8.5	6.8	6.3
Refused	4.4	1.8	3.9	4.7	1.0	3.8	4.2	2.9	4.0	3.1	4.1
Don't know/No answer	14.6	11.2	13.9	15.7	12.9	15.0	13.6	8.8	12.8	13.0	14.1
Base- All	631	169	800	299	101	400	332	68	400	161	639

301. The following questions are intended to help us understand how SMEs are affected by corruption in its various forms. How much do you agree with the following statements? Put your opinion on following point of scales: A-Agree; N-Neither; D-Disagree; and DK-Don't Know/Not Secure.

In our country, the only way to succeed in business is to have political connections

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	37.7	36.1	37.4	37.1	35.6	36.8	38.3	36.8	38.0	38.5	37.1
Neutral/Indifferent	9.2	10.1	9.4	8.7	12.9	9.8	9.6	5.9	9.0	13.0	8.5
Agree	49.8	52.1	50.3	50.8	50.5	50.8	48.8	54.4	49.8	47.2	51.0
Don't know	3.3	1.8	3.0	3.3	1.0	2.8	3.3	2.9	3.3	1.2	3.4
Base- All	631	169	800	299	101	400	332	68	400	161	639

In business, bribery and the use of connections is often the easiest way to obtain certain public services in our country

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	19.2	16.6	18.6	17.4	15.8	17.0	20.8	17.6	20.3	17.4	18.9
Neutral/Indifferent	9.7	12.4	10.3	10.7	13.9	11.5	8.7	10.3	9.0	12.4	9.7
Agree	68.6	67.5	68.4	70.6	67.3	69.8	66.9	67.6	67.0	67.1	68.7
Don't know	2.5	3.6	2.8	1.3	3.0	1.8	3.6	4.4	3.8	3.1	2.7
Base- All	631	169	800	299	101	400	332	68	400	161	639

Some businesses operate informally mostly to avoid paying taxes

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	19.0	20.1	19.3	19.4	22.8	20.3	18.7	16.2	18.3	21.7	18.6
Neutral/Indifferent	7.9	7.7	7.9	9.4	8.9	9.3	6.6	5.9	6.5	9.3	7.5
Agree	68.5	68.6	68.5	66.6	63.4	65.8	70.2	76.5	71.3	65.2	69.3
Don't know	4.6	3.6	4.4	4.7	5.0	4.8	4.5	1.5	4.0	3.7	4.5
Base- All	631	169	800	299	101	400	332	68	400	161	639

In Bangladesh, court decisions are made based on connections or bribery

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	32.8	32.0	32.6	26.1	26.7	26.3	38.9	39.7	39.0	42.2	30.2
Neutral/Indifferent	11.4	17.8	12.8	8.7	19.8	11.5	13.9	14.7	14.0	12.4	12.8
Agree	39.1	39.6	39.3	45.5	44.6	45.3	33.4	32.4	33.3	33.5	40.7
Don't know	16.6	10.7	15.4	19.7	8.9	17.0	13.9	13.2	13.8	11.8	16.3
Base- All	631	169	800	299	101	400	332	68	400	161	639

Businesses are more affected by corruption in local government than national government

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	27.1	29.6	27.6	24.4	27.7	25.3	29.5	32.4	30.0	23.0	28.8
Neutral/Indifferent	11.3	14.2	11.9	10.0	14.9	11.3	12.3	13.2	12.5	13.0	11.6
Agree	54.4	49.7	53.4	58.2	53.5	57.0	50.9	44.1	49.8	57.1	52.4
Don't know	7.3	6.5	7.1	7.4	4.0	6.5	7.2	10.3	7.8	6.8	7.2
Base- All	631	169	800	299	101	400	332	68	400	161	639

Bribery can easily outperform competitors in the market

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	32.3	35.5	33.0	34.1	35.6	34.5	30.7	35.3	31.5	30.4	33.6
Neutral/Indifferent	10.3	11.2	10.5	9.0	11.9	9.8	11.4	10.3	11.3	13.0	9.9
Agree	52.8	49.1	52.0	53.5	50.5	52.8	52.1	47.1	51.3	52.8	51.8
Don't know	4.6	4.1	4.5	3.3	2.0	3.0	5.7	7.4	6.0	3.7	4.7
Base- All	631	169	800	299	101	400	332	68	400	161	639

Network supports Firms illegally to grow

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	25.2	28.4	25.9	25.1	25.7	25.3	25.3	32.4	26.5	24.2	26.3

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Neutral/Indifferent	10.1	12.4	10.6	9.7	15.8	11.3	10.5	7.4	10.0	12.4	10.2
Agree	58.3	55.6	57.8	57.2	54.5	56.5	59.3	57.4	59.0	58.4	57.6
Don't know	6.3	3.6	5.8	8.0	4.0	7.0	4.8	2.9	4.5	5.0	5.9
Base- All	631	169	800	299	101	400	332	68	400	161	639

Bribery costs firms less than actual obligations to be met

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	32.3	41.4	34.3	36.8	46.5	39.3	28.3	33.8	29.3	34.8	34.1
Neutral/Indifferent	9.5	10.1	9.6	9.0	6.9	8.5	9.9	14.7	10.8	14.9	8.3
Agree	49.6	44.4	48.5	46.8	42.6	45.8	52.1	47.1	51.3	42.9	49.9
Don't know	8.6	4.1	7.6	7.4	4.0	6.5	9.6	4.4	8.8	7.5	7.7
Base- All	631	169	800	299	101	400	332	68	400	161	639

302. SMEs face obstacles at different points to start business and to manage business. Please put your views on following point of scale over degree of corruption you face at each point of obstacle

a. Starting and Registering a business

Is the obstacle relevant for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	42.3	32.0	40.1	41.8	27.7	38.3	42.8	38.2	42.0	37.9	40.7
Moderate Obstacle	37.6	38.5	37.8	37.8	40.6	38.5	37.3	35.3	37.0	35.4	38.3
Major Obstacle	16.5	23.7	18.0	15.7	26.7	18.5	17.2	19.1	17.5	23.0	16.7
Don't Know/Not Sure	3.6	5.9	4.1	4.7	5.0	4.8	2.7	7.4	3.5	3.7	4.2
Base- Businesses for which Starting, and registering is applicable	631	169	800	299	101	400	332	68	400	161	639

b. Obtaining Business Licenses

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	40.6	36.7	39.8	41.5	31.7	39.0	39.8	44.1	40.5	37.3	40.4
Moderate Obstacle	39.9	36.1	39.1	39.8	39.6	39.8	40.1	30.9	38.5	41.6	38.5
Major Obstacle	17.7	22.5	18.8	16.4	25.7	18.8	19.0	17.6	18.8	19.9	18.5
Don't Know/Not Sure	1.7	4.7	2.4	2.3	3.0	2.5	1.2	7.4	2.3	1.2	2.7
Base- Businesses for which Obtaining Business Licenses is applicable	631	169	800	299	101	400	332	68	400	161	639

c. Obtaining Environmental Certificate
Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	76.9	86.4	78.9	72.2	89.1	76.5	81.0	82.4	81.3	81.4	78.2
No	23.1	13.6	21.1	27.8	10.9	23.5	19.0	17.6	18.8	18.6	21.8
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	40.0	34.2	38.7	43.1	30.0	39.2	37.5	41.1	38.2	30.5	40.8
Moderate Obstacle	33.0	36.3	33.8	31.0	37.8	33.0	34.6	33.9	34.5	29.0	35.0
Major Obstacle	23.9	24.0	23.9	22.2	25.6	23.2	25.3	21.4	24.6	38.9	20.0
Don't Know/Not Sure	3.1	5.5	3.6	3.7	6.7	4.6	2.6	3.6	2.8	1.5	4.2
Base- Businesses for which Obtaining Environmental Certificate is applicable	485	146	631	216	90	306	269	56	325	131	500

d. Approval from Development Authority/BOI
Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	38.8	50.3	41.3	43.5	65.3	49.0	34.6	27.9	33.5	42.2	41.0
No	61.2	49.7	58.8	56.5	34.7	51.0	65.4	72.1	66.5	57.8	59.0
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	46.1	45.9	46.1	51.5	40.9	48.0	40.0	63.2	43.3	41.2	47.3
Moderate Obstacle	35.1	27.1	33.0	29.2	27.3	28.6	41.7	26.3	39.6	38.2	31.7
Major Obstacle	9.4	20.0	12.1	10.8	22.7	14.8	7.8	10.5	8.2	10.3	12.6
Don't Know/Not Sure	9.4	7.1	8.8	8.5	9.1	8.7	10.4	0.0	9.0	10.3	8.4
Base- Businesses for which Approval from Development Authority/ BOI is applicable	245	85	330	130	66	196	115	19	134	68	262

e. Dealing with construction permits

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	45.8	48.5	46.4	42.1	51.5	44.5	49.1	44.1	48.3	52.8	44.8
No	54.2	51.5	53.6	57.9	48.5	55.5	50.9	55.9	51.8	47.2	55.2
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	46.4	43.9	45.8	48.4	38.5	45.5	44.8	53.3	46.1	43.5	46.5
Moderate Obstacle	36.3	37.8	36.7	38.9	42.3	39.9	34.4	30.0	33.7	43.5	34.6
Major Obstacle	9.3	13.4	10.2	5.6	13.5	7.9	12.3	13.3	12.4	9.4	10.5
Don't Know/Not Sure	8.0	4.9	7.3	7.1	5.8	6.7	8.6	3.3	7.8	3.5	8.4
Base- Businesses for which Dealing with construction permits is applicable	289	82	371	126	52	178	163	30	193	85	286

f. Getting electricity and utilities-License and Connection

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	56.1	49.7	54.8	55.2	43.6	52.3	56.9	58.8	57.3	52.8	55.2
Moderate Obstacle	24.4	25.4	24.6	23.1	30.7	25.0	25.6	17.6	24.3	26.1	24.3
Major Obstacle	14.9	19.5	15.9	17.7	21.8	18.8	12.3	16.2	13.0	16.8	15.6
Don't Know/Not Sure	4.6	5.3	4.8	4.0	4.0	4.0	5.1	7.4	5.5	4.3	4.9
Base- Businesses for which Getting electricity and utilities-License and Connection is applicable	631	169	800	299	101	400	332	68	400	161	639

g. Registering property

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	54.7	49.1	53.5	53.2	45.5	51.3	56.0	54.4	55.8	52.8	53.7
No	45.3	50.9	46.5	46.8	54.5	48.8	44.0	45.6	44.3	47.2	46.3
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	59.7	59.0	59.6	64.2	56.5	62.4	55.9	62.2	57.0	54.1	60.9
Moderate Obstacle	23.8	21.7	23.4	18.9	19.6	19.0	28.0	24.3	27.4	31.8	21.3
Major Obstacle	10.1	10.8	10.3	9.4	15.2	10.7	10.8	5.4	9.9	12.9	9.6
Don't Know/Not Sure	6.4	8.4	6.8	7.5	8.7	7.8	5.4	8.1	5.8	1.2	8.2
Base- Businesses for which Registering property is applicable	345	83	428	159	46	205	186	37	223	85	343

h. Registration Certificate for Factory Establishment

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	47.4	59.8	50.0	100.0	100.0	100.0	0.0	0.0	0.0	37.9	53.1
No	52.6	40.2	50.0	0.0	0.0	0.0	100.0	100.0	100.0	62.1	46.9
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	57.2	51.5	55.8	57.2	51.5	55.8	0.0	0.0	0.0	55.7	55.8
Moderate Obstacle	28.4	29.7	28.8	28.4	29.7	28.8	0.0	0.0	0.0	34.4	27.7
Major Obstacle	11.4	13.9	12.0	11.4	13.9	12.0	0.0	0.0	0.0	9.8	12.4
Don't Know/Not Sure	3.0	5.0	3.5	3.0	5.0	3.5	0.0	0.0	0.0	0.0	4.1
Base- Businesses for which Registration Certificate for Factory Establishment is applicable Connection is applicable	299	101	400	299	101	400	0	0	0	61	339

i. Getting credit / access to finance

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	73.1	82.8	75.1	82.9	86.1	83.8	64.2	77.9	66.5	72.7	75.7
No	26.9	17.2	24.9	17.1	13.9	16.3	35.8	22.1	33.5	27.3	24.3
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	40.1	45.0	41.3	43.1	43.7	43.3	36.6	47.2	38.7	30.8	43.8
Moderate Obstacle	28.6	23.6	27.5	29.0	23.0	27.5	28.2	24.5	27.4	28.2	27.3
Major Obstacle	22.6	19.3	21.8	23.4	24.1	23.6	21.6	11.3	19.5	27.4	20.5
Don't Know/Not Sure	8.7	12.1	9.5	4.4	9.2	5.7	13.6	17.0	14.3	13.7	8.5
Base-Businesses for which Getting credit / access to finance is applicable	461	140	601	248	87	335	213	53	266	117	484

j. Tax and VAT-TIN Collection/VAT Registration Certificate/Tax Holiday/Return of Duty

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	87.6	94.7	89.1	83.3	96.0	86.5	91.6	92.6	91.8	88.2	89.4
No	12.4	5.3	10.9	16.7	4.0	13.5	8.4	7.4	8.3	11.8	10.6
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	58.2	55.0	57.5	59.8	49.5	56.9	56.9	63.5	58.0	52.1	58.8
Moderate Obstacle	27.5	24.4	26.8	26.9	32.0	28.3	28.0	12.7	25.3	29.6	26.1
Major Obstacle	10.8	13.1	11.4	10.8	14.4	11.8	10.9	11.1	10.9	13.4	10.9
Don't Know/Not Sure	3.4	7.5	4.3	2.4	4.1	2.9	4.3	12.7	5.7	4.9	4.2
Base-Businesses for which Tax and VAT-TIN Collection/ VAT Registration Certificate/ Tax Holiday/Return of Duty is applicable	553	160	713	249	97	346	304	63	367	142	571

k. Payment Tax and VAT

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	88.3	93.5	89.4	85.6	96.0	88.3	90.7	89.7	90.5	89.4	89.4
No	11.7	6.5	10.6	14.4	4.0	11.8	9.3	10.3	9.5	10.6	10.6
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	60.0	57.6	59.4	62.5	54.6	60.3	57.8	62.3	58.6	56.3	60.2
Moderate Obstacle	27.3	25.9	27.0	25.8	27.8	26.3	28.6	23.0	27.6	27.8	26.8
Major Obstacle	10.2	10.8	10.3	9.8	11.3	10.2	10.6	9.8	10.5	12.5	9.8
Don't Know/Not Sure	2.5	5.7	3.2	2.0	6.2	3.1	3.0	4.9	3.3	3.5	3.2
Base-Businesses for which Payment Tax and VAT is applicable	557	158	715	256	97	353	301	61	362	144	571

l. Quality and Product Testing Certificate

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	48.5	61.5	51.3	45.5	64.4	50.3	51.2	57.4	52.3	42.9	53.4
No	51.5	38.5	48.8	54.5	35.6	49.8	48.8	42.6	47.8	57.1	46.6
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	58.2	61.5	59.0	65.4	56.9	62.7	52.4	69.2	55.5	52.2	60.4
Moderate Obstacle	26.8	21.2	25.4	22.8	26.2	23.9	30.0	12.8	26.8	30.4	24.3
Major Obstacle	8.2	10.6	8.8	8.8	9.2	9.0	7.6	12.8	8.6	10.1	8.5
Don't Know/Not Sure	6.9	6.7	6.8	2.9	7.7	4.5	10.0	5.1	9.1	7.2	6.7
Base-Businesses for which Quality and Product Testing Certificate is applicable	306	104	410	136	65	201	170	39	209	69	341

m. International Trade (import and Export) Certificate
Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	27.3	49.1	31.9	36.1	71.3	45.0	19.3	16.2	18.8	33.5	31.5
No	72.7	50.9	68.1	63.9	28.7	55.0	80.7	83.8	81.3	66.5	68.5
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	42.4	57.8	47.5	53.7	61.1	56.7	23.4	36.4	25.3	48.1	47.3
Moderate Obstacle	30.8	28.9	30.2	23.1	29.2	25.6	43.8	27.3	41.3	31.5	29.9
Major Obstacle	13.4	6.0	11.0	12.0	4.2	8.9	15.6	18.2	16.0	11.1	10.9
Don't Know/Not Sure	13.4	7.2	11.4	11.1	5.6	8.9	17.2	18.2	17.3	9.3	11.9
Base-Businesses for which International Trade (import and Export) Certificate is applicable	172	83	255	108	72	180	64	11	75	54	201

n. Enforcing Contracts
Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	37.9	51.5	40.8	36.5	53.5	40.8	39.2	48.5	40.8	46.6	39.3
No	62.1	48.5	59.3	63.5	46.5	59.3	60.8	51.5	59.3	53.4	60.7
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	71.1	72.4	71.5	77.1	66.7	73.6	66.2	81.8	69.3	69.3	72.1
Moderate Obstacle	18.0	14.9	17.2	16.5	20.4	17.8	19.2	6.1	16.6	18.7	16.7
Major Obstacle	3.8	4.6	4.0	4.6	3.7	4.3	3.1	6.1	3.7	5.3	3.6
Don't Know/Not Sure	7.1	8.0	7.4	1.8	9.3	4.3	11.5	6.1	10.4	6.7	7.6
Base-Businesses for which Enforcing Contracts is applicable	239	87	326	109	54	163	130	33	163	75	251

o. Resolving insolvency in the courts

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	17.1	17.8	17.3	16.4	19.8	17.3	17.8	14.7	17.3	18.0	17.1
No	82.9	82.2	82.8	83.6	80.2	82.8	82.2	85.3	82.8	82.0	82.9
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	29.6	26.7	29.0	32.7	30.0	31.9	27.1	20.0	26.1	17.2	32.1
Moderate Obstacle	26.9	33.3	28.3	24.5	25.0	24.6	28.8	50.0	31.9	31.0	27.5
Major Obstacle	27.8	20.0	26.1	32.7	20.0	29.0	23.7	20.0	23.2	34.5	23.9
Don't Know/Not Sure	15.7	20.0	16.7	10.2	25.0	14.5	20.3	10.0	18.8	17.2	16.5
Base-Businesses for which Resolving insolvency in the courts is applicable	108	30	138	49	20	69	59	10	69	29	109

p. Labor market regulations

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	62.6	84.0	67.1	69.2	92.1	75.0	56.6	72.1	59.3	64.6	67.8
No	37.4	16.0	32.9	30.8	7.9	25.0	43.4	27.9	40.8	35.4	32.2
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	65.8	69.7	66.9	72.0	68.8	71.0	59.0	71.4	61.6	59.6	68.6
Moderate Obstacle	22.5	19.0	21.6	19.3	21.5	20.0	26.1	14.3	23.6	28.8	19.9
Major Obstacle	8.4	7.7	8.2	7.2	6.5	7.0	9.6	10.2	9.7	8.7	8.1
Don't Know/Not Sure	3.3	3.5	3.4	1.4	3.2	2.0	5.3	4.1	5.1	2.9	3.5
Base-Businesses for which Labor market regulations is applicable	395	142	537	207	93	300	188	49	237	104	433

q. Insurance and social security requirements

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	50.2	61.5	52.6	59.2	70.3	62.0	42.2	48.5	43.3	50.3	53.2
No	49.8	38.5	47.4	40.8	29.7	38.0	57.8	51.5	56.8	49.7	46.8
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	73.2	81.7	75.3	75.7	80.3	77.0	70.0	84.8	72.8	71.6	76.2
Moderate Obstacle	15.1	8.7	13.5	14.1	8.5	12.5	16.4	9.1	15.0	17.3	12.6
Major Obstacle	5.4	4.8	5.2	6.2	5.6	6.0	4.3	3.0	4.0	6.2	5.0
Don't Know/Not Sure	6.3	4.8	5.9	4.0	5.6	4.4	9.3	3.0	8.1	4.9	6.2
Base-Businesses for which Insurance and social security requirements is applicable	317	104	421	177	71	248	140	33	173	81	340

r. Safety and health requirements

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	67.0	74.0	68.5	71.2	82.2	74.0	63.3	61.8	63.0	73.9	67.1
No	33.0	26.0	31.5	28.8	17.8	26.0	36.7	38.2	37.0	26.1	32.9
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	75.4	82.4	77.0	80.3	80.7	80.4	70.5	85.7	73.0	75.6	77.4
Moderate Obstacle	14.7	12.0	14.1	10.8	14.5	11.8	18.6	7.1	16.7	16.8	13.3
Major Obstacle	6.9	2.4	5.8	6.6	1.2	5.1	7.1	4.8	6.7	7.6	5.4
Don't Know/Not Sure	3.1	3.2	3.1	2.3	3.6	2.7	3.8	2.4	3.6	0.0	4.0
Base-Businesses for which Safety and health requirements is applicable	423	125	548	213	83	296	210	42	252	119	429

s. Trading across borders

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	20.8	39.6	24.8	29.4	60.4	37.3	13.0	8.8	12.3	19.3	26.1
No	79.2	60.4	75.3	70.6	39.6	62.8	87.0	91.2	87.8	80.7	73.9
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	42.0	55.2	46.5	54.5	59.0	56.4	16.3	16.7	16.3	45.2	46.7
Moderate Obstacle	32.8	28.4	31.3	26.1	24.6	25.5	46.5	66.7	49.0	41.9	29.3
Major Obstacle	13.7	9.0	12.1	12.5	8.2	10.7	16.3	16.7	16.3	9.7	12.6
Don't Know/Not Sure	11.5	7.5	10.1	6.8	8.2	7.4	20.9	0.0	18.4	3.2	11.4
Base-Businesses for which Trading across borders is applicable	131	67	198	88	61	149	43	6	49	31	167

t. Listing and Renewals of Membership of Trade Bodies

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	62.9	74.0	65.3	67.2	76.2	69.5	59.0	70.6	61.0	67.7	64.6
No	37.1	26.0	34.8	32.8	23.8	30.5	41.0	29.4	39.0	32.3	35.4
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	74.3	81.6	76.1	72.6	79.2	74.5	76.0	85.4	77.9	75.2	76.3
Moderate Obstacle	17.4	11.2	15.9	18.9	11.7	16.9	15.8	10.4	14.8	19.3	15.0
Major Obstacle	4.8	.8	3.8	5.0	1.3	4.0	4.6	0.0	3.7	3.7	3.9
Don't Know/Not Sure	3.5	6.4	4.2	3.5	7.8	4.7	3.6	4.2	3.7	1.8	4.8
Base-Businesses for which Listing and Renewals of Membership of Trade Bodies is applicable	397	125	522	201	77	278	196	48	244	109	413

u. Fire License

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	82.1	92.3	84.3	80.6	94.1	84.0	83.4	89.7	84.5	85.1	84.0
No	17.9	7.7	15.8	19.4	5.9	16.0	16.6	10.3	15.5	14.9	16.0
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	66.2	62.8	65.4	65.1	57.9	63.1	67.1	70.5	67.8	62.8	66.1
Moderate Obstacle	22.2	23.7	22.6	22.0	29.5	24.1	22.4	14.8	21.0	24.8	22.0
Major Obstacle	9.7	9.0	9.5	10.8	8.4	10.1	8.7	9.8	8.9	11.7	8.9
Don't Know/Not Sure	1.9	4.5	2.5	2.1	4.2	2.7	1.8	4.9	2.4	.7	3.0
Base-Businesses for which Fire License is applicable	518	156	674	241	95	336	277	61	338	137	537

v. Infrastructure-Land Allocation at EPZ/Industry Zone

Is the obstacle applicable for your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	22.2	23.7	22.5	29.4	33.7	30.5	15.7	8.8	14.5	21.7	22.7
No	77.8	76.3	77.5	70.6	66.3	69.5	84.3	91.2	85.5	78.3	77.3
Base-All	631	169	800	299	101	400	332	68	400	161	639

Degree of corruption faced at the obstacle

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No Obstacle at all	39.3	57.5	43.3	48.9	58.8	51.6	23.1	50.0	25.9	45.7	42.8
Moderate Obstacle	25.0	17.5	23.3	19.3	17.6	18.9	34.6	16.7	32.8	34.3	20.7
Major Obstacle	20.0	12.5	18.3	13.6	8.8	12.3	30.8	33.3	31.0	11.4	20.0
Don't Know/Not Sure	15.7	12.5	15.0	18.2	14.7	17.2	11.5	0.0	10.3	8.6	16.6
Base-Businesses for which Infrastructure-Land Allocation at EPZ/Industry Zone is applicable	140	40	180	88	34	122	52	6	58	35	145

401. Please select the form of corruption, SMEs face or experience in doing business in Bangladesh

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Bribery	77.3	79.9	77.9	73.6	76.2	74.3	80.7	85.3	81.5	77.0	78.1
Political Influence	58.5	66.3	60.1	52.5	64.4	55.5	63.9	69.1	64.8	61.5	59.8
Extortion	45.6	48.5	46.3	39.8	41.6	40.3	50.9	58.8	52.3	48.4	45.7
Nepotism	43.1	46.7	43.9	36.8	44.6	38.8	48.8	50.0	49.0	49.1	42.6
Patronage	41.5	49.1	43.1	36.5	44.6	38.5	46.1	55.9	47.8	44.1	42.9
Lobbying	40.1	47.9	41.8	33.8	45.5	36.8	45.8	51.5	46.8	50.3	39.6
Fraud	37.6	35.5	37.1	31.8	32.7	32.0	42.8	39.7	42.3	40.4	36.3
Embezzlement of Funds	26.0	26.6	26.1	19.4	22.8	20.3	31.9	32.4	32.0	26.7	26.0
Don't know	6.0	5.3	5.9	6.7	6.9	6.8	5.4	2.9	5.0	4.3	6.3
Base-All	631	169	800	299	101	400	332	68	400	161	639

402. These are some contributing factors that allow corruption to persist, please state your opinion on these factors on scale as follows: A-Agree; I-Indifferent; DA-Disagree; and NS-Not Sure
Lax enforcement of Anti-Corruption Laws

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	8.1	8.3	8.1	7.4	8.9	7.8	8.7	7.4	8.5	4.3	9.1
Neutral/Indifferent	6.5	7.1	6.6	6.4	7.9	6.8	6.6	5.9	6.5	8.1	6.3
Agree	83.2	80.5	82.6	83.6	81.2	83.0	82.8	79.4	82.3	84.5	82.2
Not sure	2.2	4.1	2.6	2.7	2.0	2.5	1.8	7.4	2.8	3.1	2.5
Base-All	631	169	800	299	101	400	332	68	400	161	639

Civil servants are unprofessional

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	10.0	10.1	10.0	8.0	6.9	7.8	11.7	14.7	12.3	8.7	10.3
Neutral/Indifferent	8.6	9.5	8.8	8.0	11.9	9.0	9.0	5.9	8.5	9.3	8.6
Agree	77.3	77.5	77.4	79.3	80.2	79.5	75.6	73.5	75.3	78.3	77.2
Not sure	4.1	3.0	3.9	4.7	1.0	3.8	3.6	5.9	4.0	3.7	3.9
Base-All	631	169	800	299	101	400	332	68	400	161	639

Civil servants are underpaid

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	80.7	84.6	81.5	80.6	87.1	82.3	80.7	80.9	80.8	83.2	81.1
Neutral/Indifferent	5.7	1.8	4.9	4.7	1.0	3.8	6.6	2.9	6.0	3.1	5.3
Agree	9.8	10.1	9.9	9.4	8.9	9.3	10.2	11.8	10.5	10.6	9.7

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Not sure	80.7	84.6	81.5	80.6	87.1	82.3	80.7	80.9	80.8	83.2	81.1
Base-All	631	169	800	299	101	400	332	68	400	161	639

Lack of awareness of legally appropriate fees for government services

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	17.1	17.8	17.3	14.0	17.8	15.0	19.9	17.6	19.5	21.1	16.3
Neutral/Indifferent	10.0	7.7	9.5	9.4	8.9	9.3	10.5	5.9	9.8	8.1	9.9
Agree	68.0	65.7	67.5	70.6	69.3	70.3	65.7	60.3	64.8	65.8	67.9
Not sure	4.9	8.9	5.8	6.0	4.0	5.5	3.9	16.2	6.0	5.0	5.9
Base-All	631	169	800	299	101	400	332	68	400	161	639

Public officials demand bribes or kickbacks for services or when awarding contracts

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	13.3	11.2	12.9	10.0	7.9	9.5	16.3	16.2	16.3	13.7	12.7
Neutral/Indifferent	9.5	11.2	9.9	8.4	12.9	9.5	10.5	8.8	10.3	9.3	10.0
Agree	74.2	72.8	73.9	78.6	75.2	77.8	70.2	69.1	70.0	73.9	73.9
Not sure	3.0	4.7	3.4	3.0	4.0	3.3	3.0	5.9	3.5	3.1	3.4
Base-All	631	169	800	299	101	400	332	68	400	161	639

Companies are pressured to make deals or investments that make poor economic sense

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	21.2	30.8	23.3	21.1	28.7	23.0	21.4	33.8	23.5	26.7	22.4
Neutral/Indifferent	12.4	16.0	13.1	13.0	16.8	14.0	11.7	14.7	12.3	10.6	13.8
Agree	51.7	43.8	50.0	54.2	45.5	52.0	49.4	41.2	48.0	51.6	49.6
Not sure	14.7	9.5	13.6	11.7	8.9	11.0	17.5	10.3	16.3	11.2	14.2
Base-All	631	169	800	299	101	400	332	68	400	161	639

Laws intended to reduce corruption are not enforced

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	9.7	8.3	9.4	8.4	6.9	8.0	10.8	10.3	10.8	13.7	8.3
Neutral/Indifferent	7.9	10.7	8.5	7.4	10.9	8.3	8.4	10.3	8.8	5.6	9.2
Agree	79.9	78.1	79.5	80.3	79.2	80.0	79.5	76.5	79.0	78.9	79.7
Not sure	2.5	3.0	2.6	4.0	3.0	3.8	1.2	2.9	1.5	1.9	2.8
Base-All	631	169	800	299	101	400	332	68	400	161	639

The media does not expose corruption often enough

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	12.7	11.8	12.5	10.7	11.9	11.0	14.5	11.8	14.0	18.6	11.0
Neutral/Indifferent	11.1	6.5	10.1	12.0	7.9	11.0	10.2	4.4	9.3	8.7	10.5
Agree	71.5	77.5	72.8	71.6	73.3	72.0	71.4	83.8	73.5	68.3	73.9
Not sure	4.8	4.1	4.6	5.7	6.9	6.0	3.9	0.0	3.3	4.3	4.7
Base-All	631	169	800	299	101	400	332	68	400	161	639

Public pressure for reform does not lead to actual changes

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	18.1	19.5	18.4	14.4	18.8	15.5	21.4	20.6	21.3	20.5	17.8
Neutral/Indifferent	15.1	11.8	14.4	14.0	14.9	14.3	16.0	7.4	14.5	11.2	15.2
Agree	55.8	60.9	56.9	61.9	57.4	60.8	50.3	66.2	53.0	57.1	56.8
Not sure	11.1	7.7	10.4	9.7	8.9	9.5	12.3	5.9	11.3	11.2	10.2
Base-All	631	169	800	299	101	400	332	68	400	161	639

A few businesses seeking advantages by offering bribes or seeking special favor

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	9.8	13.0	10.5	10.4	13.9	11.3	9.3	11.8	9.8	8.1	11.1
Neutral/Indifferent	11.1	8.9	10.6	14.4	9.9	13.3	8.1	7.4	8.0	9.9	10.8
Agree	73.9	74.0	73.9	69.9	74.3	71.0	77.4	73.5	76.8	75.8	73.4
Not sure	5.2	4.1	5.0	5.4	2.0	4.5	5.1	7.4	5.5	6.2	4.7
Base-All	631	169	800	299	101	400	332	68	400	161	639

Widespread corruption in the private sector overwhelming government officials

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	28.1	29.6	28.4	28.8	28.7	28.8	27.4	30.9	28.0	36.0	26.4
Neutral/Indifferent	13.0	18.3	14.1	13.0	20.8	15.0	13.0	14.7	13.3	12.4	14.6
Agree	49.0	45.0	48.1	49.2	43.6	47.8	48.8	47.1	48.5	44.7	49.0
Not sure	10.0	7.1	9.4	9.0	6.9	8.5	10.8	7.4	10.3	6.8	10.0
Base-All	631	169	800	299	101	400	332	68	400	161	639

Political Activists become lobbyists and work for obtaining contract on behalf of business firm on contribution basis

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	15.1	17.8	15.6	15.4	16.8	15.8	14.8	19.1	15.5	13.7	16.1
Neutral/Indifferent	11.1	14.8	11.9	10.0	17.8	12.0	12.0	10.3	11.8	13.0	11.6
Agree	67.2	60.9	65.9	68.2	60.4	66.3	66.3	61.8	65.5	64.0	66.4
Not sure	6.7	6.5	6.6	6.4	5.0	6.0	6.9	8.8	7.3	9.3	5.9
Base-All	631	169	800	299	101	400	332	68	400	161	639

501. Some level of corruption is acceptable. Do you disagree, somewhat disagree, agree or somewhat agree with this statement?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	66.9	68.0	67.1	65.2	65.3	65.3	68.4	72.1	69.0	65.2	67.6
Somewhat disagree	4.4	6.5	4.9	4.3	6.9	5.0	4.5	5.9	4.8	3.7	5.2
Somewhat agree	11.6	8.3	10.9	12.0	6.9	10.8	11.1	10.3	11.0	13.7	10.2
Agree	14.4	14.8	14.5	15.7	17.8	16.3	13.3	10.3	12.8	15.5	14.2
Don't know/Do not want to Answer	2.7	2.4	2.6	2.7	3.0	2.8	2.7	1.5	2.5	1.9	2.8
Base-All	631	169	800	299	101	400	332	68	400	161	639

502. Did you have to pay bribe for the license of your business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed Business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	35.2	40.8	36.4	37.8	42.6	39.0	32.8	38.2	33.8	36.6	36.3
No	57.2	42.0	54.0	54.2	38.6	50.3	59.9	47.1	57.8	52.2	54.5
Don't know	7.6	17.2	9.6	8.0	18.8	10.8	7.2	14.7	8.5	11.2	9.2
Base-All	631	169	800	299	101	400	332	68	400	161	639

503. Have you had to pay bribes for any of the following?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
For renewal of licenses	32.0	30.8	31.8	32.8	34.7	33.3	31.3	25.0	30.3	37.3	30.4
Environmental Clearance Certificate	21.7	22.5	21.9	21.4	23.8	22.0	22.0	20.6	21.8	32.3	19.2
For the use of Utilities (Water, Gas, and Electricity)	19.7	24.3	20.6	23.7	25.7	24.3	16.0	22.1	17.0	21.7	20.3
TIN and VAT Certificate from National Board of Revenues	11.6	14.2	12.1	11.4	14.9	12.3	11.7	13.2	12.0	13.7	11.7
Product Quality and Testing Report	5.4	6.5	5.6	5.7	6.9	6.0	5.1	5.9	5.3	6.2	5.5
For Obtaining Loans from Nationalized Commercial Banks	5.1	5.3	5.1	6.0	6.9	6.3	4.2	2.9	4.0	9.3	4.1
Activities Relating to Import, Export and Customs	4.9	8.9	5.8	6.7	14.9	8.8	3.3	0.0	2.8	7.5	5.3
Obtaining Government Tender	2.2	5.9	3.0	3.0	6.9	4.0	1.5	4.4	2.0	2.5	3.1
Did not have to pay bribe	48.7	42.6	47.4	46.5	36.6	44.0	50.6	51.5	50.8	46.0	47.7
Refused/No answer	8.4	13.6	9.5	8.7	14.9	10.3	8.1	11.8	8.8	6.8	10.2
Base-All	631	169	800	299	101	400	332	68	400	161	639

504. Are you willing to bribe officials if it gets the work done?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	23.8	28.4	24.8	20.7	26.7	22.3	26.5	30.9	27.3	28.0	23.9
No	74.8	70.4	73.9	77.6	71.3	76.0	72.3	69.1	71.8	71.4	74.5
Refused/No answer	1.4	1.2	1.4	1.7	2.0	1.8	1.2	0.0	1.0	.6	1.6
Base-All	631	169	800	299	101	400	332	68	400	161	639

505a. In the 12 months prior to the Covid-19 (i.e., between March 2019 and March 2020), did you have to pay bribes for any works?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed Business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	19.5	24.3	20.5	15.7	26.7	18.5	22.9	20.6	22.5	25.5	19.2
No	75.9	68.6	74.4	80.3	64.4	76.3	72.0	75.0	72.5	70.2	75.4
Refused/No answer	4.6	7.1	5.1	4.0	8.9	5.3	5.1	4.4	5.0	4.3	5.3
Base-All	631	169	800	299	101	400	332	68	400	161	639

505b. What purposes did you have to pay bribe in the 12 months prior to the Covid-19 (i.e., between March 2019 and March 2020)?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
License renewal	67.5	73.2	68.9	72.3	70.4	71.6	64.5	78.6	66.7	70.7	68.3
Obtaining business license	28.5	31.7	29.3	27.7	29.6	28.4	28.9	35.7	30.0	26.8	30.1
To get utility connection	20.3	14.6	18.9	19.1	14.8	17.6	21.1	14.3	20.0	19.5	18.7

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
To pay less amount of tax	16.3	12.2	15.2	19.1	11.1	16.2	14.5	14.3	14.4	17.1	14.6
To release products from customs	11.4	19.5	13.4	12.8	25.9	17.6	10.5	7.1	10.0	7.3	15.4
Obtaining government contact	4.9	7.3	5.5	8.5	7.4	8.1	2.6	7.1	3.3	0.0	7.3
Perform the contract	1.6	4.9	2.4	2.1	3.7	2.7	1.3	7.1	2.2	0.0	3.3
Others	8.1	2.4	6.7	8.5	3.7	6.8	7.9	0.0	6.7	9.8	5.7
Base-Those paid bribe	123	41	164	47	27	74	76	14	90	41	123

505c. How many times have you had to pay bribes for each of the jobs you had to pay in the 12 months prior to the Covid-19 (i.e., between March 2019 and March 2020)?

Obtaining government contact

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
1-5 time	100.0	100.0	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	100.0
Base-Those paid bribe to obtain government contract	2	2	4	2	2	4	0	0	0	0	4

Perform the contract

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
5-10 times	100.0	0.0	100.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
Base-Those paid bribe to perform the contract	1	0	1	1	0	1	0	0	0	0	1

Obtaining business license

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
1-5 time	88.6	100.0	91.7	92.3	100.0	95.2	86.4	100.0	88.9	72.7	97.3
5-10 times	2.9	0.0	2.1	7.7	0.0	4.8	0.0	0.0	0.0	9.1	0.0
More than 10 times	8.6	0.0	6.3	0.0	0.0	0.0	13.6	0.0	11.1	18.2	2.7
Base-Those paid bribe to obtain business license	35	13	48	13	8	21	22	5	27	11	37

License renewal

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
1-5 time	90.4	80.0	87.6	91.2	94.7	92.5	89.8	54.5	83.3	79.3	90.5
5-10 times	3.6	0.0	2.7	2.9	0.0	1.9	4.1	0.0	3.3	3.4	2.4
More than 10 times	6.0	20.0	9.7	5.9	5.3	5.7	6.1	45.5	13.3	17.2	7.1
Base- Those paid bribe for license renewal	83	30	113	34	19	53	49	11	60	29	84

To get utility connection

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
1-5 time	90.9	100.0	92.6	100.0	100.0	100.0	84.6	100.0	86.7	71.4	100.0
More than 10 times	9.1	0.0	7.4	0.0	0.0	0.0	15.4	0.0	13.3	28.6	0.0
Base-Those paid bribe to get utility connection	22	5	27	9	3	12	13	2	15	7	20

To release products from customs

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
1-5 time	83.3	75.0	80.0	80.0	71.4	75.0	85.7	100.0	87.5	66.7	82.4
5-10 times	8.3	0.0	5.0	20.0	0.0	8.3	0.0	0.0	0.0	0.0	5.9
More than 10 times	8.3	25.0	15.0	0.0	28.6	16.7	14.3	0.0	12.5	33.3	11.8
Base-Those paid bribe to release products from customs	12	8	20	5	7	12	7	1	8	3	17

Others

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
1-5 time	73.1	100.0	77.4	77.8	100.0	83.3	70.6	100.0	73.7	50.0	87.0
5-10 times	7.7	0.0	6.5	11.1	0.0	8.3	5.9	0.0	5.3	25.0	0.0
More than 10 times	19.2	0.0	16.1	11.1	0.0	8.3	23.5	0.0	21.1	25.0	13.0
Base-Those paid bribe for other purposes	26	5	31	9	3	12	17	2	19	8	23

506a. Have you had to pay bribes any authority in the last 1 year?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	18.4	32.0	21.3	18.4	35.6	22.8	18.4	26.5	19.8	27.3	19.7
No	76.2	59.8	72.8	75.3	54.5	70.0	77.1	67.6	75.5	67.1	74.2
Refused/No answer	5.4	8.3	6.0	6.4	9.9	7.3	4.5	5.9	4.8	5.6	6.1
Base-All	631	169	800	299	101	400	332	68	400	161	639

506b. Which authority did you pay the most bribes in the last 1 year?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
City corporation/ Municipal Officials	19.8	31.5	23.5	12.7	27.8	18.7	26.2	38.9	29.1	15.9	26.2
Tax office	23.3	14.8	20.6	25.5	16.7	22.0	21.3	11.1	19.0	20.5	20.6
Property Registration/ Land Issue authority	14.7	11.1	13.5	18.2	5.6	13.2	11.5	22.2	13.9	13.6	13.5
Environmental Directorate	14.7	9.3	12.9	14.5	8.3	12.1	14.8	11.1	13.9	18.2	11.1
Law Enforcement	11.2	9.3	10.6	9.1	8.3	8.8	13.1	11.1	12.7	13.6	9.5
Customs officials	6.0	9.3	7.1	10.9	13.9	12.1	1.6	0.0	1.3	6.8	7.1
National Monopolies/ Utility Suppliers	2.6	9.3	4.7	1.8	11.1	5.5	3.3	5.6	3.8	4.5	4.8
Others (3 responses with 1.2%-4.1%)	7.8	5.6	7.1	7.3	8.3	7.7	8.2	0.0	6.3	6.8	7.1
Base-Those paid bribe in last 1 year	116	54	170	55	36	91	61	18	79	44	126

507. What was the reason behind paying bribe?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Only way to get work done	71.6	85.2	75.9	60.0	86.1	70.3	82.0	83.3	82.3	79.5	74.6
Would've taken significant time	22.4	11.1	18.8	34.5	11.1	25.3	11.5	11.1	11.4	15.9	19.8
Would've taken significant effort	4.3	1.9	3.5	3.6	2.8	3.3	4.9	0.0	3.8	2.3	4.0
It was because of faulty documentation on my part	1.7	1.9	1.8	1.8	0.0	1.1	1.6	5.6	2.5	2.3	1.6
Base-Those paid bribe in last 1 year	116	54	170	55	36	91	61	18	79	44	126

508. For the bribes your business paid, what was the most common mode of transaction?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Cash	80.2	83.3	81.2	76.4	80.6	78.0	83.6	88.9	84.8	79.5	81.7
Paid Indirectly through an agent	18.1	11.1	15.9	23.6	11.1	18.7	13.1	11.1	12.7	20.5	14.3
Gifts	1.7	5.6	2.9	0.0	8.3	3.3	3.3	0.0	2.5	0.0	4.0
Base-Those paid bribe in last 1 year	116	54	170	55	36	91	61	18	79	44	126

509. Have you ever complained about the bribery situation to Anti-Corruption Commission?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	2.7	.6	2.3	2.7	0.0	2.0	2.7	1.5	2.5	5.6	1.4
No	97.3	99.4	97.8	97.3	100.0	98.0	97.3	98.5	97.5	94.4	98.6
Base-All	631	169	800	299	101	400	332	68	400	161	639

510. Was there ever a positive outcome of the complaint/Report?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	23.5	0.0	22.2	25.0	0.0	25.0	22.2	0.0	20.0	22.2	22.2
No	76.5	0.0	72.2	75.0	0.0	75.0	77.8	0.0	70.0	77.8	66.7
Not Sure	0.0	100.0	5.6	0.0	0.0	0.0	0.0	100.0	10.0	0.0	11.1
Base-Those complained about bribery	17	1	18	8	0	8	9	1	10	9	9

511. Has our local and national Government taken any steps to reduce corruption?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	44.8	50.3	46.0	43.8	47.5	44.8	45.8	54.4	47.3	45.3	46.2
No	36.9	30.2	35.5	40.5	31.7	38.3	33.7	27.9	32.8	40.4	34.3
Not Sure	18.2	19.5	18.5	15.7	20.8	17.0	20.5	17.6	20.0	14.3	19.6
Base-All	631	169	800	299	101	400	332	68	400	161	639

512. Did these steps have any positive impact in your area of doing business?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	44.5	42.4	44.0	41.2	35.4	39.7	47.4	51.4	48.1	38.4	45.4
No	50.9	52.9	51.4	53.4	56.3	54.2	48.7	48.6	48.7	53.4	50.8
Not Sure	4.6	4.7	4.6	5.3	8.3	6.1	3.9	0.0	3.2	8.2	3.7
Base-Those think local and national government has taken steps to reduce corruption	283	85	368	131	48	179	152	37	189	73	295

513. What should be done to prevent corruption?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Strong enforcement measures and punishment	48.2	45.0	47.5	51.5	45.5	50.0	45.2	44.1	45.0	47.8	47.4
Building public awareness	53.9	57.4	54.6	48.8	57.4	51.0	58.4	57.4	58.3	59.0	53.5
Transparency in administrative decision-making	28.7	26.0	28.1	27.4	20.8	25.8	29.8	33.8	30.5	25.5	28.8
High officials' supervision and perform a strict role	25.0	20.7	24.1	23.1	18.8	22.0	26.8	23.5	26.3	17.4	25.8
Need to ensure justice	24.6	20.1	23.6	22.4	20.8	22.0	26.5	19.1	25.3	23.6	23.6
Need to ensure good governance	24.2	21.3	23.6	25.1	20.8	24.0	23.5	22.1	23.3	19.9	24.6
Strengthening state control over public administration	22.8	23.1	22.9	19.7	21.8	20.3	25.6	25.0	25.5	27.3	21.8
Strengthening civil (non-government) control over public administration	12.7	7.7	11.6	12.0	7.9	11.0	13.3	7.4	12.3	10.6	11.9
Increasing public employees' salaries	6.5	5.3	6.3	6.4	3.0	5.5	6.6	8.8	7.0	8.1	5.8
Base-All	631	169	800	299	101	400	332	68	400	161	639

514. Possible actions when asked for a bribe?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Will not pay bribe	55.6	50.3	54.5	55.5	49.5	54.0	55.7	51.5	55.0	49.7	55.7
It depends on importance and urgency of the situation	34.5	41.4	36.0	32.8	41.6	35.0	36.1	41.2	37.0	36.6	35.8
I will pay if I have money	8.2	11.2	8.9	9.4	9.9	9.5	7.2	13.2	8.3	13.0	7.8
I will report the incident	8.6	5.3	7.9	8.4	5.0	7.5	8.7	5.9	8.3	9.3	7.5
Will seek help from someone who may help me avoid payment	5.4	3.6	5.0	4.0	2.0	3.5	6.6	5.9	6.5	6.8	4.5
I will do nothing but wait for the situation to change	5.4	2.4	4.8	4.3	3.0	4.0	6.3	1.5	5.5	3.7	5.0
Don't know/no response	1.3	1.2	1.3	2.0	2.0	2.0	.6	0.0	.5	.6	1.4
Base-All	631	169	800	299	101	400	332	68	400	161	639

515. Most Common bribes paid in the last 1 year

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
A bribe was directly asked for	11.1	16.0	12.1	8.7	18.8	11.3	13.3	11.8	13.0	16.1	11.1
A bribe was offered to receive a service Entitled	6.3	10.7	7.3	5.7	9.9	6.8	6.9	11.8	7.8	8.7	6.9
A bribe was offered to avoid a problem with authorities	5.4	8.9	6.1	6.7	10.9	7.8	4.2	5.9	4.5	8.1	5.6

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Refused to answer	2.7	5.3	3.3	3.7	6.9	4.5	1.8	2.9	2.0	.6	3.9
Did not pay bribe	74.5	59.2	71.3	75.3	53.5	69.8	73.8	67.6	72.8	66.5	72.5
Base-All	631	169	800	299	101	400	332	68	400	161	639

516. 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." Is it always true, mostly true, frequently true, seldom true and never true?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Never	30.3	27.2	29.6	34.4	29.7	33.3	26.5	23.5	26.0	27.3	30.2
Seldom	36.3	41.4	37.4	36.1	38.6	36.8	36.4	45.6	38.0	37.3	37.4
Frequently	10.5	8.3	10.0	9.7	9.9	9.8	11.1	5.9	10.3	11.2	9.7
Mostly	7.9	7.1	7.8	5.7	6.9	6.0	9.9	7.4	9.5	9.9	7.2
Always	8.7	9.5	8.9	7.4	6.9	7.3	9.9	13.2	10.5	6.8	9.4
Not sure	6.3	6.5	6.4	6.7	7.9	7.0	6.0	4.4	5.8	7.5	6.1
Never	30.3	27.2	29.6	34.4	29.7	33.3	26.5	23.5	26.0	27.3	30.2
Base-All	631	169	800	299	101	400	332	68	400	161	639

517. How would you evaluate the process of corruption reporting?

a. The process is very effective. Do you completely agree, agree, indifferent, disagree, or completely disagree with this statement?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Completely disagree	14.1	17.8	14.9	10.7	21.8	13.5	17.2	11.8	16.3	19.3	13.8
Disagree	24.2	29.6	25.4	26.8	26.7	26.8	22.0	33.8	24.0	27.3	24.9
Indifferent	10.8	14.8	11.6	10.4	16.8	12.0	11.1	11.8	11.3	8.7	12.4
Agree	28.8	21.9	27.4	29.1	21.8	27.3	28.6	22.1	27.5	25.5	27.9
Completely Agree	11.3	8.3	10.6	10.7	5.9	9.5	11.7	11.8	11.8	9.9	10.8
Not sure	10.8	7.7	10.1	12.4	6.9	11.0	9.3	8.8	9.3	9.3	10.3
Base-All	631	169	800	299	101	400	332	68	400	161	639

b. The process is very simple. Do you completely agree, agree, indifferent, disagree, or completely disagree with this statement?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Completely disagree	12.7	11.2	12.4	9.0	12.9	10.0	16.0	8.8	14.8	19.9	10.5
Disagree	24.2	33.1	26.1	23.4	29.7	25.0	25.0	38.2	27.3	23.0	26.9
Indifferent	8.1	12.4	9.0	9.0	16.8	11.0	7.2	5.9	7.0	7.5	9.4
Agree	30.3	24.9	29.1	34.1	22.8	31.3	26.8	27.9	27.0	28.6	29.3
Completely Agree	14.6	9.5	13.5	13.0	10.9	12.5	16.0	7.4	14.5	12.4	13.8
Not sure	10.1	8.9	9.9	11.4	6.9	10.3	9.0	11.8	9.5	8.7	10.2
Base-All	631	169	800	299	101	400	332	68	400	161	639

c. The whistle-blower is well protected from potential harassment. Do you completely agree, agree, indifferent, disagree, or completely disagree with this statement?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Completely disagree	27.6	29.6	28.0	25.8	33.7	27.8	29.2	23.5	28.3	32.9	26.8
Disagree	37.2	43.2	38.5	41.5	41.6	41.5	33.4	45.6	35.5	30.4	40.5
Indifferent	8.1	4.7	7.4	6.4	5.0	6.0	9.6	4.4	8.8	11.2	6.4
Agree	15.8	13.0	15.3	15.4	11.9	14.5	16.3	14.7	16.0	15.5	15.2
Completely Agree	6.2	3.6	5.6	4.3	2.0	3.8	7.8	5.9	7.5	5.0	5.8

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Not sure	5.1	5.9	5.3	6.7	5.9	6.5	3.6	5.9	4.0	5.0	5.3
Base-All	631	169	800	299	101	400	332	68	400	161	639

518. Assessment of aspects of judicial system

a. How much confidence you have on judicial system in dealing with corruption? Do you have very high confidence, moderate confidence, a little confidence, or no confidence at all?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed Business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Not at all	22.7	21.9	22.5	25.8	18.8	24.0	19.9	26.5	21.0	19.9	23.2
Little	14.6	16.6	15.0	16.7	18.8	17.3	12.7	13.2	12.8	14.3	15.2
Moderate	45.2	46.7	45.5	41.8	52.5	44.5	48.2	38.2	46.5	46.0	45.4
Very High	17.6	14.8	17.0	15.7	9.9	14.3	19.3	22.1	19.8	19.9	16.3
Base-All	631	169	800	299	101	400	332	68	400	161	639

b. Do you think the judiciary acts independent of the government? Is it completely, partial, or not at all?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Not at all	30.7	30.8	30.8	36.5	30.7	35.0	25.6	30.9	26.5	26.1	31.9
Partly	35.5	40.8	36.6	29.1	39.6	31.8	41.3	42.6	41.5	44.7	34.6
Completely	19.5	17.2	19.0	17.1	14.9	16.5	21.7	20.6	21.5	16.1	19.7
Not sure	6.8	4.1	6.3	8.0	5.0	7.3	5.7	2.9	5.3	6.2	6.3
Do not want to answer	2.9	4.1	3.1	3.7	5.0	4.0	2.1	2.9	2.3	4.3	2.8
Don't know	4.6	3.0	4.3	5.7	5.0	5.5	3.6	0.0	3.0	2.5	4.7
Base-All	631	169	800	299	101	400	332	68	400	161	639

519. Implementation of anti-corruption policies are politically unbiased. Do you disagree, somewhat disagree, agree, or agree with this?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Disagree	42.5	45.6	43.1	45.2	47.5	45.8	40.1	42.6	40.5	47.8	41.9
Somewhat disagree	14.7	14.2	14.6	12.7	13.9	13.0	16.6	14.7	16.3	14.9	14.6
Agree	23.5	23.1	23.4	24.1	21.8	23.5	22.9	25.0	23.3	18.6	24.6
Somewhat agree	9.0	8.9	9.0	7.0	8.9	7.5	10.8	8.8	10.5	12.4	8.1
Don't know	10.3	8.3	9.9	11.0	7.9	10.3	9.6	8.8	9.5	6.2	10.8
Disagree	42.5	45.6	43.1	45.2	47.5	45.8	40.1	42.6	40.5	47.8	41.9
Base-All	631	169	800	299	101	400	332	68	400	161	639

520. Is there a functional hotline in your district for citizens to report Bribery and corruption safely?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Yes	22.0	27.8	23.3	21.4	26.7	22.8	22.6	29.4	23.8	24.2	23.0
No	47.5	41.4	46.3	49.2	44.6	48.0	46.1	36.8	44.5	42.2	47.3
Not sure	30.4	30.8	30.5	29.4	28.7	29.3	31.3	33.8	31.8	33.5	29.7
Base-All	631	169	800	299	101	400	332	68	400	161	639

521. Overall, how satisfied are you with the performance of chambers of commerce and business associations in fighting corruption in the public sector? Do you very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Very dissatisfied	14.7	8.9	13.5	15.4	5.9	13.0	14.2	13.2	14.0	19.9	11.9
Somewhat dissatisfied	7.1	7.7	7.3	8.4	8.9	8.5	6.0	5.9	6.0	7.5	7.2
Neither satisfied nor Dissatisfied	11.3	10.1	11.0	11.4	10.9	11.3	11.1	8.8	10.8	10.6	11.1
Somewhat satisfied	37.6	47.9	39.8	37.8	48.5	40.5	37.3	47.1	39.0	37.3	40.4
Very satisfied	15.4	15.4	15.4	15.4	15.8	15.5	15.4	14.7	15.3	11.8	16.3
Don't Know / Not Sure	13.9	10.1	13.1	11.7	9.9	11.3	16.0	10.3	15.0	13.0	13.1
Base-All	631	169	800	299	101	400	332	68	400	161	639

522. Would you consider joining a private sector coalition for collective action to promote business integrity and take action on anti-corruption public policy?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No, definitely not	12.4	14.2	12.8	11.7	15.8	12.8	13.0	11.8	12.8	16.8	11.7
No, likely not	9.4	7.1	8.9	11.4	4.0	9.5	7.5	11.8	8.3	4.3	10.0
Maybe, need to learn more	6.2	7.7	6.5	5.7	5.9	5.8	6.6	10.3	7.3	5.0	6.9
Yes, probably	12.5	14.2	12.9	14.4	14.9	14.5	10.8	13.2	11.3	9.3	13.8
Yes, definitely	56.6	53.3	55.9	53.5	55.4	54.0	59.3	50.0	57.8	61.5	54.5
Unsure/ Don't Know	3.0	3.6	3.1	3.3	4.0	3.5	2.7	2.9	2.8	3.1	3.1
Base-All	631	169	800	299	101	400	332	68	400	161	639

523. Private sector leadership is of utmost importance in combating corruption. Which of the proposals below would you consider most effective in enhancing integrity in the private sector?

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
Tougher penalties relating to acts of corruption	78.0	75.1	77.4	77.3	74.3	76.5	78.6	76.5	78.3	73.9	78.2
Making all democratic and educational institutions of Government accountable and dedicated to practice governance through administrative and political reform.	73.1	71.0	72.6	67.9	68.3	68.0	77.7	75.0	77.3	76.4	71.7
Improved efficiency of judiciary (prosecutors, judges, police)	72.3	66.9	71.1	69.6	62.4	67.8	74.7	73.5	74.5	70.8	71.2
Implementing codes of conduct and maintaining the standards of integrity	70.8	76.3	72.0	67.9	76.2	70.0	73.5	76.5	74.0	73.3	71.7
The existence of training programs for staff on the integrity of public and private sector	66.6	71.0	67.5	64.5	68.3	65.5	68.4	75.0	69.5	68.3	67.3
Ensuring governance at each office of Government through enforcing monitoring by Ombudsman	68.6	64.5	67.8	67.2	59.4	65.3	69.9	72.1	70.3	65.2	68.4
Don't know/No answer	4.6	3.0	4.3	6.4	3.0	5.5	3.0	2.9	3.0	3.1	4.5
Tougher penalties relating to acts of corruption	78.0	75.1	77.4	77.3	74.3	76.5	78.6	76.5	78.3	73.9	78.2
Base-All	631	169	800	299	101	400	332	68	400	161	639

Education

Response	Total (manufacturing & service)			Manufacturing Sectors			Service Sectors			Woman-owned or managed business	
	Small	Medium	Total	Small	Medium	Total	Small	Medium	Total	Owned or managed by woman	Not managed by woman
No education/Illiterate	1.6	.6	1.4	2.3	1.0	2.0	.9	0.0	.8	0.0	1.7
Some primary schooling	1.6	0.0	1.3	3.0	0.0	2.3	.3	0.0	.3	0.0	1.6
Primary school completed	11.6	2.4	9.6	18.4	4.0	14.8	5.4	0.0	4.5	3.1	11.3
Secondary school completed	13.9	4.1	11.9	20.4	5.0	16.5	8.1	2.9	7.3	6.8	13.1
Higher secondary/ equivalent completed	17.6	15.4	17.1	15.4	14.9	15.3	19.6	16.2	19.0	13.0	18.2
Bachelor/ equivalent degree completed	24.4	33.7	26.4	17.4	34.7	21.8	30.7	32.4	31.0	27.3	26.1
Masters/ equivalent degree or above	28.1	42.6	31.1	20.7	39.6	25.5	34.6	47.1	36.8	47.8	26.9
DO NOT READ Refused to answer	1.3	1.2	1.3	2.3	1.0	2.0	.3	1.5	.5	1.9	1.1
Base-All	631	169	800	299	101	400	332	68	400	161	639

