



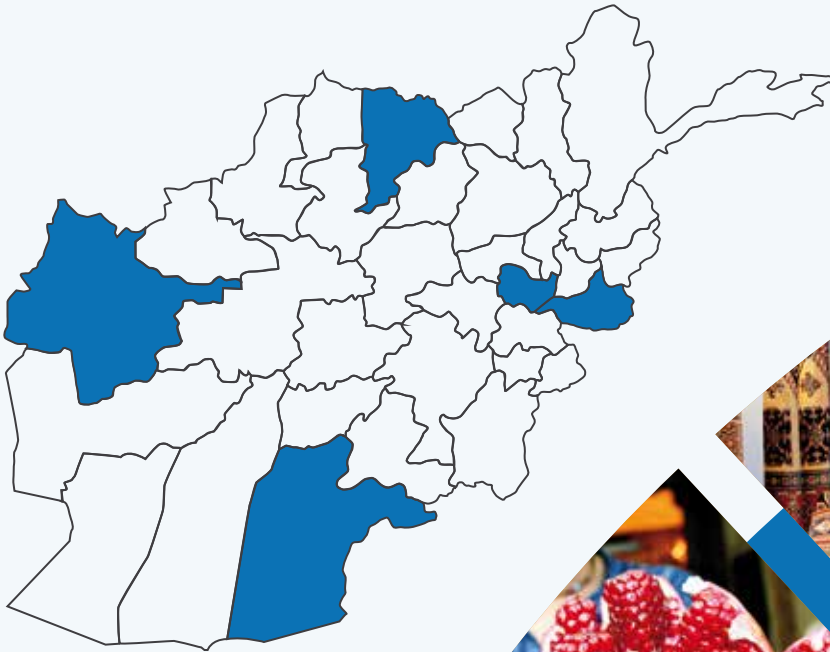
Afghanistan Chamber Of Commerce & Industries
اتاق تجارت و صنایع افغانستان
د افغانستان د سوداګرۍ او صنایعو اتاق



ACCI Business Monitor

Business Monitor 2018

The lack of electricity is the main infrastructural problem for businesses.



Business Bottleneck Survey

The ACCI Bottleneck Survey provides political and economic decision-makers as well as the business community and the interested public with data collected directly from the companies.

Business Tendency Survey

The Business Tendency Survey asks the managing directors of businesses for their opinions on the current business situation and their expectation for the next six months.

**Bottleneck
Survey**

**Tendency
Survey**



The image shows the cover of a report titled 'ACCI Business Monitor 2018'. The background is a solid light beige color. A horizontal white stripe runs across the middle of the page. Overlapping this stripe is a blue arrow-shaped graphic pointing to the right. Inside the blue arrow, the text 'ACCI Business Monitor 2018' is written in white, bold, sans-serif font, stacked in four lines.

**ACCI
Business
Monitor
2018**

Foreword

Since 2012, Afghanistan Chamber of Commerce and Industries has systematically studied the business tendencies by conducting quarterly surveys and as well as annual bottleneck surveys in five major regions. These studies provide political and economic decision-makers as well as the business community and the interested public with data collected directly from the companies.

Since 2002, the Afghan private sector witnessed a considerable progress and invested in different sectors such as agriculture, higher education, banking, aviation, telecommunications, construction and health care.

In order to make sustainable and inclusive economic growth the private sector needs to be encouraged and supported. Fortunately, in recent years, the Afghan government has implemented tangible reforms in consultation with the private sector.

As far as the legal reforms go, many important laws and regulations have been put in place, including Insolvency Law and Companies Law, which significantly contributed to DBI reforms, and improved Afghanistan's position in global ranking.

Cost and time of service delivery by the government to private sector has improved through creation of one-stop-shops for licensing, construction permits and the recent one for export at Kabul Airport. However, these one-stop-shops require additional resource, personal and expansion to key commercial hubs in order to fully benefit the private sector.

For the first time, we have a solid National Export Strategy that is a byproduct of genuine private sector and government collaboration. In our view, if fully implemented this will help improve the balance of trade, increasing value-added export through focusing on more domestic production, quality management and certification, supply chains, marketing of Afghan products particular those with competitive and comparative advantage.

Air Cargo Initiative is one of the most practical reforms delivered by the government in response to the private sector needs so far. This initiative has not only served as an alternative route but has also given us significant leverage to decrease transit barriers with our trading neighbors and has contributed to an increase of more than %40 in our total export.

Open Access Policy officially ended the sector's monopoly allowing private companies to build, own, and operate their own fiber optics networks. As a result, a private sector consortium of telecom companies announced an investment of 383\$ million in internet connectivity and 4G infrastructure, which will improve quality and reduce costs for consumers and businesses.

Also, the revival of Lapis Lazuli corridor is marked as one of the most important development in expending

Afghan businesses access to regional and European markets. And, finally the National Priority Program for Private Sector Development is approved, which we hope will work as a framework to implement business reforms.

Meanwhile we would like the government to work on the followings:

- Launch of National Electricity Regulatory Authority to increase private investment in the energy sector,
- Continuing the efforts to implement the ongoing reforms related to the World Bank Doing Business Indicators,
- A guarantee scheme needs to be introduced in order to increase lending to businesses from the existing deposits in the commercial banking sector, and mitigate risks especially for production and export.
- Introducing incentive packages that will support the private sector to compete in local and regional markets. Regional competitions are growing in the field of investment attraction. Afghanistan should consider incentives and investment policies that make the afghan market an attractive investment destination in the region.
- The efficient flow of goods and people are hindered due to visa problems. Businesses need visa facilitations that let them easily move across borders.
- Regional connectivity has improved and we thank all stakeholders for what has been achieved, but these basic steps should be supported by more comprehensive actions in developing road and railway connectivity; and trade and transit facilities should be improved.
- Private Sector Development-National Priority Program is an important platform for reforms. Private sector expects that the government and international community will provide enough resources for to implement these reforms. This survey reflects the private sector's perspective regarding the business environment including access to land, electricity, and finance; investors' safety and security; public tenders, skilled labor, and the role of women in businesses.

ACCI Business Monitor will continue to serve as an information base for the public-private dialogue by enhancing a common understanding of the challenges faced by the private sector. We hope that the relevant stakeholders will rely on the data while drafting laws and regulations to improve the condition for doing business.

Looking forward to see an improved business environment.



Atiqullah Nusrat
Chief Executive Officer
ACCI

Introduction

The ACCI Bottleneck Survey provides political and economic decision-makers as well as the business community and the interested public with data collected directly from the companies. The survey identifies the impediments for doing business in the country and it is monitoring the change over time.

For the bottleneck survey, representative samples are drawn from companies in the provinces of Kabul, Balkh, Kandahar, Nangarhar and Herat. The samples are structured by economic sectors and company size.

The sample size for Kabul is about 130 and for each province about 50 companies. The interviews for this survey were conducted by phone in November 2018. The ACCI assures that all individual data obtained from the survey are treated as confidential and the privacy rules are applied to the publication of the results as well. The collected data was compiled and analyzed in-house by ACCI research unit. This unit was established in 2012 with the technical supports from German Development Cooperation.

Results of the Business Bottleneck Survey

As mentioned already, the Business Bottleneck Survey identifies the barriers for doing business by capturing the perceptions of entrepreneurs in Kabul, Balkh, Kandahar, Nangarhar and Herat provinces. The questionnaire focuses on problem areas raised as important in the "National Business Agenda". The interviews of this seventh bottleneck survey were conducted in November 2018. The sample size was 360 companies which were interviewed by telephone.

The major findings of the survey can be summarized as bellow:

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More than 58 percent of the respondents across the country regard getting access to land as a problem, and a large number of them have marked the unavailability of industrial land for real estate as a major problem for their businesses.

Like previous years, majority of companies who face problems in obtaining finance have marked high interest rates as the main reason.

The perception of surveyed businesses regarding the tax system has improved since last year.

In total surveyed businesses' perceptions regarding the public tendering conditions have deteriorated compared to last year.

Starting a business in Afghanistan is not a concern of the private sector.

The lack of electricity is the main infrastructural problem for businesses.

The lack of qualified labor force is a problem especially for manufacturing and services companies.

Insecurity is a chief concern throughout the Afghan business community. Transportation of goods and material is extremely difficult and risky in some regions of the country; and SMEs report more problems than large companies.

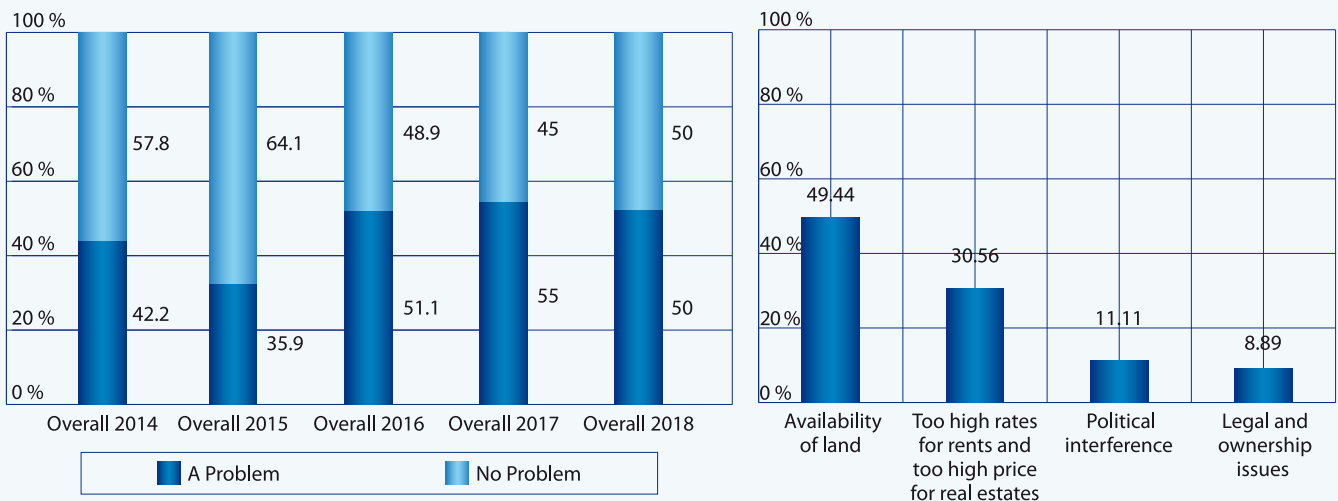
Women entrepreneurship is more encouraged in all sectors.

Business Bottleneck Survey

a) Getting Land

The Business Bottleneck Survey shows that 58.61 percent (compared to 43.3 percent one year ago,) of the respondents across the country regard getting land as a problem, and 41.39 percent (56.7 percent in 2017) say it is no problem to obtain or rent land. The survey reveals that getting land is a crosscutting concern but Small (56.35) size enterprises say it is slightly harder to get land for economic use compared to Large (49.45) and Medium (44.76) companies. Among the different economic sectors, Manufacturers (%61.73) say they suffer most from the problems in getting land. About 55.88 percent of Construction companies, %49.3 of agriculture, %44.93 of Services, %36.62 of trade companies also complain about their problems in access to land. All sectors, but Manufacturing 61.73 (compared to 58.8 percent in 2017), reported that their problems in getting land have improved slightly compared to last year. Trade sector 36.62 (compared to 60 percent last year) has improved significantly in order to getting land.

Most of companies (%49.44) have marked the unavailability of industrial land for real estate as a major problem for their businesses. A considerable number of companies (%30.56) said that the high prices and rents for real estate is a reason for their negative assessment. For %11.11 of the companies, political interference is a major problem. Legal and ownership issues are also noted by a small number of respondents (%8.89) as obstacles in obtaining land.



Graph 1- Getting Land

b) Availability of Finance

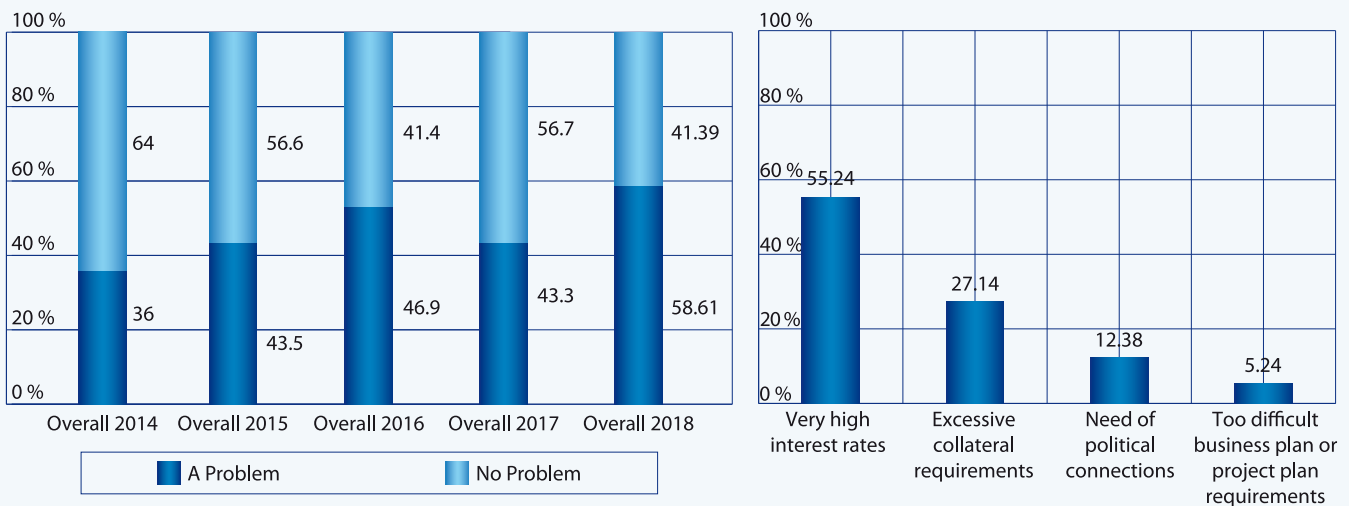
Although the financial system grew quickly after the collapse of Taliban regime, it is still under-developed and its role in economic activities remains very limited. While exact numbers are not available, only a small segment of the private sector has access to formal financial services. Many businesses are unable to obtain capital due to the punitive interest rates and collateral requirements imposed by the vast majority of banks. However, even if the rates were made more favorable, many business people would still refuse to consider obtaining a loan because, as they believe, interest violates Islamic principles.

About 58 percent of the respondents say that they have problems in access to finance, whereas 41 percent say they have no problem. Regional differences are considerable. In Kabul 59.01 percent of the surveyed companies reported problems which indicates an increase in their problems compared to last year (41.3 %) while majority of Kandahar (%70), Herat 66.67 (last year %36 of Herat companies reported that they had problems in access to finance) and Nangarhar (%52) companies reported that they had a problem in access to finance. Balkh companies have reported the lowest percentage of problems (%44).

Last year SMEs had reported more problems than large companies, but this year large companies (%66) have reported a considerably more problem than SMEs (%46).

Agriculture and Services companies report the highest (more than %60 each) and Trade report the lowest (%45.07) problems. Around %59 of Manufacturing and construction companies say they have problems in obtaining loans.

Like previous years, majority of companies (%55.24) who face problems in obtaining finance have marked high interest rates as the main reason. %27.14 of the respondents said that excessive collateral requirements were the main reason and for the rest of companies the need of political connections & too difficult business plan or project plan requirements were main reasons.



Graph 2- Availability of Finance

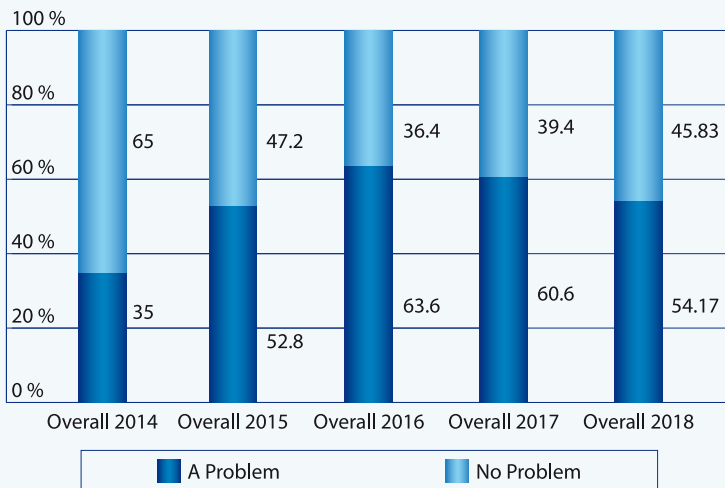
c) Tax System

Enterprises in Afghanistan are confronted with a complex taxation system consisting of a wide range of different taxes. The system is regarded by the private sector as complex, confusing and unpredictable opening the door for bad practices. In addition to that, businesses are unhappy with the introduction of a new taxing procedure that obliged companies to submit their taxes statements and balances on monthly, quarterly and annual bases.

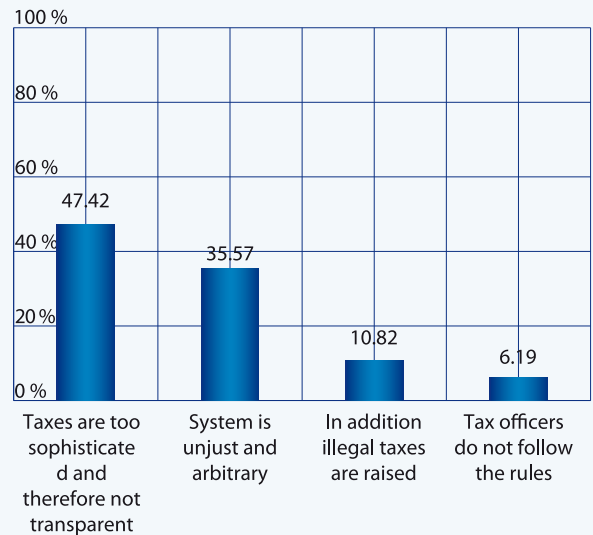
The perception of surveyed businesses regarding the tax system has improved since last year and %54.17 of companies across the regions say that they have problems in tax system, compared to 60.6 % for last year.

In all five regions manufacturing (%59.26) and construction (%57.35) companies complain more about the tax procedures; but this figure is also high among Agriculture (%52.11), services (%50.72) and Trade (%50.7) respondents. Compared to the last year the tax system has improved slightly.

There is no meaningful difference between SMEs (54 %) companies and large companies (%54.9). Nearly half of companies who have problems in tax system stated that “taxes are too sophisticated and therefore not transparent”. About %35 of the surveyed companies said that the current tax system is unjust and arbitrary and about %17 of the remaining companies said that tax officers do not follow the rules and illegal taxes are raised.



Graph 3- Tax System



d) Custom Conditions

The business community often complains that border posts lack modern infrastructure, such as storage facilities and technical laboratories. Furthermore, the custom procedures in place are regarded as complicated and arbitrary opening the door for duplicative charges and duties at border posts and inside the country.

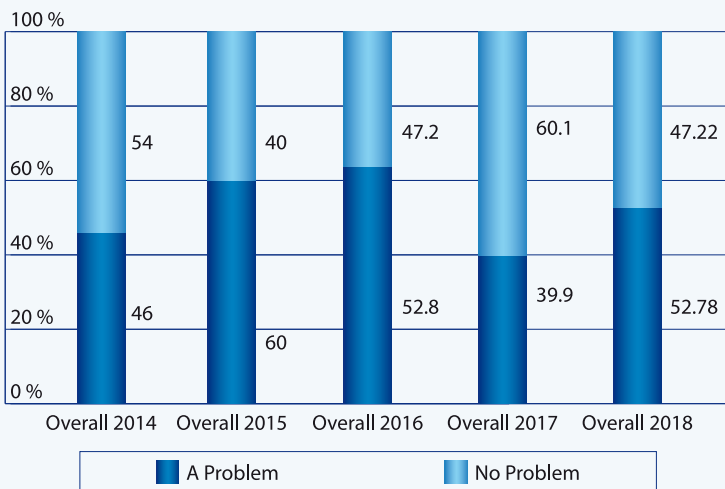
The Business Bottleneck Survey focuses on the regulatory environment for exports and imports. It reveals the custom condition has deteriorated since last annual survey. In last survey %40 of the businesses, who dealt with customs, were not happy with the custom condition while this year %52.78 of the businesses in the same regions complained so. About %55.56 of surveyed businesses who deal with the customs in Nangarhar, %55.17 of the same category of companies in Balkh says they face problems in costumes. This figure is %53.57 for Herat, %53.49 for Kabul and %42.11 for Kandahar.

Different sectors have suggested that customs procedures and systems should be improved, and the level of confidence regarding the current

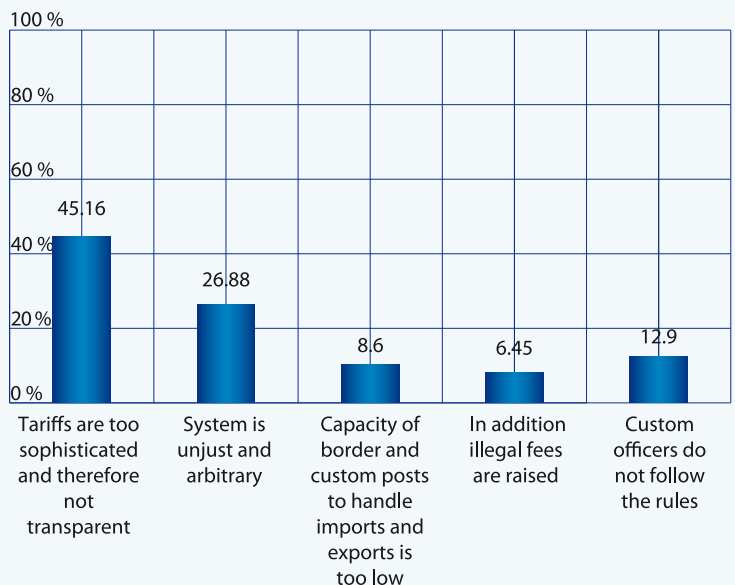
status of customs procedures is very low in Construction where %61.54 percent of those who deal with the customs believe that these procedures are problematic, while about (%52) of Manufacturing, (%52) of agriculture, (%50.88) trades and (%50) of service companies believe so.

The feedbacks of different size companies on custom conditions show that small companies have more problems (%57) than Large (%54) and Medium (%51) companies.

The biggest reason behind the problem was mentioned “too sophisticated non-transparent Tariffs” and “an unjust and arbitrary System”. About %12.9 said that “custom officers do not follow the rules”; %8.6 said that the “too low capacity of border and custom posts to handle imports and exports” is a problem; %6 of companies also mentioned that collection of “illegal fees” is a major reason behind the problems.



Graph 4- Custom Conditions



e) Public Tender

There is a lack of transparency and competition in bidding processes. Like earlier surveys, this bottleneck survey also confirms that majority of companies complain about the lack of transparency, political interferences, bribery and excessive bank guarantee requirements in public tender.

In total surveyed businesses' perceptions regarding the public tendering conditions have deteriorated compared to last year, companies in Kandahar (%81.48) are highly unhappy with the public tendering conditions. Balkh (%54.29), Herat (%53.57), Nangarhar (%50) and Kabul (%49.5) companies have also called for reforms in current tendering procedures.

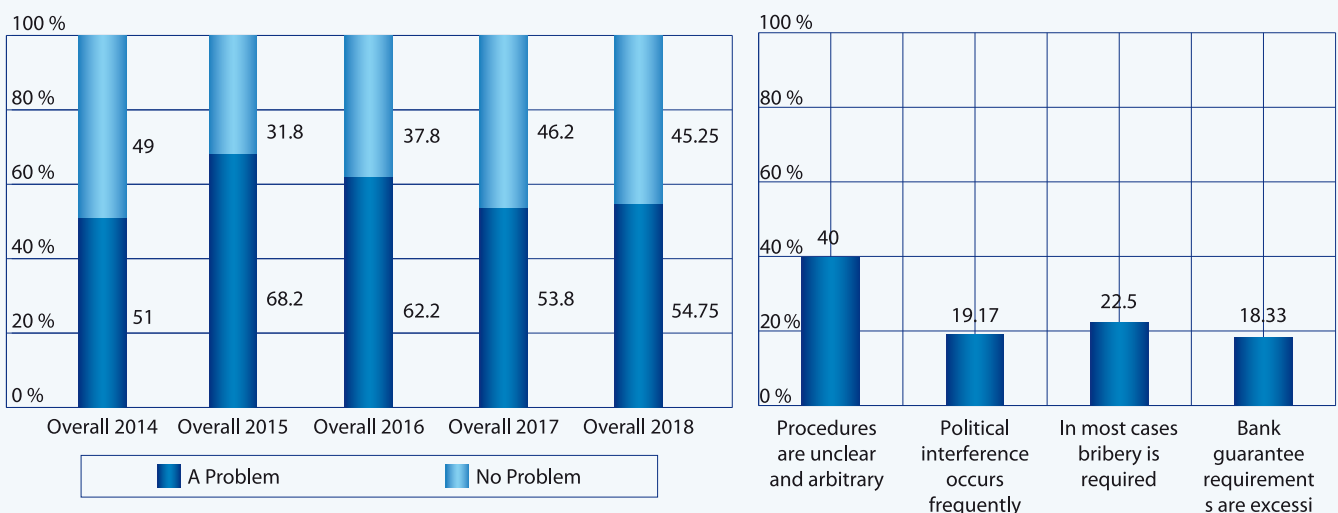
Services companies (%66.67) report a slightly more problem than construction (%64.91). Trade and agriculture sectors compared to the last annual survey have reported a registered more complaints. Manufacturing is the only sector where more than half of companies say they have no problem in public tenders.

There is no meaningful difference between Large

size companies and SMEs perceptions about public tendering procedures.

Last year %48.5 said that the major reason behind the problem was “unclear and arbitrary procedures”, but this year only %40 of surveyed companies agree that “unclear and arbitrary procedures” is the main reason. Instead, %22.5 have mentioned “bribery” as main reasons and political interference about %19.17 of them have mentioned. %18.33 of companies point to “excessive bank guarantee requirements” as their major problems.

The provision of information on procurement opportunities in a timely manner is one of the basic requirements of a transparent and competitive tendering. The ACCI responds to this request and publishes public invitation to tender on the website of the tender distribution center (<http://www.kabul-tenders.org>) on a regular basis. ACCI has also recommended some realistic and practical reforms on public tenders in a policy recommendation paper called Private Sector Reform Priorities. “political interference”



Graph 5- Public Tender

f) Business Registration and Extension

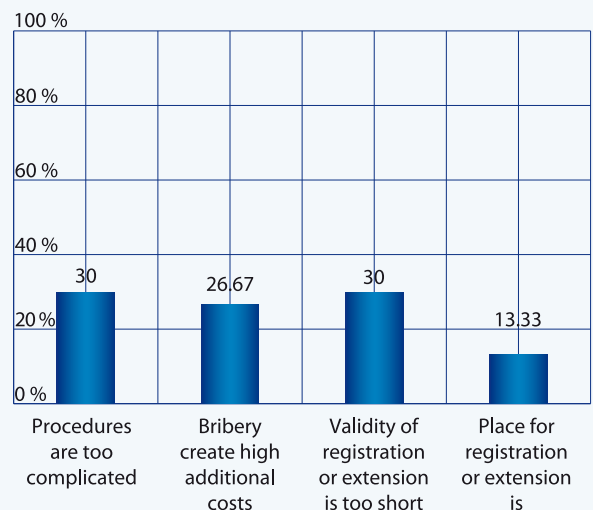
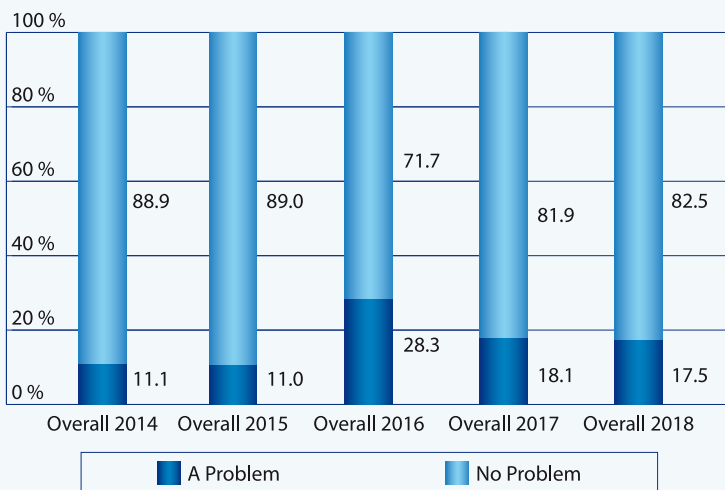
Starting a business in Afghanistan is not a concern of the private sector. No minimum capital is required to register a business. To establish a limited liability company, it took seven days to register at the Afghanistan Investment Support Agency in the past. In 2016, a one stop shop was established for business registration and AISA's business registration department was merged with the ministry of commerce and industry, which was expected to decrease the registration cost and time significantly.

Businesses in Kandahar (%74), Herat (%80), Nangarhar (%81), Kabul (%85) and Balkh (%85) are highly happy with the current procedures.

Medium companies reported less problems than small and large size companies. Meanwhile, Manufacturing, services and construction reported more problems than agriculture and trade.

"Too short validity of registration or extension" and complicated procedures" are mentioned as two major reasons behind the problems. About

26.67 percent of them believed that "bribery and high additional costs" were major problems. %13.33 of companies have also complained that registration or extension offices are far from their business locations.



Graph 6- Business Registration

g) Infrastructure

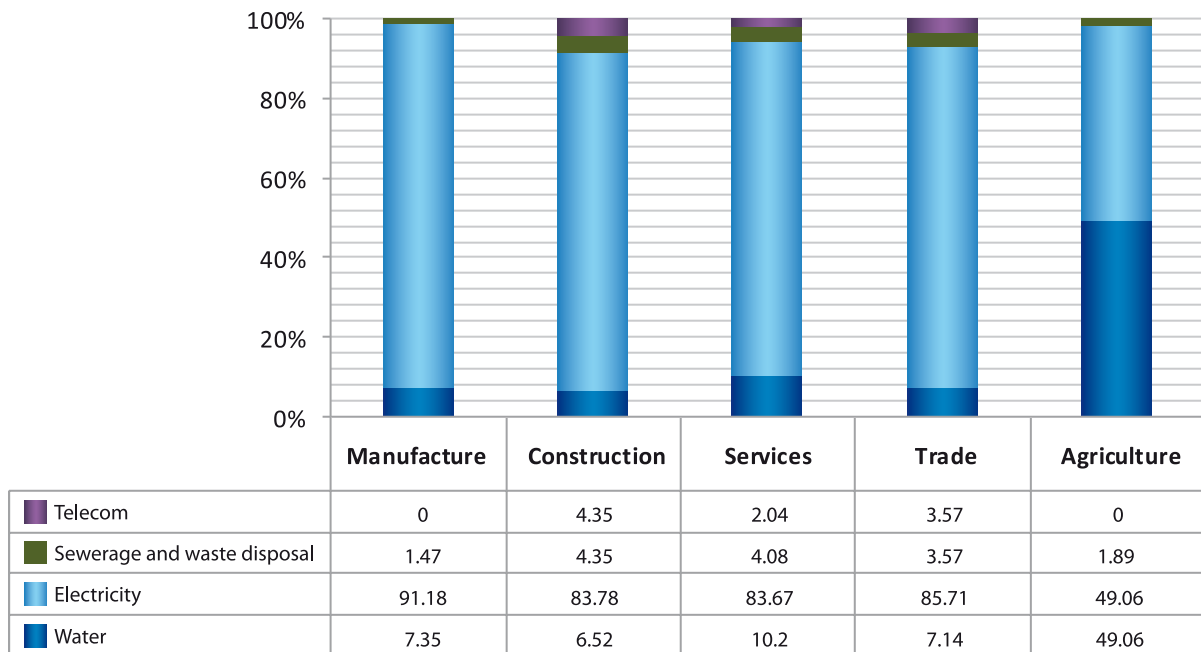
Afghanistan lacks a good infrastructural basis for private sector development. Efforts are made to improve this situation. However, the business community often complains about lack of electricity, water, sewage, transport and telecommunication services.

The Business Bottleneck Survey reveals that infrastructure is a cross-sector and countrywide problem. Like last year a large number of companies (%75.28) of all surveyed businesses say they have infrastructural problems. %92 of Kandahar, %85.42 of Nangarhar, %77.64 of Kabul, %58.82 of Herat and %58 of Balkh surveyed businesses say they have infrastructural problems.

About %79.41 of the companies who have infrastructure problems believe that electricity is their utmost limiting infrastructural problem. Manufacturing (%82.72), trade (%78.87), agriculture (%76.06), service (%71.01) and construction (%66.18) say they have problems in infrastructure.

Large and medium companies have more infrastructure problems than small companies.

Large and medium companies have more infrastructure problems than small companies.

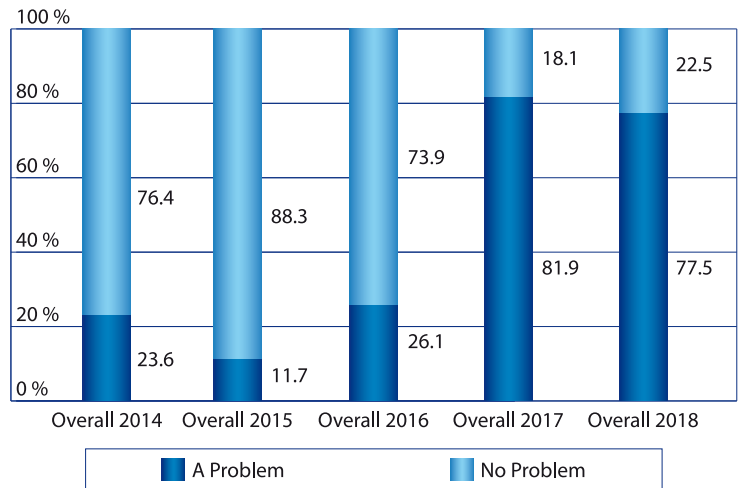


Graph 7- Infrastructure

h) Qualified Labor Force

Due to lack of training facilities and the ongoing immigration of educated and trained people, Afghanistan is in short of qualified labor. The Business Bottleneck Survey reveals that the lack of qualified labor force is more problematic for Balkh and Nangarhar regions compared to Kandahar, Herat and Kabul.

Agriculture (%84.51) and trade (%83.1) report more problems than services (%76.81), construction (%75) and manufacture (%69.14). SMEs (%81) report more problems than large companies (%65.93).



Graph 8- Qualified Labour

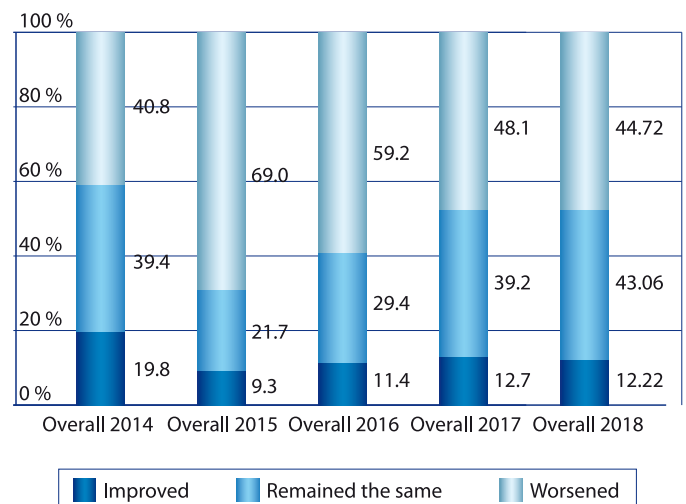
i) Security

Insecurity is a chief concern throughout the Afghan business community. Transportation of goods and material is extremely difficult and risky in some regions of the country.

According to the current survey, the perception of surveyed businesses has slightly improved regarding the security condition in Kabul, Balkh, Herat and Nangarhar regions compared to last year. In total about %44.72 of surveyed companies have reported that the security condition has deteriorated. In comparison to last year, Kandahar is the only region that reports more problems than last year. Last year %22 of Kandahar companies reported that the security had deteriorated but this year the number has increased to %36. Meanwhile, %57 of surveyed companies in Nangarhar, %56 in Balkh, more than %43 in Kabul, %36 in Kandahar and 35.29 % in Herat have said that their security conditions have deteriorated.

There is no significant sectoral difference with construction (%52.94) registering the highest and trade with about %36 registering the lowest complaints regarding the deterioration of their security conditions.

SMEs report more problems than large companies.



Graph 9- Security

k) Attitude towards Women

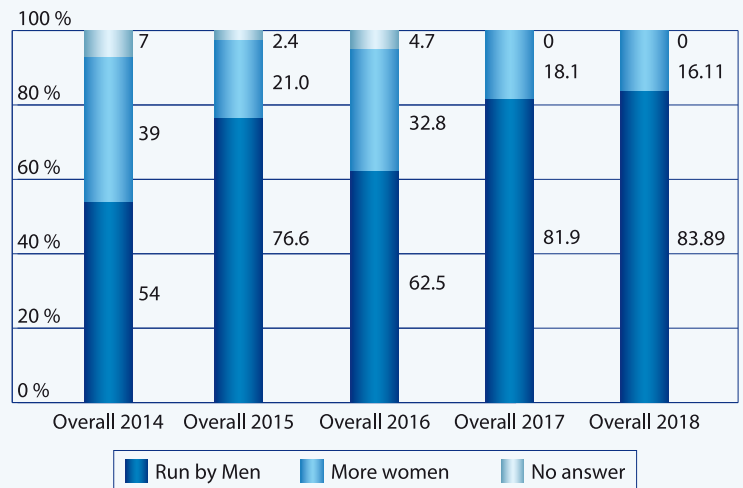
In Afghanistan, the range of economic activities available to women is severely limited by a complex set of cultural and other factors which is a loss of productive human resources for the country.

Despite the challenges faced by women in businesses, survey shows a considerable support for women operating in the private sector. In total %83.8 of surveyed companies say that more women should run businesses. Last year %81.9 supported the idea.

Business in Herat (%90.2), Nangarhar (%87.5), Balkh (%86), Kabul (%83.23), Kandahar (%74) were categorize according to women's engagement in business.

Women entrepreneurship is more encouraged in all sectors. %88.73 of agriculture, %87.65 manufacturing, about %85.51 of services, around %78.87 of trading, %77.94 construction companies support women's entrepreneurship.

There is no meaningful difference among different size groups of surveyed companied in supporting women's engagement in businesses.



Graph 10- Attitude towards Women



**ACCI
Business
Tendency
Survey**

Major findings

- The surveyed businesses' level of confidence regarding their current condition is negative and their expectations regarding the coming six months have also dropped.
- The confidence level of businesses in Kandahar (%23.3-) has dropped considerably compared to their previous quarter (%7-). Meanwhile, the security indicator in Kandahar has also dropped significantly.
- Businesses have reported that their order books keep shrinking. In term of sectorial ranking Herat (50.88-) has the worst and Kabul (39.84-) has the least affected order book indicator.
- The current condition for all three categories of businesses are negative but small and medium companies are much more affected compared to large companies.
- Businesses, including Agriculture companies have negative employment indicators.
- The average indicator for security situation has improved slightly compared to the previous survey, but security condition in Kandahar has considerably worsened. In general, the security condition seems very unstable
- Businesses call for security, better market and demand.

A. Business Climate

The Business Climate is an indicator for GDP growth tendencies. The indicator usually is leading; it indicates GDP changes in advance (on average a few months if no unexpected change in frame conditions occurs).

The Business Climate indicator is constructed from the judgments of managers on their present business situation and their business expectations for the next six months by a standardized and internationally used formula (for methodology see at the end of the report). The indicator values range from 0 (meaning "normal") up to a possible maximum of plus 100 for a positive climate and from 0 to a possible minimum of minus 100 for a negative climate. A.-1 Business Climate overall and by Region.

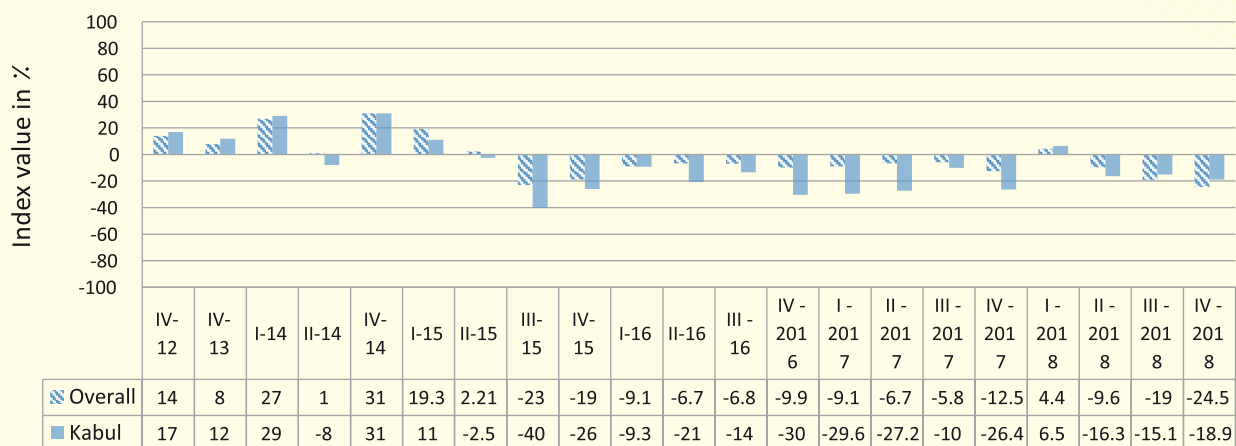
The overall Business Climate indicator in fourth quarter of 2018 for Kabul, Balkh, Kandahar, Nangarhar & Herat regions altogether valued (24.5-) while in last survey it was (19-) points.

The overall business climate has decreased compared to the last survey. The surveyed businesses' level of confidence regarding their current condition is negative as the last survey (39.46- →37.84-), and their expectations regarding the coming six months (7.22 - →1.28) has decreased.

All surveyed regions have reported negative indicators. The business indicator for Kandahar has significantly decreased compared to the last period, while Nangarhar business indicator has improved compared to the previous period. Kabul, Herat and Balkh provinces have also reported that their businesses have deteriorated.

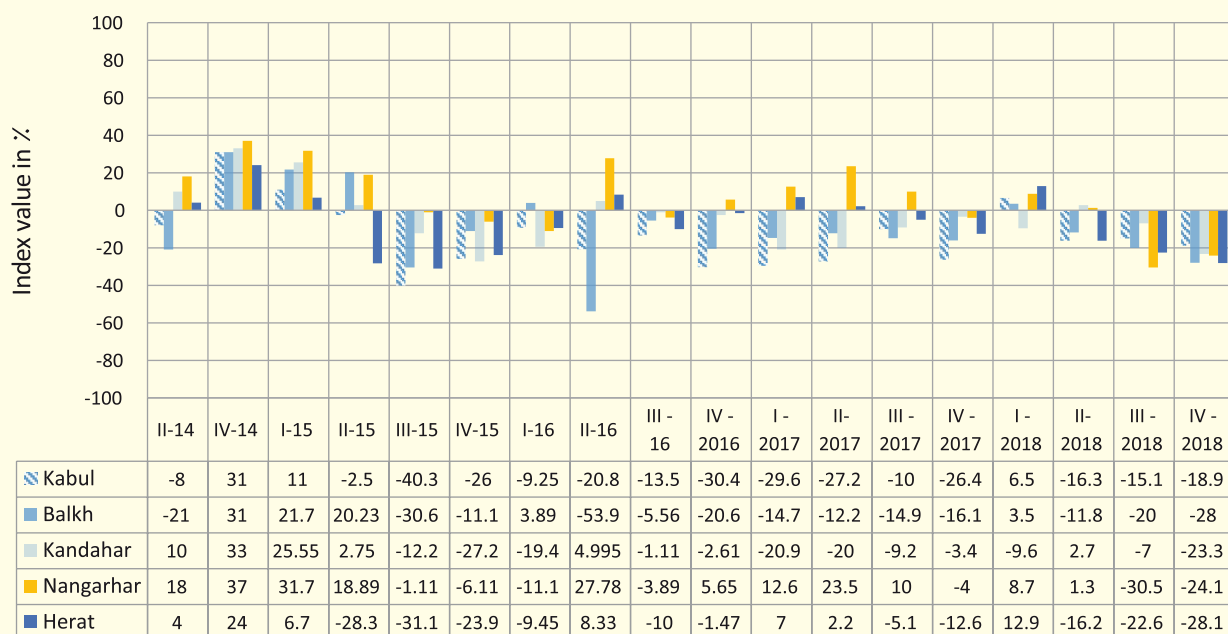
The Business Tendency Survey asks the managing directors of businesses for their opinions on the current business situation and their expectations for the next six months. The current survey was conducted in five regions (Kabul, Balkh, Kandahar, Herat and Nangarhar) and 705 companies were interviewed through phone during first and second week of July 2018.

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Graph 1: Business climate, overall and Kabul 2012 to 2018

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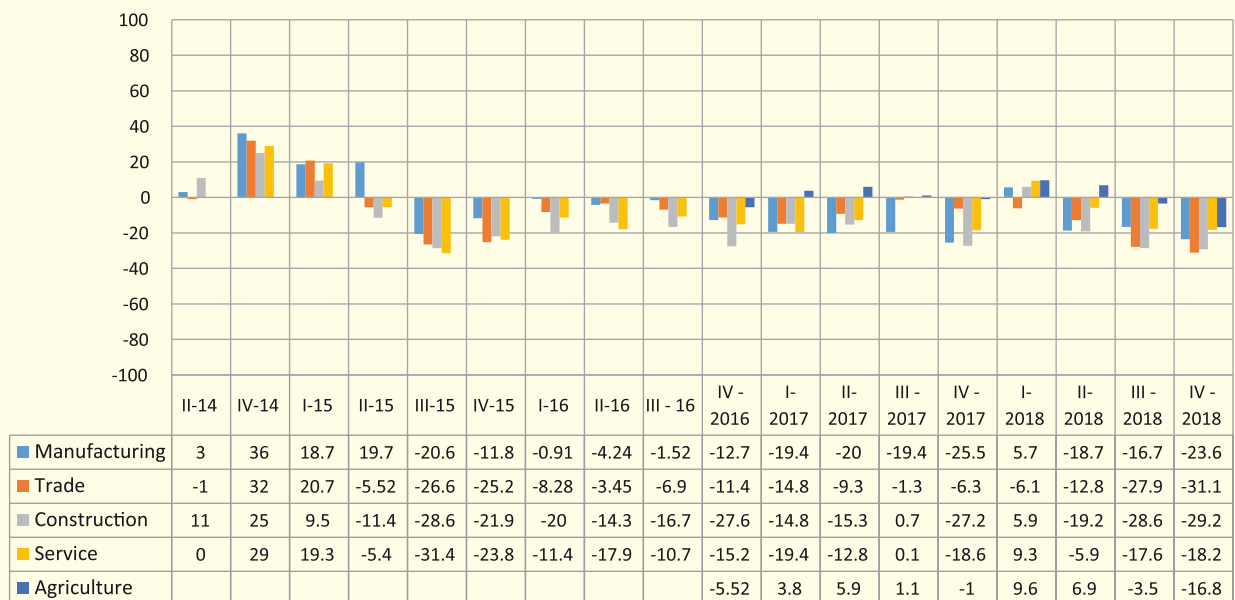


Graph 2: Business climate by Province 2014 to 2018

A.2 - Business Climate by Sectors

All sectors have reported negative business indicators. Although, Agriculture sector is comparatively better than other sectors, but the business condition for agriculture companies has significantly deteriorated. Trade (31.1-), construction (29.2-), manufacturing (23.6-), services (18.2-) have reported that their business climates have worsened.

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Graph 3: Business climate by sectors overall, 2014 to 2018

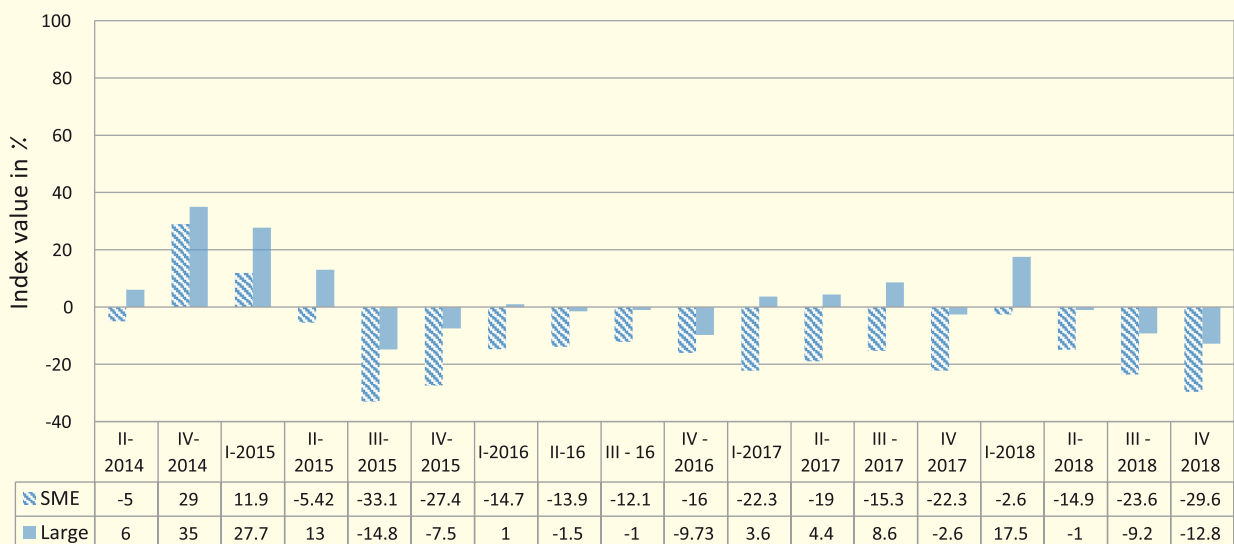
A.3 - Business Climate by Company Size

There is a meaningful difference between the perception of large companies and SMEs about their business conditions.

SME's report a negative business climate indicator (29.6-) which is worse than the last quarter (23.6-) and the same season of last year. Large companies (12.8-) have also witnessed a deteriorating business climate, compared to the same season of last year.

The current condition for all three categories of businesses are negative but large (24.41-) companies are much less affected than medium (44.01-) and small companies (53.28-).

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Graph 4: Business climate by company size overall, 2014 to 2018

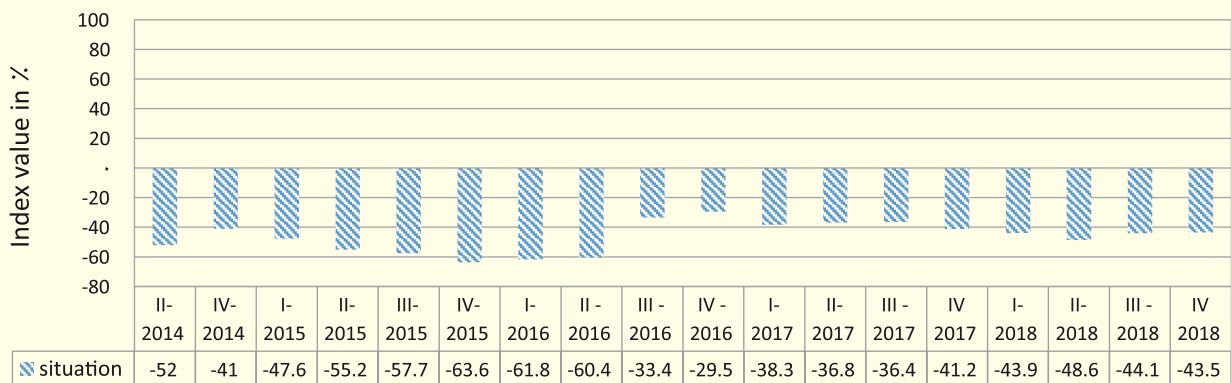
B. Order Books

The order books situation is another indicator for the business situation. It is complementary to the Business Climate and can be used as a control for the climate tendency. The result figures are based on percentage balance values (positive minus negative answers).

Businesses have reported that their order books keep shrinking (43.5-). This figure is slightly lower than the order books indicator of the same season in 41.2-) 2017). No region reports a positive indicator, but Kabul (39.84-) have reported a comparatively less deteriorated condition than other regions: Kandahar (42.98-), Balkh (43.11-), Nangarhar (44.83-) and Herat (50.88-).

Order books indicator for Kabul and Nangarhar have improved, compared to the last quarter, but order books in Herat has significantly decreased compared with the previous period of survey (50.88- → 40.87-).

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Graph 5: Order books situation overall, 2014 to 2018

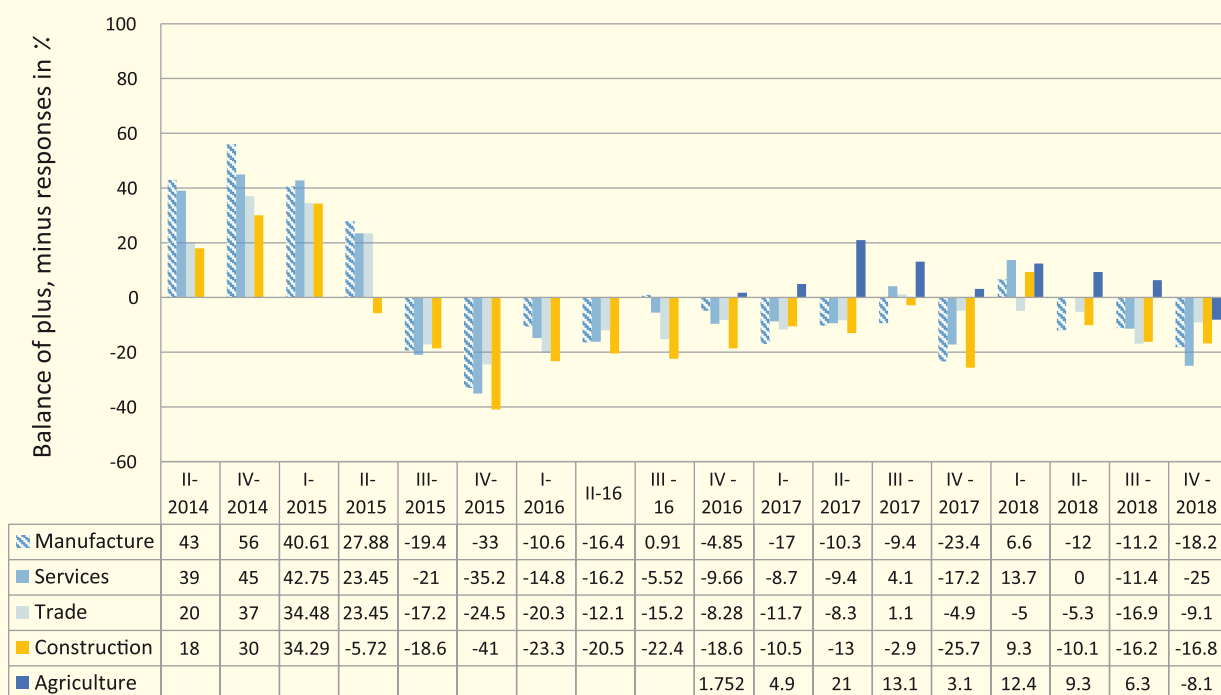
C. Employment Expectation

Graph No. 7 shows the employment climate which is the arithmetic mean of the situation (balance value) and the expectations (balance value). According to this survey companies are pessimistic about their employment prospects (22.66-). Agriculture expects the lowest decrease of employment (8.1-) and services the highest (25-).

As usual, the real employment situation was different to what the businesses expected in previous survey. The number of respondents who say they have decreased their employees is about (22.66) percent more than those who say they have employed more people during last three months.

Services (25-), Manufacturing (18.2-) and Construction (16.8-) companies say they have lost a significant number of their employees, but Trade (9.1-) and Agriculture (8.1-) sectors have also reported that their employments have decreased.

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Graph 7: Employment by sectors overall, 2014 to 2015

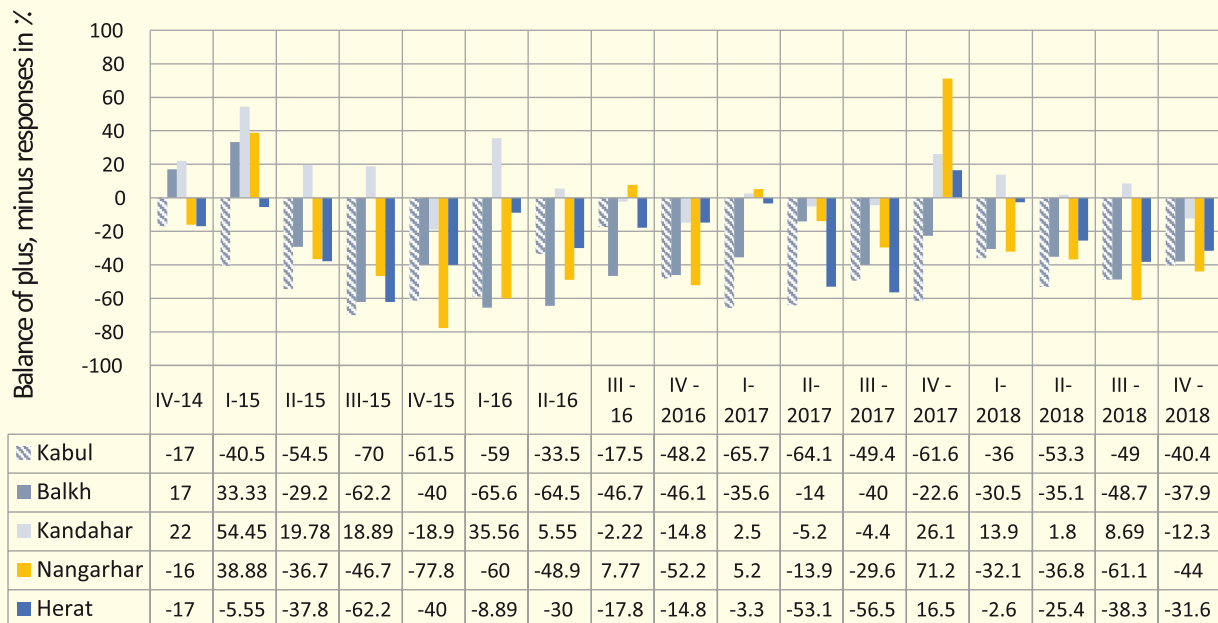
D. Security Situation

The average indicator for security situation has increased (34.61-) compared to the previous survey (39.68-), and regional differences are high.

Kandahar businesses seemed to be more confident about their security condition in recent surveys, but this time, they have also reported a negative security indicator (12.3-). Nangarhar (44-) has reported the least favorable security condition, followed by Kabul (40.4-), Balkh (37.9-) and Herat (31.6-).

In general the security condition seems very unstable.

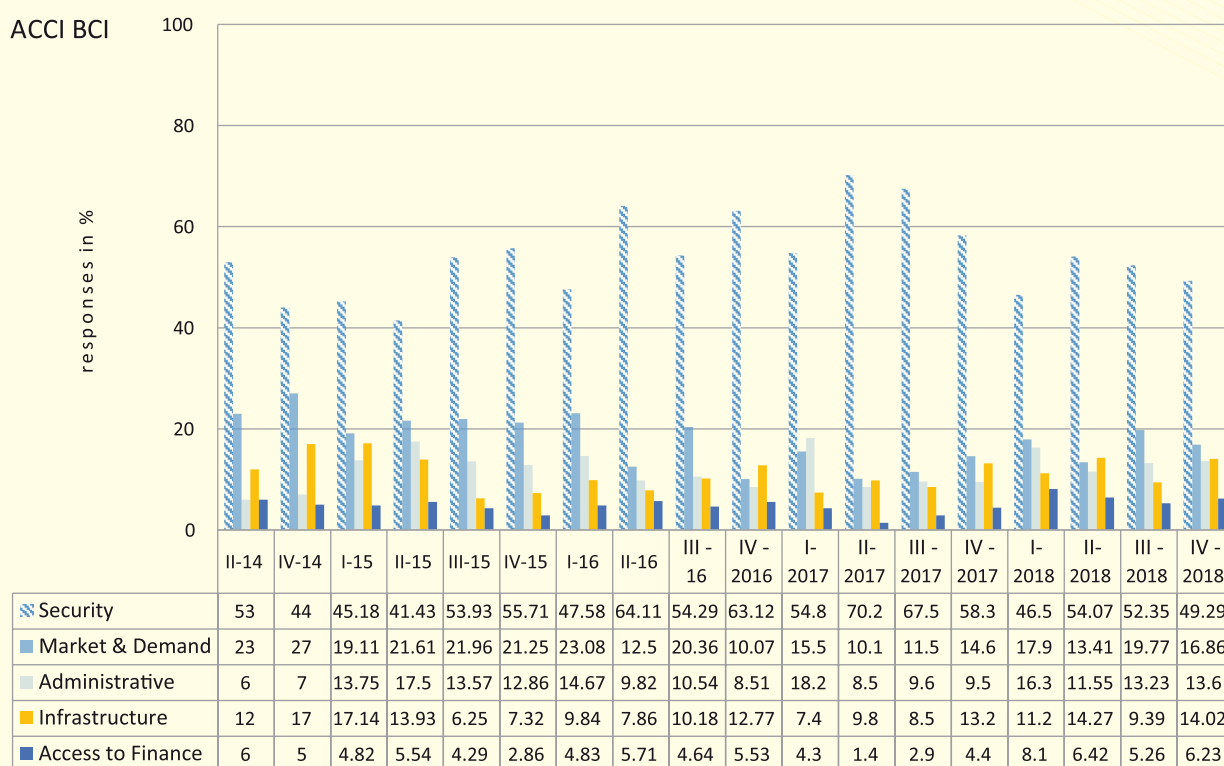
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Graph 08: Perceived security situation by Province, 2014 to 2018

E. Desired Improvements for Business Development

The evaluation of major business constraints shows that the most important factor for business development is security; it is followed by market and demand, better infrastructure, administrative reforms, and access to finance. The following table indicates that calls for better infrastructure and access to finance, have increased.



Graph 9: Desired improvements for business development, overall, 2014 to 2018

Appendix:

The Definition of the Business Climate Indicator

The Business Climate is based on a periodic survey of company managers in Manufacturing, Construction, Services Trade and Agriculture sectors. The managers are requested to report on their present business situation as well as on their expectations for the next six months. They may judge their situation to be “better than normal”, “normal” or “worse than normal”. On their expectations they may answer that the situation will “improve”, “remain the same” or “deteriorate”.

The balance value of the present situation is the difference of the percentage shares of the answers “better than normal” and “worse than normal”. The balance value for the expectations is the difference of the percentage shares of the answers “improve” and “deteriorate”.

The Business Climate is the arithmetic mean of the situation (balance value) and the expectations (balance value).

In graphical presentations for the first survey rounds the “normal” and “remain the same” judgments are taken as the zero line. The range of the climate indicator may vary between 0 and in its maximum up to one hundred towards the positive (plus) and as well one hundred towards the negative (minus) side. At a later stage, after time series can be established, the “zero” line will be based on a normal year climate (taken as 100 and the following quarterly climate values indexed to this year).



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Why Survey and Research

- *To enhance a common understanding of business challenges*
- *To foster business intelligence*
- *To find hard facts and figures for PPD*

Survey includes:

- *Trained staff interviewers*
- *Standard methodologies and questionnaire*
- *Telephone interviews*
- *Nationwide*
- *All sectors of Economy*
- *ACCI Member/ None Member companies*

Business Tendency Survey

- *To monitor, analyze and forecast short term economic fluctuations*
- *Will be conducted with high frequency and be a very short questionnaire*
- *Large and upper-medium sized firms (because they have a higher impact on economic fluctuation)*

Business Bottleneck Survey

- *To identify longer term (more structural) problem hindering business to develop (bottlenecks)*
- *Will be conducted with lower frequency and by a detailed questionnaire*
- *Bottleneck survey focus more on lower-medium and smaller sized firms, because they usually are faced with the bulk of problems and their much higher numbers are specifically important for employment and widespread income generation.*



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