

# MYANMAR SME SURVEY

## *Questionnaire*

February 5, 2016

*Funded by Private Enterprise Development in  
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## A. FIRM CHARACTERISTICS

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A1. In what year was this business established?

1. Enter a year [FORMAT: 1999] {RANGE: 1964 – 2014}
97. Don't know
98. Refuse to answer

A2. In what year was the business officially registered?

1. Enter a year [FORMAT: 1999] {RANGE: 1964 – 2014}
97. Don't know
98. Refuse to answer

A3. What is the main industrial classification of your business?

1. Crop production
2. Animal production
3. Forestry and logging
4. Construction
5. Manufacturing of food
6. Manufacturing of beverage
7. Manufacturing of textile
8. Manufacturing of wearing apparels
9. Manufacture of wood, of products of wood, and furniture
10. Manufacture of paper and paper products
11. Manufacture of fabricated and metal products
12. Other manufacturing
13. Wholesale and retail trade
14. Wholesale trade alone
15. Retail trade alone
16. Repair, maintenance and servicing of motor vehicles and motorcycles
17. Transportation
18. Educational services
19. Hotels
20. Restaurants
21. Travel and tour
22. Professional, scientific and technical services
23. Other services
24. Gems
25. Other [PLEASE SPECIFY]
97. Don't know
98. Refuse to answer

A4. Does your business import, or export any goods or services, or both?

1. Import goods or services
2. Export goods or services
3. Import and export goods or services
4. Neither import nor export any goods or services
97. Don't know
98. Refuse to answer

A5. Is your business located in an industrial zone or special economic zone?

1. NO [GO TO B1]
2. YES
97. Don't know
98. Refuse to Answer

A6. In which industrial or special economic zone is it located?

1. Dagon Seikkan Ind. Zone
2. East Dagon Ind. Zone
3. Hlaing Thayar Ind. Zone
4. Mingaladon Ind. Park Co., Ltd.
5. Mingaladon Industrial Park
6. Mingalardon Garden City
7. North Okkalapa Ind. Zone
8. Shwe Lin Ban Ind. Zone
9. Shwe Paukkan Ind. Zone
10. Shwe Pyi Tha Ind. Zone
11. South Dagon Ind. Zone (1)
12. South Dagon Ind. Zone (2)
13. South Dagon Ind. Zone (3)
14. South Okkalarpa Ind. Zone
15. Thaketa Ind. Zone
16. Yangon Industrial Park
17. Other [PLEASE SPECIFY]
97. Don't know
98. Refuse to Answer
99. NA [IF A6=1]

## B. OWNER/MANAGER CHARACTERISTICS

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B1. What is your relationship to the business?

1. I am the sole owner
2. I am the sole owner, and hold a managerial position
3. I am a co-owner
4. I am a co-owner, and hold a managerial position
5. I am not an owner, am an employee, and hold a managerial position
6. I am not an owner, am an employee, and don't hold any managerial positions
7. Other [PLEASE SPECIFY]
97. Don't know
98. Refuse to answer

B2. Respondent is

1. Owner/one of the owners [ IF B1=1 2 3 4 ]
2. Not owner [ IF B1= 5 6 7 ]

IF B2=1 GO TO B3

IF B2=2 GO TO B12

B3. How did you initially start the business?

- 1. Founded, or co-founded with others
- 2. Inherited from parents, or relatives
- 3. Purchased from other shareholder(s) or previous owner(s)
- 4. Other [PLEASE SPECIFY]
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=2]

B4. What percent of the business do you own?

- 1. Enter a percent {RANGE: 1 – 100}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=2]

B5. Are you actively involved in managing the day-to-day operations of the business?

- 1. NO
- 2. YES
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=2]

B6. In a typical week, on average, how many hours do you spend on running your business operations?

- 1. Enter number {RANGE: 0 – 95}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=2]

B7. Before starting this business, did you have work experiences?

- 1. NO [GO TO B10]
- 2. YES
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=2]

B8. Before starting this business, how many years of work experiences did you have?

- 1. Enter a number {RANGE: 1 – 95}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B7=1 OR B2=2]

B9. Did you accumulate these experiences in the same industrial sector as the current business?

- 1. NO
- 2. YES
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B7=1 OR B2=2]

B10. Before starting this business, did you own a business?

- 1. NO [GO TO B18]
- 2. YES
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=2]

B11. Did the business you owned prior to establishing this business produce or provide the same goods, or (and) services as the current business does?

- 1. NO
- 2. YES
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B10=1 OR B2=2]

GO TO B18

B12. How did the owner(s) initially start the business?

- 1. Founded, or co-founded with others
- 2. Inherited from parents, or relatives
- 3. Purchased from other shareholder(s) or previous owner(s)
- 4. Other [PLEASE SPECIFY]
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=1]

B13. Before joining this business, did you have work experiences?

- 1. NO [GO TO B16]
- 2. YES
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=1]

B14. Before joining this business, how many years of work experiences did you have?

- 1. Enter a number {RANGE: 1 – 95}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=1 OR B13=1]

B15. Did you accumulate these experiences in the same industrial sector as the current business?

- 1. NO
- 2. YES
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=1 OR B13=1]

B16. Before joining this business, did you own a business?

- 1. NO [GO TO B18]
- 2. YES
- 97. Don't know
- 98. Refuse to answer

99. NA [IF B2=1]

B17. Did the business you owned prior to joining this business produce or provide the same goods, or (and) services as the current business does?

1. NO
2. YES
97. Don't know
98. Refuse to answer
99. NA [IF B2=1 OR B16=1]

B18. Which of the following categories best describe your ethnicity?

[NOTE: IF A RESPONDENT CLAIMS MORE THAN ONE ETHNICITY, PLEASE ASK HIM/HER THE ETHNICITY HE/SHE MOST ASSOCIATES HIM/HERSELF WITH]

1. Kachin
2. Kayah
3. Kayin
4. Chin
5. Mon
6. Burmese
7. Rakhine
8. Shan
9. Chinese
10. Indian
11. Other
97. Don't know
98. Refuse to answer

B19. What was your father's main occupation?

1. Run own/family business
2. Civil servant
3. Employee in non-government sector
4. Day laborer
5. Farmer
6. Other
97. Don't know
98. Refuse to answer

B20. What was your mother's main occupation?

1. Run own/family business
2. Civil servant
3. Employee in non-government sector
4. Day laborer
5. Farmer
6. Housewife
7. Other
97. Don't know
98. Refuse to answer

B21. Did you grow up in a family that owned any businesses?

1. NO
2. YES
97. Don't know
98. Refuse to answer

B22. What is the highest level of education you have attained?

1. No formal education
2. Primary school (1-4)
3. Secondary school (5-8)
4. High school graduate
5. Government technical high school or other vocational training schools
6. Diploma
7. Some university, but no degree
8. Bachelor's degree (e.g. BA, BE, BS, etc...)
9. Master's degree (e.g. MSc, MA, MBA, etc...)
10. Professional degree (e.g. LL.B, MBBS, etc...)
11. Doctorate degree (e.g. PhD)
97. Don't know
98. Refuse to answer

B23. What is your age?

1. Actual age {RANGE:15 – 95}
97. Don't know
98. Refuse to answer

B24. Gender of respondent

1. Male
2. Female

B25. What is your marital status?

1. Married
2. Single
97. Don't know
98. Refuse to answer

B26. Is this business either partially or fully owned by foreigner(s)?

1. NO [GO TO B28]
2. YES
97. Don't know
98. Refuse to answer

B27. What percent of the company is owned by foreigner(s)?

1. Enter a percent {RANGE: 1 – 100}
97. Don't know
98. Refuse to answer
99. NA [IF B26=1]

B28. Are you a citizen of Myanmar?

1. NO

- 2. YES [GO TO B30]
- 97. Don't know
- 98. Refuse to answer

**B29. What is your nationality?**

- 1. Australia
- 2. European countries
- 3. India
- 4. Japan
- 5. Korea
- 6. Laos
- 7. Malaysia
- 8. New Zealand
- 9. Singapore
- 10. Thailand
- 11. USA
- 12. Vietnam
- 13. Other [PLEASE SPECIFY]
- 97. Don't Know
- 98. Refuse to answer
- 99. NA [B28=2]

**If B2=2 GO TO B32**

**B30. Besides you, are there any others who also own this business?**

- 1. NO [GO TO C1]
- 2. YES
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF B2=2]

**B31. How many others also own this business?**

- 1. Enter a number {RANGE:1-50}
- 2. The business is owned by a parent company, a financial institution, an organization, etc... [ GO TO C1]
- 97. Don't know
- 98. Refuse to answer
- 99. NA [B30=1 OR B2=2]

**B32. Indicate the percent of ownership information, relationship to the business, relationship to you, and involvement in the business per week for up to 3 owners owning the largest percent of the business individually [IN ADDITION TO THE RESPONDENT IF B2=1]**

	a. Percent	b. Relationship to the business	c. Relationship to you	d. Involvement in the business per week
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	1. Percent {RANGE: 1- 100} 99. NA	1. co-owner 2. co-owner, and holds a managerial position 97. Don't know 98. Refuse to answer 99. NA	1. Spouse 2. Child 3. Parents 4. Relative 5. Business partner/friend 6. Boss [If B2=2] 7. Other [PLEASE SPECIFY] 97. Don't know 98. Refuse to answer 99. NA	1. 0 hour 2. Less than 20 hours 3. 20 to 40 hours 4. 41 hours and above 97. Don't know 98. Refuse to answer 99. NA
1. First owner				
2. Second owner				
3. Third owner				

[B4 AND SUM OF COLUMN B32a SHOULD ADD UP CLOSE TO 100%]

### C. SALES

C1. From Jan 2013 to Dec 2013, did you sell your business's goods and (or) services to other countries?

1. NO [GO TO C5] 2. YES 97. Don't know 98. Refuse to answer
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C2. From Jan 2013 to Dec 2013, which of the following countries represents your business's largest exports of goods and (or) services?

1. Australia 2. European countries 3. India 4. Japan 5. Korea 6. Laos 7. Malaysia 8. New Zealand 9. Singapore 10. Thailand 11. USA 12. Vietnam 13. Other [PLEASE SPECIFY] 97. Don't Know 98. Refuse to answer 99. NA [IF C1=1]
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C3. From Jan 2013 to Dec 2013, what are the total number of international buyers that bought your business's goods and (or) services?

[INTERNATIONAL BUYERS CAN BE BUSINESSES, ORGANIZATIONS, GOVERNMENT ENTITIES, OR INDIVIDUALS]

- 1. Enter a number {RANGE: 1-1000}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF C1=1]

C4. From Jan 2013 to Dec 2013, what percentage of your business's total sales of goods and (or) services was exported to other countries?

- 1. Enter a percent {RANGE: 1 - 100}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF C1=1]

C5. From Jan 2013 to Dec 2013, what percent of your business's total sales of goods and (or) services was bought by the central, state, and (or) local government?

- 1. Enter a percent {RANGE: 0 - 100}
- 97. Don't know
- 98. Refuse to answer

C6. From Jan 2013 to Dec 2013, what percentage of your business's total sales of goods and (or) services was bought by other businesses, or organizations in local markets?

- 1. Enter a percent {RANGE:0 - 100}
- 97. Don't know
- 98. Refuse to answer

C7. From Jan 2013 to Dec 2013, what percentage of your business's total sales of goods and (or) services was bought by individual consumers in local markets?

- 1. Enter a percent {RANGE:0 - 100}
- 97. Don't know
- 98. Refuse to answer

C8. As of today, how many competitors are there offering the same product(s) or service(s) as your business does?

- 1. Enter a number {RANGE: 0 - 1000}
- 97. Don't know
- 98. Refuse to answer

C9. Since starting this business, has your business ever sold goods and (or) services to central, state, and (or) local government directly?

- 1. NO [GO TO C11]
- 2. YES
- 97. Don't know
- 98. Refuse to answer

C10. Since starting this business, how many years in total has your business sold goods and (or) services to central, state, and (or) local government directly? [EVEN ONE SALE IN ANY CALENDAR YEAR SHALL BE COUNTED AS ONE YEAR]

- 1. Enter a number {RANGE: 1 - 30}
- 97. Don't know

- 98. Refuse to answer
- 99. NA [IF C9=1]

C11. From Jan 2013 to Dec 2013, which of the following category best represents your business's total sales of goods and (or) services? [1 Lakh=100000 Kyat=US\$100]

- 1. Less than 5,00 Lakhs
- 2. 500 Lakhs – 749 Lakhs
- 3. 750 Lakhs – 999 Lakhs
- 4. 1000 Lakhs – 1449 Lakhs
- 5. 1500 Lakhs – 1999 Lakhs
- 6. 2000 Lakhs – 2499 Lakhs
- 7. 2500 Lakhs – 2999 Lakhs
- 8. 3000 Lakhs – 3999 Lakhs
- 9. 4000 Lakhs – 4999 Lakhs
- 10. 5000 Lakhs – 7499 Lakhs
- 11. 7500 Lakhs – 9999 Lakhs
- 12. Over 10000 Lakhs
- 97. Don't Know
- 98. Refuse to answer

C12. From Jan 2012 to Dec 2012, which of the following category best represents your business's total sales of goods and (or) services? [1 Lakh=100000 Kyat=US\$100]

- 1. Less than 5,00 Lakhs
- 2. 500 Lakhs – 749 Lakhs
- 3. 750 Lakhs – 999 Lakhs
- 4. 1000 Lakhs – 1449 Lakhs
- 5. 1500 Lakhs – 1999 Lakhs
- 6. 2000 Lakhs – 2499 Lakhs
- 7. 2500 Lakhs – 2999 Lakhs
- 8. 3000 Lakhs – 3999 Lakhs
- 9. 4000 Lakhs – 4999 Lakhs
- 10. 5000 Lakhs – 7499 Lakhs
- 11. 7500 Lakhs – 9999 Lakhs
- 12. Over 10000 Lakhs
- 97. Don't Know
- 98. Refuse to answer

#### D. CAPITAL AND CREDIT

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D1. What were the main sources of capital used to start the business? [PLEASE CHECK ALL THAT APPLY]

- 1. Personal or family savings, personal or family assets
- 2. Pooling funds among business partners, or friends
- 3. Loans from friends, relatives, or business partners
- 4. Loans from banks
- 5. Start-up capital not required because inherited the business from parents, relatives, or friends
- 6. Other [PLEASE SPECIFY]

- 97. Don't know
- 98. Refuse to answer

D2. From Jan 2012 to Dec 2013, what were your business's main sources of capitals used to finance business operations, or expansion? [\[PLEASE CHECK ALL THAT APPLY\]](#)

- 1. Retained profits, and business assets
- 2. Personal/family saving(s) of owners and assets
- 3. Loans from friends, relatives, or other business partners
- 4. Private Bank Loans
- 5. Loans from government
- 6. Others [\[PLEASE SPECIFY\]](#)
- 97. Don't know
- 98. Refuse to answer

D3. From Jan 2012 to Dec 2013, how many bank loan applications did the business submit? [\[INCLUDE BOTH THOSE REJECTED AND APPROVED\]](#)

- 1. 0 [\[GO TO D7\]](#)
- 2. 1
- 3. 2
- 4. 3
- 5. 4
- 6. 5
- 7. 6
- 8. 7
- 9. 8
- 10. 9
- 11. 10
- 12. 11
- 13. 12
- 14. 13 and above
- 97. Don't know
- 98. Refuse to answer

D4. From Jan 2012 to Dec 2013, how many of the bank loan applications were approved?

- 1. 0
- 2. 1
- 3. 2
- 4. 3
- 5. 4
- 6. 5
- 7. 6
- 8. 7
- 9. 8
- 10. 9
- 11. 10
- 12. 11
- 13. 12
- 14. 13 and above
- 97. Don't know
- 98. Refuse to answer

99. NA [IF D3==1]

[CHECK IF D4<=D3]

[IF D4=D3, GO TO D6]

D5. From Jan 2012 to Dec 2013, what were the primary reasons some [ALL] of the loans applied were rejected? [PLEASE CHECK ALL THAT APPLY]

1. Insufficient value of collateral
2. Didn't have the collateral banks asked for
3. Other [PLEASE SPECIFY]
97. Don't know
98. Refuse to answer
99. NA [IF D3==1 OR D4=D3]

[IF D4=1, GO TO D8]

D6. Please enter information for each of the following loans approved between Jan 2012 and Dec 2013?

a. Loan amount in Kyat [Lakhs]	b. Number of collateralized assets required	c. Types of collateralized assets required [PLEASE CHECK ALL THAT APPLY]	d. Total values of collateralized assets required	e. How collateralized assets were initially acquired [PLEASE CHECK ALL THAT APPLY]	f. Loan period in year	g. Interest rate	h. Year approved	i. How it was used
1. Enter a number 97. Don't know 98. Refuse to answer 99. NA	1. Number of collateralized assets required 97. Don't know 98. Refuse to answer 99. NA	1. House sitting on a land owned by owner 2. Empty land owned by owner 3. Other [PLEASE SPECIFY] 97. Don't know 98. Refuse to answer 99. NA	1. Total values 97. Don't know 98. Refuse to answer 99. NA	1. Inherited from parents/relatives 2. Owner bought/built it 3. Other [PLEASE SPECIFY] 97. Don't know 98. Refuse to answer 99. NA	1. Enter a number 97. Don't know 98. Refuse to answer 99. NA	1. Enter a number 97. Don't know 98. Refuse to answer 99. NA	1. Enter a number 97. Don't know 98. Refuse to answer 99. NA	1. To finance business expansion 2. To finance acquisition of new capitals/improving existing capitals 3. To finance regular business operations 4. To pay back existing debt 5. Other [PLEASE SPECIFY] 97. Don't know 98. Refuse to answer 99. NA
1. Largest loan								
2. Second largest loan								
3. Third largest loan								

[A HOUSE SITTING ON A LAND IS CONSIDERED ONE ASSET]  
[GO TO D8]

- Total amount of the [largest/second largest/third largest] loan in **Lakhs** approved between Jan 2012 and Dec 2013 {RANGE: 0-100000}
- Total number of collateralized assets required for the [largest/second largest/third largest] loan approved between Jan 2012 and Dec 2013 {RANGE: 0 - 10}
- Types of collateralized assets required for the [largest/second largest/third largest] loan approved between Jan 2012 and Dec 2013
- Total values of collateralized assets in **Lakhs** required for the [largest/second largest/third largest] loan approved between Jan 2012 and Dec 2013 {RANGE: 0 – 500000}
- How the collateralized assets required for the [largest/second largest/third largest] loan approved between Jan 2012 and Dec 2013 were initially acquired?
- Loan period in months for the [largest/second largest/third largest] loan approved between Jan 2012 and Dec 2013 {RANGE: 1-120}
- Interest rate per year for the [largest/second largest/third largest] loan approved between Jan 2012 and Dec 2013 {RANGE:0-100}
- Year the [largest/second largest/third largest] loan was approved {RANGE: 2012 – 2013}
- How the [largest/second largest/third largest] loan approved between Jan 2012 and Dec 2013 was used?

D7. What were the primary reasons not applying for any bank loans between Jan 2012 and Dec 2013? [PLEASE CHECK ALL THAT APPLY]

1. Didn't understand or not familiar with the procedures to apply for bank loans
2. Bank loan procedures were lengthy and complicated
3. Didn't have the collateral banks required
4. Not enough collateral value
5. Didn't need a bank loan
6. Other [PLEASE SPECIFY]
97. Don't know
98. Refuse to answer
99. NA [IF D3!=1]

D8. Since starting this business, has your business ever been granted any bank loans to finance your business operations, or expansion?

1. NO [GO TO D10]
2. YES
97. Don't know
98. Refuse to answer

D9. Since starting this business, how many total bank loans has your business been granted?

1. Enter a number {RANGE: 1 - 95}
97. Don't know
98. Refuse to answer
99. NA [IF D8=1]

D10. From Jan 2012 to Dec 2013, did you ever try to get any loans from friends or relatives for your business?

1. NO [GO TO D14]
2. YES
97. Don't know
98. Refuse to answer

D11. From Jan 2012 to Dec 2013, how many times did you try to get loans from friends or relatives?

1. Enter a number {RANGE:1-95}
97. Don't know
98. Refuse to answer
99. NA [IF D10=1]

D12. From Jan 2012 to Dec 2013, how many loans did you actually get from friends or relatives?

1. Enter a number {RANGE:0-95}
97. Don't know
98. Refuse to answer
99. NA [IF D10=1]

CHECK [IF D12<=D11]

IF D12=0 GO TO D14

D13. Please enter information for each of the following loans received from friends or relatives between Jan 2012 and Dec 2013?

	a. Loan amount in Kyat [Lakhs]	b. If collateral required	c. Interest rate per month
	1. Enter a number {RANGE:1-100000}	1. NO 2. YES	1. Enter a number {RANGE:0-30}
	97. Don't know	97. Don't know	97. Don't know
	98. Refuse to answer	98. Refuse to answer	98. Refuse to answer
	99. NA	99. NA	99. NA
1. Largest loan			
2. Second largest loan			
3. Third largest loan			

D14. Overall, how difficult is it for you to borrow money for your business expansion?

1. No difficulty
2. Mild difficulty
3. Moderate Difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

We will show you 3 examples of business owners with varying difficulty in borrowing money for business expansion. You will evaluate on a 5-point scale how difficult it is for them to borrow money. Please evaluate each of them in the same manner that you will evaluate yourselves.

D15. U Ko Ko owns a service business. To expand his business, he has received a loan worth US\$ 30,000 from a relative at 18% APR (1.5% per month) without collateral. Repayment timeframe is flexible. He is not qualified for any bank loans.

Overall, how difficult is it for U Ko Ko to borrow money for his business expansion?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

D16. U Soe Aung owns a logging business. To expand his business, he has received a loan worth US\$ 30,000 from a friend at 24% APR (2% per month) without collateral. Repayment timeframe is flexible. He is not qualified for any bank loans.

How difficult is it for U Soe Aung to borrow money for his business expansion?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty



- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

D17. U Lwin Aung owns a factory. To expand his business, he has received a loan worth US\$ 30,000 from a friend at 36% APR (3% per month) without collateral. Repayment timeframe is flexible. He is not qualified for any bank loans.

How difficult is it for U Lwin Aung to borrow money for his business expansion?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

D18. U Moe Gyi owns a factory. To expand his business, he has received a loan worth US\$ 30,000 from a friend at 48% APR (4% per month) without collateral. Repayment timeframe is flexible. He is not qualified for any bank loans.

How difficult is it for U Moe Gyi to borrow money for his business expansion?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

D19. U Myo Win owns a construction company and wants to build a new apartment building. He has received a bank loan worth US\$ 100,000 at 13% APR to finance the construction with his real estate worth US\$ 100,000 as collateral. The loan needs to be repaid one year after it is issued. He can't borrow that amount from friends or relatives.

Overall, how difficult is it for U Myo Win to borrow money for his business expansion?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

D20. Ko Zaw Zaw owns a service business. To expand his business, he has received a bank loan worth US\$ 100,000 at 13% APR with his real estate worth US\$ 200,000 as collateral. The

loan needs to be fully repaid within 1 year after it is issued. He can't borrow that amount from friends or relatives.

How difficult is it for Ko Zaw Zaw to borrow money for his business expansion?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

D21. U Aung Aung owns a wholesale business. To expand his business, he has received a bank loan worth US\$ 100,000 at 13% APR with his apartment worth US\$ 200,000 as collateral. The loan needs to be fully repaid one year after it is issued. He can't borrow that amount from friends or relatives.

How difficult is it for U Aung Aung to borrow money for his business expansion?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

D22. Ko Oo owns a crane rental business. To finance acquisition of a new crane, he has received a bank loan worth US\$ 100,000 at 13% APR with his real estate worth US\$ 300,000 as collateral. The loan needs to be fully repaid within 1 year after it is issued. He can't borrow that amount from friends or relatives.

How difficult is it for Ko Oo to borrow money for his business expansion?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

D23. Ko Naing Kyaw Win operates a travel business. To finance acquisition of 3 new tour buses, she has received a loan worth US\$100,000 at 13% APR from the recently created SME Bank without collateral. The loan needs to be repaid one year after it is issued. She can't borrow from friends or relatives.

How difficult is it for Ko Naing Kyaw Win to borrow money for his business expansion?

1. No difficulty

2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

D24. Ko Zaw Thet owns a service business. To expand his business, he has to use retained profits and personal savings. He is not qualified for a bank loan, and can't borrow from friends or relatives either.

How difficult is it for Ko Zaw Thet to borrow money for his business expansion?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

D25. U Win Naing owns a trading business. To expand his business, he has received a loan worth US\$ 30,000 from a friend at 24% APR (2% per month) with his apartment as collateral. Repayment timeframe is flexible. He is not qualified for any bank loans.

How difficult is it for U Win Naing to borrow money for his business expansion?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

D26. U Chit Tun owns a service business. To expand his business, he has received a loan worth US\$ 30,000 from a friend at 36% APR (3% per month) with his apartment as collateral. Repayment timeframe is flexible. He is not qualified for any bank loans.

How difficult is it for U Chit Tun to borrow money for his business expansion?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

## E. ACCESS TO ELECTRICITY

---

E1. In the past 12 months, did you apply for a new electricity connection for your business?

- 1. No [GO TO E7]
- 2. Yes
- 97. Don't know
- 98. Refuse to answer

E2. What is the status of the application?

- 1. Pending [GO TO E3]
- 2. Approved [GO TO E4]
- 3. Rejected [GO TO E7]
- 97. Don't know
- 98. Refuse to answer
- 99. NA [E1=1 OR E2=2 OR E2=3]

E3. How long in days has it been since you submitted the application if it is pending?

- 1. Enter a number {RANGE: 1 – 365}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [E1=1 OR E2=2 OR E2=3]

[GO TO E7]

E4. How long did it take in days from the date you submitted the application to the date you could begin to use the electricity officially?

- 1. Enter number of days {RANGE: 0 – 365}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [E1=1 OR E2=1 OR E2=3]

E5. Did you have to buy a transformer for the new electricity connection you applied in the past 12 months?

- 1. NO
- 2. YES
- 97. Don't know
- 98. Refuse to answer
- 99. NA [E1=1 OR E2=1 OR E2=3]

E6. How much did the new electricity connection cost you in Kyat [Lakhs] including transformer cost, if any?

- 1. Enter an amount in Kyat [Lakhs] {RANGE: 1 – 1000}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [E1=1 OR E2=1 OR E2=3]

E7. Did your business experience any power outage in a typical month in year 2013?

- 1. NO [GO TO E10]
- 2. YES
- 97. Don't know
- 98. Refuse to answer

E8. In a typical month in year 2013, how many times did your business experience power outage?

- 1. Enter a number {RANGE:1 – 100}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF E7=1]

E9. On average how many hours did an outage last in a typical month in 2013?

- 1. Enter a number {RANGE: 1 – 48}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF E7=1]

E10. Does your business currently own or use a generator?

- 1. NO [GO TO E13]
- 2. YES
- 97. Don't know
- 98. Refuse to answer

E11. In a typical month, on average, how many times do you have to operate the generator due to outage or insufficient electricity voltage?

- 1. Enter a number {RANGE: 0 – 100}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF E10=1]

E12. On average, how many hours do you have to run the generator each time due to outage or insufficient supply?

- 1. Enter a number {RANGE: 0 – 48}
- 97. Don't know
- 98. Refuse to answer
- 99. NA [IF E10=1]

E13. Overall, how difficult is it to have access to electricity for your business?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

We will now show you 3 examples of business owners with varying degrees in getting access to electricity. You will evaluate on a 5-point scale how difficult it is for them to get access to electricity. Please evaluate each of them in the same manner that you will evaluate yourselves.

E14. It took U Min Min 3 months to get a new connection to electricity for his new warehouse. He paid US\$ 25,000 in connection fees, and US\$ 12,000 for a transformer.

How difficult is it for U Min Min to get access to electricity for his business?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

E15. Ko Naing owns a factory located in an industrial zone. Due to power outages or insufficient electrical voltage, his factory has to operate a generator 6 hours a day to power the factory operations.

How difficult is it for Ko Naing to get access to electricity for his business?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

E16. U Kyi owns a printing business. Due to low electricity voltage, his business has to operate a generator 4 hours a day to power the printing machine.

How difficult is it for U Kyi to get access to electricity for his business?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

E17. U Yin Aung owns a brick factory. Due to the lack of electricity supply, he has to use a power generator to fully power his factory operations.

How difficult is it for U Yin Aung to get access to electricity for his business?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

E18. U Aung Aung owns an export/import business. Due to low electricity voltage, his office sometimes has to operate generator mainly to power air conditioners.

How difficult is it for U Aung Aung to get access to electricity for his business?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

E19. Ko Htoo is the owner of a factory. Due to low electricity voltage, he has to operate a generator for 8 hours a day to power the machine tools for almost every day.

How difficult is it for Ko Htoo to get access to electricity for his factory?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

E20. Ko Zaw Thet is the owner of a newly established service business. Since his application for a connection to new electricity is still pending, his office has been sharing electricity with a neighboring office temporarily until the application is approved.

How difficult is it for Ko Zaw Thet to get access to electricity for his factory?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

E21. Ko Win owns a trading business. His office experiences power outage lasting an hour on average every day. His office doesn't own a power generator and has to operate the business without electricity during outage.

How difficult is it for Ko Win to get access to electricity for his office?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know

98. Refuse to answer

E22. U Hlaing owns a garment factory. His factory seldom experiences power outage and the electrical voltage is sufficient for the factory to operate.

How difficult is it for U Hlaing to get access to electricity for his office?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

## F. ACCESS TO PUBLIC SERVICES

---

F1. In the past 6 months, did either you or your staff make any trips to Nay Pyi Taw to complete administrative work, attend meetings, or meet officials?

1. NO [GO TO F6]
2. YES
97. Don't know
98. Refuse to answer

F2. In the past 6 months, how many total trips on average did either you or any of your staff (regardless of positions) make to Nay Pyi Taw to complete administrative work, attend meetings, or meet officials?

1. Enter a number {RANGE: 1 – 100}
97. Don't know
98. Refuse to answer
99. NA [IF F1=1]

F3. Which of the following represents the business activity you did at Nay Pyi Taw? [PLEASE CHECK ALL THAT APPLY]

1. Complete administrative work
2. Meet with officials, or attend meetings, or both
3. Try to secure new contracts, or business opportunities
4. Other [PLEASE SPECIFY]
97. Don't know
98. Refuse to answer
99. NA [F1=1]

F4. How many days did each trip last on average including travel time?

1. Enter a number {RANGE: 1 – 30}
97. Don't know
98. Refuse to answer
99. NA [IF F1=1]



F5. How much did each trip to the capital city cost you on average? That would include travel, food, accommodation, and other business related expenses.

1. Less than US\$200
2. US\$ 200 to 399
3. US\$ 400 to US\$ 599
4. US\$ 600 to 799
5. US\$ 800 to US\$ 999
6. US\$ 1000 and above
97. Don't know
98. Refuse to answer
99. NA [IF F1=1]

F6. Does your business have a branch office in Nay Pyi Taw?

1. NO
2. YES
97. Don't know
98. Refuse to answer

F7. In the past 6 months, how often did you utilize the service(s) of a third party (or) an agent to complete administrative work in Nay Pyi Taw on your behalf?

1. Always
2. Very often
3. Sometimes
4. Rarely
5. Never
97. Don't know
98. Refuse to answer

F8. Overall, how difficult is it for you to get access to public services for your business?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty
4. Major difficulty
5. Severe difficulty
97. Don't know
98. Refuse to answer

We will now show you 3 examples of business owners with varying degree of access to public services for their businesses. You will evaluate on a 5-point scale how difficult it is for them to get access to public services. Please evaluate each of them in the same manner that you will evaluate yourselves.

F9. It cost Daw Nu US\$ 1,200 in registration fees, took her 2 months, and involved 11 official procedures to formally register her business.

Overall, how difficult is it for Daw Nu to get access to public services for her business?

1. No difficulty
2. Mild difficulty
3. Moderate difficulty

- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

F10. It cost Ma Kay Thi US\$ 1,200 in registration fees, took her 3 days, and involved 2 official procedures to formally register her business.

Overall, how difficult is it for Ma Kay Thi to get access to public services for her business?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

F11. Ko Tony can complete all the administrative and paper work for his business operations in Yangon, no longer needs to travel to Nay Pyi Taw as he did before, and can pay the applications fees at any private banks.

Overall, how difficult is it for Ko Tony to get access to public services for his business?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

F12. Ko Gyi has to make trips to Nay Pyi Taw to complete administrative and paper work for his business operations, because of the unavailability of these public services in Yangon.

Overall, how difficult is it for Ko Gyi to get access to public services for his business?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

F13. Khaing Khaing can now complete all administrative and paper work online for her business operations, and no longer needs to travel to Nay Pyi Taw as she did before.

Overall, how difficult is it for Khaing Khaing to get access to public services for her business?

- 1. No difficulty
- 2. Mild difficulty

- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

F14. U Win Oo submits invoices to a government agency every month that require 3 officials' signatures for approval. It takes 2 weeks to get the invoices approved.

Overall, how difficult is it for U Win Oo to get access to public services for his business?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

F15. U Toe submits invoices every month to a government agency which requires one official's signature for approval. It takes 2 weeks to get the invoices approved.

Overall, how difficult is it for U Toe to get access to public services for his business?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

F16. U Ko Ko submits invoices every month to a government agency which requires one official's signature for approval. It takes 2 days to get the invoices approved.

Overall, how difficult is it for U Ko Ko to get access to public services for his business?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

F17. It has taken Ko Sunny 5 months to get a permit for the construction of his new business warehouse building, costing him US\$ 4500 in application fees.

Overall, how difficult is it for Ko Sunny to get access to public services for his business?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty

- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

**G. OVERALL DIFFICULTY**

Please rank the following from the most difficult to the least difficult for your business to have access to

- Access to funding
- Access to electricity
- Access to public services for business owners

G1. Most difficult	
G2. Second most difficult	
G3. Third most difficult	

G4. Thinking about access to funding, access to electricity, and access to public services for business owners, overall, how difficult is the business environment for your business expansion?

- 1. No difficulty
- 2. Mild difficulty
- 3. Moderate difficulty
- 4. Major difficulty
- 5. Severe difficulty
- 97. Don't know
- 98. Refuse to answer

**H. WORKFORCE**

H1. How many full-time employees does the business currently employ?

- 1. Enter a number {RANGE: >= 0}
- 97. Don't know
- 98. Refuse to answer

H2. How many full-time employees did the business employ when it was first established?

- 1. Enter a number {RANGE: >= 0}
- 97. Don't know
- 98. Refuse to Answer

H3. How many full-time employees did the business employ at the end of year 2012?

- 1. Enter a number {RANGE: >= 0}
- 97. Don't know
- 98. Refuse to answer

**I. SUBJECTIVE EXPECTATIONS**

We are going to ask you a few questions about the chance that certain events are going to happen in the coming two years.

There are 10 balls in the bag and I'd like you to pick a few ball(s) out of these 10 balls and put them in each of the bin to express your expected chance that an event will occur to you in the next 12 months. If you don't put any balls in the bin, it suggests you are very sure that this event will not occur in the next 12 months; if you put all the 10 balls in a bin, you are sure that this event will occur. If you put 5 balls, it means it is equally likely an event will occur in the next 12 months as it will not occur. If you put 7 balls, it suggests that this event is more likely to happen than not happen. If you put 1 ball, it means the event is not likely to happen, but is still possible to happen. There is no right or wrong answer. We just want to know what you think that the chance you think that an event will occur in next 12 months.

I1. Please pick numbers of balls and put them in each of the bin to reflect the chance you think it is that

In the next 12 months, It will be more difficult to borrow money from a bank than the past 12 months	In the next 12 months, it will be the same level of difficulty to borrow money from a bank as the past 12 months	In the next 12 months, it will be easier to borrow money from a bank than the past 12 months
Bin 1	Bin 2	Bin 3

I2. Please pick numbers of balls and put them in each of the bin to reflect the chance you think it is that

In the next 12 months, electricity supply to my business will be worse than the past 12 months	In the next 12 months, electricity supply to my business will be the same as the past 12 months	In the next 12 months, electricity supply to my business will be better than the past 12 months
Bin 1	Bin 2	Bin 3

I3. Please pick numbers of balls and put them in each of the bin to reflect the chance you think it is that

In the next 12 months, access to public services will be worse than the past 12 months	In the next 12 months, access to public services will be the same as the past 12 months	In the next 12 months, access to public services will be better than the past 12 months
Bin 1	Bin 2	Bin 3

I4. Please pick numbers of balls and put them in each of the bin to reflect the chance you think it is that

In the next 12 months, the business environment will be worse than the past 12 months	In the next 12 months, the business environment will be the same as the past 12 months	In the next 12 months, the business environment will be better than the past 12 months
Bin 1g	Bin 2	Bin 3

## J. RISK AVERSION/PORTFOLIO CHOICES

We will show you 5 statements involving investment strategies. You will then indicate in a 5-point scale the extent to which you agree/disagree with each statement.

J1. I think it is more important to have safe investments and guaranteed returns, than to take a risk to have a chance to get the highest possible returns

- 1. Strongly disagree
- 2. Disagree
- 3. Neutral
- 4. Agree
- 5. Strongly agree
- 97. Don't know
- 98. Refuse to answer

J2. If I think an investment will be profitable, I am prepared to borrow money to make this investment

- 1. Strongly disagree
- 2. Disagree
- 3. Neutral
- 4. Agree
- 5. Strongly agree
- 97. Don't know
- 98. Refuse to answer

J3. I want to be certain that my investments are safe

- 1. Strongly disagree
- 2. Disagree
- 3. Neutral
- 4. Agree
- 5. Strongly agree
- 97. Don't know
- 98. Refuse to answer

J4. I get more and more convinced that I should take greater financial risks to improve my financial position

- 1. Strongly disagree
- 2. Disagree
- 3. Neutral
- 4. Agree
- 5. Strongly agree
- 97. Don't know
- 98. Refuse to answer

J5. I am prepared to take the risk to lose money, when there is also a chance to gain money

- 1. Strongly disagree
- 2. Disagree
- 3. Neutral
- 4. Agree
- 5. Strongly agree
- 97. Don't know
- 98. Refuse to answer