



Iraq Business Owner Survey Interview Schedule

Field Dates: November 2 - December 19, 2007
 CIPE
 Project # 08081

N=1631 Business Owners
 Margin of Error: + 2.42%

Note due to rounding, some figures may be higher or lower by less than one-half of one percent.
 * Denotes result less than 0.5%

Key

TOT Total results
SUL Sulaymaniyah results
ARB Arbil results
KIR Kirkuk results
BAG Baghdad results
HILL HILLA results
BAS Basrah results

1. What type of business is your company?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HIL</u>	<u>BAS</u>	
70%	75%	57%	14%	70%	100%	61%	Trade
11%	13%	14%	5%	10%	--	14%	Manufacturing/industry
8%	4%	17%	19%	10%	--	15%	Services
2%	3%	3%	10%	2%	--	--	Financial services
1%	1%	--	5%	2%	--	--	Agriculture
5%	4%	8%	31%	5%	--	4%	Construction
*	--	--	--	1%	--	--	Other
1%	*	3%	14%	--	--	--	Not sure
1%	1%	--	2%	1%	--	6%	Refused



2. Currently, how many employees are working for you?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
60%	66%	47%	43%	57%	87%	56%	0 - 5
27%	18%	37%	50%	30%	10%	37%	6 - 20
7%	1%	10%	7%	11%	1%	6%	21 - 100
1%	*	6%	--	*	--	1%	More than 100
5%	14%	--	--	1%	1%	--	Not sure/refused

3. Compared to last year, is the number of employees you currently have more, fewer, the same, or are you not sure?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
22%	14%	47%	12%	26%	10%	21%	More
24%	30%	20%	29%	24%	3%	7%	Fewer
48%	41%	33%	57%	47%	86%	70%	Same
6%	16%	--	2%	3%	1%	2%	Not sure/refused

4. Do you employ females in your company?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
26%	27%	47%	33%	26%	--	14%	Yes
68%	56%	53%	67%	71%	100%	82%	No
7%	17%	--	--	2%	--	4%	Not sure/refused



5. Is your business...

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
55%	53%	41%	86%	51%	89%	74%	Sole proprietorship
25%	25%	32%	10%	28%	9%	21%	Family-owned
18%	20%	22%	5%	20%	3%	5%	A non-family partnership or corporation
1%	1%	3%	--	1%	--	--	Owned by a foreign organization
*	1%	--	--	*	--	--	Previously government-owned
1%	2%	3%	--	1%	--	1%	Not sure/refused

6. Does your business primarily serve...?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
74%	70%	69%	88%	74%	97%	79%	Local consumers
16%	20%	19%	5%	16%	--	15%	Local businesses
5%	3%	9%	2%	6%	3%	6%	State-owned enterprises
2%	5%	1%	--	1%	--	--	Foreign markets
1%	--	--	--	1%	--	--	Other
1%	1%	3%	5%	1%	--	--	Not sure/refused
90%	90%	87%	93%	90%	97%	94%	Total local
8%	8%	10%	2%	9%	3%	6%	Total other



7. In the next six months, do you plan to...?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
20%	17%	33%	5%	22%	13%	22%	Employ more people
25%	28%	21%	12%	26%	10%	17%	Purchase equipment
19%	21%	17%	10%	18%	21%	16%	Purchase or rent new building
9%	9%	14%	5%	9%	3%	16%	Increase employee productivity
14%	6%	33%	17%	21%	3%	2%	Represent a foreign company
32%	36%	19%	62%	24%	67%	39%	Not sure/refused

8. What are the financing resources you resort to for your business?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
33%	42%	43%	19%	23%	50%	45%	Operating profits
43%	37%	20%	33%	50%	44%	36%	Business savings
8%	7%	17%	29%	9%	--	4%	Private savings
7%	6%	3%	5%	8%	1%	2%	Bank loans
4%	3%	4%	12%	5%	--	2%	Private loans
3%	2%	6%	--	3%	--	4%	Introducing new partners
*	*	1%	--	*	--	--	Issuance of new stocks
2%	3%	6%	2%	1%	4%	5%	Not sure/refused

9. How do you pay for the goods and services you acquire?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
71%	75%	70%	98%	67%	84%	57%	Cash
21%	15%	17%	2%	25%	13%	31%	Bank transfers
1%	1%	1%	--	1%	--	--	Credit card
4%	4%	7%	--	4%	--	1%	Barter
4%	5%	4%	--	3%	3%	11%	Not sure/refused



10. During the next six months, do you expect the following components will increase, decrease or maintain status?

	INCREASE	DECREASE	MAINTAIN STATUS	NOT SURE/ REFUSED
10. Your sales				
TOT	45%	13%	28%	14%
SUL	23%	29%	40%	8%
ARB	39%	13%	23%	26%
KIR	12%	5%	67%	17%
BAG	63%	2%	22%	12%
HILL	29%	17%	30%	24%
BAS	42%	20%	4%	34%
11. Number of employees				
TOT	25%	12%	48%	14%
SUL	16%	22%	49%	12%
ARB	31%	6%	46%	17%
KIR	2%	5%	76%	17%
BAG	33%	7%	48%	12%
HILL	7%	B	74%	19%
BAS	26%	16%	26%	33%
12. Net profit				
TOT	38%	12%	30%	19%
SUL	20%	26%	43%	11%
IRB	37%	16%	24%	23%
KIR	7%	5%	62%	26%
BAG	53%	3%	23%	21%
HILL	27%	16%	30%	27%
BAS	36%	10%	16%	38%

13. Considering the economic status in Iraq over the next two years, do you expect the economy to...?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
20%	15%	27%	--	21%	29%	28%	Significantly grow
58%	58%	50%	19%	62%	46%	56%	Somewhat grow
9%	14%	6%	36%	6%	11%	10%	Somewhat decline
2%	2%	3%	5%	1%	--	--	Severely decline
7%	6%	10%	38%	7%	7%	5%	Maintain status
4%	5%	4%	2%	3%	7%	1%	Not sure/refused
78%	73%	77%	19%	83%	74%	84%	Total grow
11%	16%	8%	40%	7%	11%	10%	Total decline

14. In comparison with last year, do you feel that basic services in Iraq such as water, electricity and telecom are delivering lower-level services, same-level services, or better-level services?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
19%	35%	41%	17%	10%	13%	9%	Lower-Level Services
45%	48%	31%	76%	39%	70%	47%	Same-Level Services
33%	14%	23%	5%	48%	16%	38%	Better-Level Services
3%	3%	4%	2%	3%	1%	6%	Not Sure//Refused

15. Do you feel that the business environment vis-à-vis last year's is/was...?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
46%	41%	36%	2%	54%	33%	42%	Better now
19%	27%	40%	24%	11%	44%	4%	Better last year
33%	29%	21%	74%	32%	20%	51%	No difference
3%	3%	3%	--	2%	3%	2%	Not sure/refused



16. What are your expectations of an Iraqi government policy on business sector? Will it...

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
17%	18%	21%	--	17%	23%	14%	Significantly improve
51%	51%	43%	14%	56%	39%	40%	Somewhat improve
7%	11%	9%	24%	4%	7%	2%	Somewhat decline
2%	2%	1%	2%	2%	--	--	Significantly decline
16%	9%	11%	52%	16%	23%	32%	Remain as is
7%	8%	14%	7%	6%	9%	11%	Not sure/refused
68%	69%	64%	14%	72%	61%	55%	Total improve
9%	13%	10%	26%	6%	7%	2%	Total decline

17. Do you think Iraq's openness to the international business community will...

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
45%	50%	59%	14%	41%	59%	43%	Significantly improve your business
37%	34%	30%	31%	41%	29%	31%	Somewhat improve your business
4%	4%	1%	--	5%	7%	1%	Somewhat hurt your business
2%	3%	1%	--	2%	--	1%	Significantly hurt your business
7%	4%	6%	33%	6%	3%	21%	Make no difference
5%	5%	3%	21%	4%	3%	4%	Not sure/refused
82%	84%	89%	45%	83%	87%	74%	Total improve
6%	7%	3%	--	7%	7%	2%	Total hurt

18. Are Iraqi trade laws and regulations easily available and understandable to the Iraqi business community?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
17%	14%	17%	17%	19%	10%	16%	Yes
31%	28%	46%	40%	32%	40%	17%	No
43%	47%	31%	33%	42%	30%	55%	Partly accessible
9%	11%	6%	10%	7%	20%	13%	Not sure/refused

19. Apart from the security condition, which of the following reasons are the FIVE MOST IMPORTANT reasons that adversely affect the growth of the Iraqi business sector?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
63%	51%	66%	62%	69%	90%	64%	Not applying laws and regulations
59%	65%	24%	50%	62%	29%	53%	High fees
51%	52%	40%	48%	50%	49%	55%	Lack of respect for property rights
45%	36%	43%	69%	45%	67%	58%	Lack of effective communication within and outside Iraq
41%	31%	41%	52%	46%	36%	40%	Absence of information on contracts, legal systems and business within Iraq
17%	17%	9%	14%	20%	21%	7%	Difficulty of access to the Internet/e-mail
38%	38%	46%	36%	39%	44%	16%	Absence of international partners
39%	35%	13%	62%	41%	41%	50%	Old installations and equipment
47%	34%	54%	24%	55%	57%	45%	Difficulty in obtaining loans from banks or financial institutions
28%	21%	21%	19%	34%	36%	17%	Weakness of the infrastructure
1%	*	1%	--	1%	--	--	Others
19%	40%	--	17%	7%	13%	19%	None/not sure/refused

20. Security situation in Iraq is better now than the previous year is...

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
23%	38%	19%	--	16%	27%	12%	Strongly agree
61%	46%	59%	12%	73%	71%	58%	Somewhat agree
8%	9%	9%	45%	7%	--	8%	Somewhat disagree
3%	1%	6%	36%	1%	--	15%	Strongly disagree
5%	6%	9%	7%	3%	1%	7%	Not sure/refused
84%	84%	77%	12%	89%	99%	70%	Total Agree
11%	10%	14%	81%	8%	--	23%	Total Disagree



21. Which of the following needs is the most important for the Iraqi workforce today?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
11%	9%	43%	31%	9%	21%	2%	English language training
27%	32%	23%	45%	28%	4%	3%	Computer training/Internet, email, business software applications
9%	10%	9%	2%	8%	6%	12%	Knowledge of international standards related to their businesses
12%	19%	4%	--	9%	7%	7%	Development of a better education system
10%	6%	10%	--	13%	6%	11%	Creation of specialized training institutes
6%	5%	1%	--	8%	6%	3%	Adoption of better code of business ethics and values
23%	16%	7%	19%	21%	49%	59%	Creation of job opportunities
1%	--	--	--	2%	1%	1%	Other
3%	4%	3%	2%	2%	--	2%	None/not Sure/refused

22. Do you feel that the recently elected government is transparent in contract awarding through its various ministries?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
18%	12%	14%	--	21%	7%	31%	Yes
52%	39%	60%	93%	60%	53%	26%	No
31%	49%	26%	7%	19%	40%	43%	Not sure/refused



23. Based on your previous experience with the chambers of commerce or business associations, how do you perceive their role?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
6%	8%	7%	--	5%	3%	6%	Essential
19%	21%	7%	--	21%	17%	8%	Very useful
35%	32%	39%	5%	37%	17%	54%	Somewhat useful
24%	23%	33%	40%	21%	34%	25%	Rarely useful
12%	12%	6%	48%	10%	27%	3%	Not useful
5%	3%	9%	7%	6%	1%	4%	Not sure/refused
60%	61%	53%	5%	63%	37%	68%	Total essential
36%	36%	39%	88%	31%	61%	28%	Total useful

24. Do you visit your local chamber of commerce?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
9%	10%	13%	--	9%	9%	9%	Frequently
36%	46%	31%	7%	34%	36%	25%	From time to time
42%	37%	46%	62%	41%	44%	57%	Rarely
10%	5%	9%	26%	12%	11%	7%	Never
3%	2%	1%	5%	4%	--	2%	Not sure/refused
46%	56%	44%	7%	43%	44%	34%	Total frequently/occasionally
51%	42%	54%	88%	53%	56%	64%	Total rarely/never

25. Are there any active business associations in Iraq that you believe have a significant role in communicating the actual needs of the Iraqi business sector to the Iraqi government?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
7%	4%	9%	--	10%	11%	--	Yes
56%	43%	56%	95%	58%	83%	63%	No
37%	54%	36%	5%	32%	6%	37%	Not sure/refused



26. Do you feel that the Iraqi business community can influence the government policy?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
48%	60%	69%	10%	40%	66%	40%	Yes
29%	21%	11%	76%	35%	20%	21%	No
23%	18%	20%	14%	26%	14%	38%	Not sure/refused

27. How much do you think corruption adds to the costs of doing business?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
2%	4%	4%	--	1%	--	--	0%
12%	18%	4%	10%	11%	4%	7%	0 - 10%
24%	24%	13%	36%	24%	29%	19%	10 - 20%
19%	17%	26%	14%	21%	27%	9%	20 - 30%
13%	10%	14%	2%	15%	16%	14%	30 - 40%
20%	17%	20%	12%	22%	20%	26%	40%+
10%	9%	19%	26%	7%	4%	26%	Not sure/refused
38%	46%	21%	45%	36%	33%	26%	Under 20%
53%	45%	61%	29%	58%	63%	49%	Over 20%



28. What is your general attitude towards corruption?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
1%	3%	3%	--	*	--	--	Corruption is not a problem
9%	6%	9%	--	13%	3%	6%	Corruption is a problem, but we can adapt to it
50%	72%	40%	7%	41%	36%	38%	Corruption is a significant problem, and more needs to be done to combat it
38%	17%	43%	86%	43%	61%	55%	Corruption is a serious problem, and there are no procedures to combat it in the short term
2%	2%	6%	7%	2%	--	2%	Not sure/refused
87%	89%	83%	93%	85%	97%	93%	Total problem
10%	9%	11%	--	13%	3%	6%	Total not a problem

29. Where do you get economic and business information?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
20%	3%	16%	24%	32%	9%	13%	Newspapers and journals
7%	6%	13%	12%	9%	1%	4%	Radio
58%	70%	60%	64%	49%	73%	65%	Television
4%	3%	13%	--	4%	3%	2%	Internet
28%	22%	33%	--	36%	14%	18%	Not sure/refused



30. Which of the following best represents your religious affiliation?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
2%	*	1%	5%	3%	--	--	Christian
31%	*	--	5%	44%	99%	59%	Shiite Muslim
42%	87%	69%	81%	19%	1%	5%	Sunni Muslim*
3%	2%	10%	5%	3%	--	2%	Other/no affiliation
22%	11%	20%	5%	30%	--	34%	Refused

* Sunni Muslims figure is divided into 31% Kurds and 11% Arabs

31. Which of the following best describes your ethnicity?

<u>TOT</u>	<u>SUL</u>	<u>ARB</u>	<u>KIR</u>	<u>BAG</u>	<u>HILL</u>	<u>BAS</u>	
36%	95%	89%	26%	3%	1%	--	Kurdish
2%	1%	--	33%	1%	--	--	Turkoman
58%	2%	1%	33%	90%	99%	95%	Arab
1%	--	--	--	1%	--	--	Assyrian
4%	3%	10%	7%	4%	--	5%	Refused
