



# 5.2

## Business environment: enterprise surveys

Survey year	Regulations and tax		Permits and licenses	Corruption	Crime	Informality	Gender	Finance	Infrastructure	Innovation	Trade	Workforce	
	Time dealing with officials % of management time	Average number of times meeting with tax officials											Time required to obtain operating license days
Afghanistan	..	..	..	..	..	..	..	..	..	..	..	..	
Albania	2007	18.7	5.5	21.2	57.7	3.3	..	10.8	12.4	13.7	24.6	1.9	19.9
Algeria <sup>a</sup>	2007	25.1	3.4	19.3	64.7	6.3	..	15.0	8.9	4.0	5.0	14.1	17.3
Angola	2006	7.1	5.2	24.1	46.8	2.4	67.8	23.4	2.1	3.7	5.1	16.5	19.4
Argentina	2006	14.1	4.6	175.8	18.7	3.7	49.1	30.3	6.9	1.4	26.9	5.5	52.2
Armenia	2005	3.0	2.9	..	24.6	0.0	26.2	12.5	35.0	2.5	5.7	5.0	35.9
Australia	..	..	..	..	..	..	..	..	..	..	..	..	..
Austria	..	..	..	..	..	..	..	..	..	..	..	..	..
Azerbaijan	2005	5.2	1.3	..	37.8	0.2	38.7	14.4	0.6	5.9	10.3	1.6	16.3
Bangladesh	2007	3.2	1.4	6.1	85.1	1.2	..	16.1	24.7	10.6	7.8	8.4	16.2
Belarus <sup>a</sup>	2008	13.6	2.1	38.2	13.5	1.8	20.0	52.9	35.8	0.8	13.9	2.6	44.4
Belgium	..	..	..	..	..	..	..	..	..	..	..	..	..
Benin	2004	6.5	6.3	39.9	57.7	0.3	39.6	..	20.8	6.5	2.7	6.3	35.3
Bolivia	2006	13.5	3.5	30.0	32.4	3.3	51.4	41.1	22.2	4.4	13.8	15.3	53.9
Bosnia and Herzegovina	2005	4.3	1.9	..	24.1	0.4	29.2	25.2	17.5	2.4	14.5	2.0	47.2
Botswana	2006	5.0	2.4	13.7	27.6	3.2	65.3	40.9	11.3	1.4	12.7	1.4	37.7
Brazil	2003	7.2	..	..	..	0.4	82.8	..	22.9	1.6	19.1	8.2	67.1
Bulgaria	2007	17.4	4.1	48.2	16.1	1.3	39.7	39.2	40.5	1.2	22.3	2.7	36.5
Burkina Faso	2006	9.5	2.5	5.8	87.0	1.8	58.8	23.3	23.1	3.9	7.4	2.8	43.1
Burundi	2006	5.7	2.1	27.3	56.5	4.9	42.7	34.8	12.3	10.7	7.1	0.0	22.1
Cambodia	2007	5.6	2.3	..	61.2	0.4	..	..	11.3	2.4	..	1.7	48.4
Cameroon	2006	12.8	6.4	15.6	77.6	3.8	38.7	35.3	19.5	3.9	16.4	4.3	42.4
Canada	..	..	..	..	..	..	..	..	..	..	..	..	..
Central African Republic	..	..	..	..	..	..	..	..	..	..	..	..	..
Chad	..	..	..	..	..	..	..	..	..	..	..	..	..
Chile	2006	9.0	5.4	67.7	8.2	1.3	27.9	27.8	29.1	1.8	22.0	5.8	46.9
China	2003	18.3	14.4	11.8	72.6	0.1	49.5	..	9.8	1.3	35.9	6.7	84.8
Hong Kong, China	..	..	..	..	..	..	..	..	..	..	..	..	..
Colombia	2006	14.3	2.5	28.2	8.2	2.9	38.7	43.0	30.6	2.3	5.9	7.1	39.5
Congo, Dem. Rep.	2006	6.3	10.0	17.8	83.8	6.5	65.4	21.2	3.3	5.6	4.3	3.6	11.4
Congo, Rep.	2009	5.9	2.9	..	48.3	17.3	86.8	27.5	6.3	15.7	23.8	..	38.5
Costa Rica	2005	9.6	0.7	..	33.8	0.4	68.3	34.7	9.3	1.9	10.5	3.5	46.4
Côte d'Ivoire	..	..	..	..	..	..	..	..	..	..	..	..	..
Croatia	2007	10.9	1.7	26.5	14.5	0.9	33.3	33.5	60.0	0.8	16.5	1.3	28.0
Cuba	..	..	..	..	..	..	..	..	..	..	..	..	..
Czech Republic	2005	2.1	1.7	..	25.5	0.4	51.1	21.8	11.4	1.6	12.5	3.6	60.3
Denmark	..	..	..	..	..	..	..	..	..	..	..	..	..
Dominican Republic	2005	8.8	2.7	..	26.3	0.7	73.6	..	3.6	15.2	9.6	11.4	53.3
Ecuador	2006	17.3	2.6	19.9	21.5	3.0	37.6	32.7	24.0	2.7	18.2	7.0	61.6
Egypt, Arab Rep. <sup>a</sup>	2007	..	3.8	81.5	7.3	..	34.8	20.9	9.5	4.7	20.0	6.4	21.2
El Salvador	2006	9.2	4.1	35.4	34.3	5.6	42.3	39.6	17.3	2.9	11.0	2.6	49.6
Eritrea	2002	..	..	..	..	..	..	..	..	..	..	..	..
Estonia	2005	2.3	2.2	..	16.2	0.4	24.7	34.1	17.8	1.1	13.2	1.8	64.9
Ethiopia	2006	3.8	1.8	11.4	12.4	1.4	51.6	30.9	11.0	0.9	4.2	4.3	38.2
Finland	..	..	..	..	..	..	..	..	..	..	..	..	..
France	..	..	..	..	..	..	..	..	..	..	..	..	..
Gabon	2009	3.0	22.6	12.7	24.1	3.7	62.7	26.9	5.9	1.8	22.3	3.9	33.7
Gambia, The	2006	7.3	3.2	9.1	52.4	8.7	88.1	21.3	7.6	11.8	22.2	5.0	25.6
Georgia <sup>a</sup>	2008	2.1	1.7	11.8	4.1	7.6	36.0	40.8	38.2	1.4	16.0	3.8	14.5
Germany	2005	4.5	1.3	..	..	0.5	..	20.3	44.3	..	..	4.7	35.4
Ghana	2007	4.0	4.6	6.4	38.8	3.7	59.2	44.0	16.0	6.0	6.8	7.8	33.0
Greece	2005	3.7	1.7	..	21.6	0.0	53.2	24.4	16.1	..	11.7	5.5	20.0
Guatemala	2006	9.2	3.9	75.4	15.7	5.2	44.2	28.4	12.8	4.5	8.0	4.5	28.1
Guinea	2006	2.7	3.6	13.0	84.8	8.3	95.4	25.4	0.9	14.0	5.2	4.3	21.1
Guinea-Bissau	2006	2.9	4.4	30.4	62.7	3.3	68.2	19.9	0.7	5.3	8.4	5.6	12.4
Haiti	..	..	..	..	..	..	..	..	..	..	..	..	..

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	Time dealing with officials % of management time	Average number of times meeting with tax officials	Time required to obtain operating license days	Informal payments to public officials % of firms	Losses due to theft, robbery, vandalism, and arson % of sales	Firms that do not report all sales for tax purposes % of firms	Firms with female participation in ownership % of firms	Firms using banks to finance investment % of firms	Value lost due to electrical outages % of sales	Internationally recognized quality certification ownership % of firms	Average time to clear direct exports through customs days	Firms offering formal training % of firms	
Honduras	2006	4.6	2.4	31.6	16.7	6.1	36.0	39.9	8.5	3.8	16.5	6.0	33.3
Hungary	2005	4.0	2.5	..	32.1	0.1	40.0	40.1	22.3	1.4	23.1	4.5	39.9
India	2006	6.7	3.1	..	47.5	0.1	59.2	9.1	19.4	6.6	22.5	15.6	15.9
Indonesia	2003	4.0	2.0	18.6	44.2	0.2	44.0	..	13.9	3.3	22.1	4.1	23.8
Iran, Islamic Rep.	..	..	..	..	..	..	..	..	..	..	..	..	..
Iraq	..	..	..	..	..	..	..	..	..	..	..	..	..
Ireland	2005	2.3	1.3	..	8.3	0.3	28.8	41.6	20.8	1.5	17.2	2.6	73.2
Israel	..	..	..	..	..	..	..	..	..	..	..	..	..
Italy	..	..	..	..	..	..	..	..	..	..	..	..	..
Jamaica	2005	6.3	2.2	..	17.7	1.1	28.8	32.2	10.6	11.8	16.4	4.3	53.5
Japan	..	..	..	..	..	..	..	..	..	..	..	..	..
Jordan	2006	6.7	2.2	6.4	18.1	1.3	13.0	13.1	8.6	1.7	15.5	3.8	23.9
Kazakhstan	2005	3.1	4.0	..	45.1	0.3	23.2	36.1	15.4	2.2	9.9	6.8	30.7
Kenya <sup>a</sup>	2007	5.1	9.0	23.4	79.2	3.9	45.9	37.1	22.9	6.4	9.8	5.6	40.7
Korea, Dem. Rep.	..	..	..	..	..	..	..	..	..	..	..	..	..
Korea, Rep.	2005	3.2	2.4	..	14.1	0.0	43.7	19.1	11.5	..	17.6	7.2	39.5
Kuwait	..	..	..	..	..	..	..	..	..	..	..	..	..
Kyrgyz Republic	2005	6.1	3.5	43.9	66.3	0.7	43.2	27.3	7.9	4.1	11.9	4.1	47.0
Lao PDR	2005	4.5	3.8	..	31.2	1.5	14.9	..	13.8	4.3	3.3	2.0	28.2
Latvia	2005	2.9	2.2	..	31.3	0.5	26.3	42.3	15.1	1.4	9.3	2.0	51.7
Lebanon	2006	12.0	4.7	..	51.2	0.5	67.5	27.9	26.8	6.0	20.9	7.4	67.8
Lesotho	2009	5.7	3.1	10.9	12.9	6.7	..	22.5	26.7	6.0	31.9	8.0	52.7
Liberia	2009	8.5	7.1	16.9	52.9	7.9	90.0	27.6	11.5	3.7	4.7	..	29.4
Libya	..	..	..	..	..	..	..	..	..	..	..	..	..
Lithuania	2005	5.1	4.2	55.5	44.6	0.4	39.0	25.5	15.6	1.2	15.1	1.8	52.6
Macedonia, FYR	2005	8.2	2.7	..	26.0	0.3	52.2	17.5	9.0	1.8	11.0	2.4	37.4
Madagascar	2005	20.8	2.7	..	24.5	1.9	21.0	..	13.0	6.6	6.6	3.5	48.5
Malawi	2006	5.8	8.9	17.4	35.7	2.3	55.3	15.8	20.6	22.6	17.2	3.5	51.6
Malaysia	2002	7.3	5.2	..	..	0.3	..	..	23.8	1.8	31.4	2.5	42.0
Mali <sup>b</sup>	2007	2.4	2.3	41.0	28.9	3.7	39.7	18.4	7.0	1.8	8.6	4.8	22.5
Mauritania	2006	5.8	1.9	10.7	82.1	5.6	82.5	17.3	3.2	1.6	5.9	3.9	25.5
Mauritius	2005	9.6	2.1	..	17.5	0.1	26.3	..	36.3	2.9	28.4	4.4	62.1
Mexico	2006	20.5	2.3	11.9	22.6	3.4	57.7	24.8	2.6	2.4	20.3	5.4	24.6
Moldova	2005	3.6	2.7	..	36.0	0.1	40.2	27.5	17.7	2.7	6.9	2.6	32.5
Mongolia	2004	6.0	7.3	..	..	0.6	80.4	..	32.8	1.5	20.5	3.5	46.2
Morocco <sup>c</sup>	2007	11.4	5.1	3.4	13.4	0.4	..	13.1	12.3	1.3	17.3	1.8	24.7
Mozambique <sup>d</sup>	2007	3.3	2.7	34.3	14.7	5.1	73.5	24.4	11.3	2.5	18.7	10.0	22.5
Myanmar	..	..	..	..	..	..	..	..	..	..	..	..	..
Namibia	2006	2.9	1.6	9.6	11.4	3.0	45.5	33.4	8.1	0.7	17.6	1.5	44.5
Nepal	..	..	..	..	..	..	..	..	..	..	..	..	..
Netherlands	..	..	..	..	..	..	..	..	..	..	..	..	..
New Zealand	..	..	..	..	..	..	..	..	..	..	..	..	..
Nicaragua	2006	9.3	2.5	19.7	17.2	3.8	60.4	41.4	13.0	8.7	18.7	5.0	28.9
Niger	2006	11.5	4.3	10.9	69.7	6.1	29.7	10.0	14.6	2.5	4.8	7.4	34.4
Nigeria <sup>e</sup>	2007	6.1	3.7	12.8	40.9	4.1	68.0	20.0	2.7	8.9	8.5	7.5	25.7
Norway	..	..	..	..	..	..	..	..	..	..	..	..	..
Oman	..	..	5.2	11.8	33.2	..	42.5	..	6.5	4.2	10.8	4.2	20.9
Pakistan	2002	8.7	4.2	35.2	57.0	0.1	..	..	3.6	4.9	17.0	9.7	11.1
Panama	2006	10.3	2.7	41.2	25.4	2.7	54.2	37.1	19.2	2.4	14.7	5.7	43.9
Papua New Guinea	..	..	..	..	..	..	..	..	..	..	..	..	..
Paraguay	2006	7.9	2.2	37.8	84.8	3.1	42.8	44.8	8.2	2.5	7.1	5.5	46.9
Peru	2006	13.5	2.5	81.1	11.3	2.4	27.2	32.8	30.9	3.2	14.6	5.6	57.7
Philippines	2003	6.9	3.9	25.0	44.7	0.9	57.9	..	5.5	5.9	15.8	6.6	21.7
Poland	2005	3.0	2.7	..	23.7	0.4	43.9	33.6	20.7	1.6	13.9	3.3	48.4
Portugal	2005	3.3	1.7	..	14.5	0.2	37.3	50.8	9.5	..	12.7	7.2	31.9
Puerto Rico	..	..	..	..	..	..	..	..	..	..	..	..	..



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	Time dealing with officials % of management time	Average number of times meeting with tax officials											Time required to obtain operating license days
Romania	2005	1.1	1.8	..	33.1	0.2	26.9	27.7	23.2	2.1	16.8	2.4	32.7
Russian Federation	2005	6.3	2.5	..	59.9	0.5	40.3	28.6	10.2	2.0	9.3	8.2	37.3
Rwanda	2006	5.9	4.0	6.5	20.0	7.1	28.9	41.0	15.9	8.7	10.8	6.7	27.6
Saudi Arabia	..	..	..	..	..	..	..	..	..	..	..	..	..
Senegal <sup>a</sup>	2007	2.9	1.8	21.4	18.1	4.1	21.6	26.3	19.8	5.0	6.1	8.9	16.3
Serbia	2005	8.1	4.1	..	31.8	0.6	33.3	25.0	16.7	2.4	11.7	3.2	47.5
Sierra Leone	2009	7.9	2.6	12.0	18.7	4.2	77.3	10.0	12.5	7.8	17.3	..	25.0
Singapore	..	..	..	..	..	..	..	..	..	..	..	..	..
Slovak Republic	2005	3.0	1.8	..	34.3	0.4	22.0	18.2	13.2	1.2	10.0	5.8	79.4
Slovenia	2005	3.7	1.4	..	11.2	0.2	35.6	34.5	29.6	1.1	20.2	2.9	69.9
Somalia	..	..	..	..	..	..	..	..	..	..	..	..	..
South Africa	2003	9.2	3.3	6.4	2.1	0.5	15.9	..	24.2	0.4	42.4	4.5	64.0
Spain	2005	0.8	1.5	..	4.4	0.2	18.3	34.1	32.2	3.0	21.3	4.9	51.3
Sri Lanka	2004	3.5	5.1	49.5	16.3	0.5	42.0	..	16.2	..	..	7.6	32.6
Sudan	..	..	..	..	..	..	..	..	..	..	..	..	..
Swaziland	2006	4.4	1.9	24.0	40.6	3.4	74.6	28.6	7.7	2.5	22.1	4.0	51.0
Sweden	..	..	..	..	..	..	..	..	..	..	..	..	..
Switzerland	..	..	..	..	..	..	..	..	..	..	..	..	..
Syrian Arab Republic	2003	10.3	6.0	..	..	..	79.9	..	2.9	8.6	7.4	6.3	21.0
Tajikistan <sup>a</sup>	2008	11.7	2.7	22.6	40.5	4.5	..	34.4	21.4	15.1	16.7	20.4	21.1
Tanzania	2006	4.0	3.3	15.9	49.5	3.9	71.0	30.9	6.8	9.6	14.7	5.7	36.5
Thailand	2006	0.4	1.1	32.1	..	0.1	..	..	74.4	1.5	39.0	1.5	75.3
Timor-Leste	..	..	..	..	..	..	..	..	..	..	..	..	..
Togo	..	..	..	..	..	..	..	..	..	..	..	..	..
Trinidad and Tobago	..	..	..	..	..	..	..	..	..	..	..	..	..
Tunisia	..	..	..	..	..	..	..	..	..	..	..	..	..
Turkey	2005	10.8	2.2	..	45.7	0.2	63.1	8.9	7.5	2.2	12.6	4.5	25.5
Turkmenistan	..	..	..	..	..	..	..	..	..	..	..	..	..
Uganda	2006	5.2	2.9	9.3	51.7	4.1	74.5	34.7	7.7	10.2	15.5	4.7	35.0
Ukraine <sup>a</sup>	2008	11.3	3.8	31.0	22.9	3.6	..	47.1	32.1	4.4	13.0	3.5	25.1
United Arab Emirates	..	..	..	..	..	..	..	..	..	..	..	..	..
United Kingdom	..	..	..	..	..	..	..	..	..	..	..	..	..
United States	..	..	..	..	..	..	..	..	..	..	..	..	..
Uruguay	2006	7.0	2.2	133.8	7.3	2.1	45.5	41.6	6.9	0.9	6.8	2.8	24.6
Uzbekistan <sup>a</sup>	2008	11.1	1.7	9.1	56.2	18.3	..	39.8	8.2	5.4	1.3	5.1	9.6
Venezuela, RB	2006	33.6	3.4	41.6	..	6.8	..	..	35.7	4.4	12.5	14.1	42.3
Vietnam	2005	3.1	2.2	..	67.2	0.1	70.3	27.4	29.2	..	11.4	4.9	44.0
West Bank and Gaza	2006	5.7	5.2	21.3	13.3	7.5	25.7	18.0	4.2	4.6	18.2	6.0	26.5
Yemen, Rep.	..	..	..	..	..	..	..	..	..	..	..	..	..
Zambia <sup>a</sup>	2007	4.6	2.9	47.3	14.8	3.3	..	37.4	10.1	3.6	17.2	3.1	25.4
Zimbabwe	..	..	..	..	..	..	..	..	..	..	..	..	..

a. Representative sample of the nonagricultural economy, excluding financial and public services.

## About the data

The World Bank Group's Enterprise Survey gathers firm-level data on the business environment to assess constraints to private sector growth and enterprise performance. Standardized surveys are conducted all over the world, and data are available on almost 85,000 firms in 106 countries. The survey covers 11 dimensions of the business environment, including corruption, crime, informality, regulation, and finance. For some countries, firm-level panel data are available, making it possible to track changes in the business environment over time.

Firms evaluating investment options, governments interested in improving business conditions, and economists seeking to explain economic performance have all grappled with defining and measuring the business environment. The firm-level data from Enterprise Surveys provide a useful tool for benchmarking performance and monitoring progress.

Most countries can improve regulation and taxation without compromising broader social interests. Excessive regulation may harm business performance and growth. For example, time spent with tax officials is a burden firms may face in paying taxes. The business environment suffers when governments increase uncertainty and risks or impose unnecessary costs and unsound regulation and taxation. Time to obtain licenses and permits and the associated red tape constrain firm operations.

In some countries doing business requires informal payments to "get things done" in customs, taxes, licenses, regulations, services, and the like. Such corruption harms the business environment by distorting policymaking, undermining government credibility, and diverting public resources. Crime, theft, and disorder also impose costs on businesses and society.

In many developing countries informal businesses operate without licenses. These firms have less access to financial and public services and can engage in fewer types of contracts and investments, constraining growth.

Equal opportunities for men and women contribute to development. Female participation in firm ownership is a measure of women's integration as decisionmakers.

Financial markets connect firms to lenders and investors, allowing firms to grow their businesses: creditworthy firms can obtain credit from financial intermediaries at competitive prices. But too often market imperfections and government-induced distortions limit access to credit and thus restrain growth.

The reliability and availability of infrastructure benefit households and support development. Firms

with access to modern and efficient infrastructure—telecommunications, electricity, and transport—can be more productive. Firm-level innovation and use of modern technology may help firms compete.

Delays in clearing customs can be costly, deterring firms from engaging in trade or making them uncompetitive globally. Ill-considered labor regulations discourage firms from creating jobs, and while employed workers may benefit, unemployed, low-skilled, and informally employed workers will not. A trained labor force enables firms to thrive, compete, innovate, and adopt new technology.

Most of the data in the table are from the World Bank Financial and Private Sector Development Group's Enterprise Surveys. Data for 27 countries in Europe and Central Asia and 2 comparator countries in Asia (Republic of Korea and Vietnam) are based on the joint European Bank for Reconstruction and Development (EBRD)–World Bank Business Environment and Enterprise Performance Surveys (BEEPS).

All BEEPS economies plus the Latin American and Caribbean countries, the North African countries for 2007, the Sub-Saharan African countries for 2006 and 2007 (except Burkina Faso, Cameroon, and Cape Verde), Jordan, and Bangladesh for 2007 draw a sample from the universe of registered nonagricultural businesses excluding the financial and public sectors. Economies with samples that are representative of the economy are footnoted. Samples for most of the remaining economies were drawn from the manufacturing sector. Typical Enterprise Survey sample sizes range from 100 to 1,800, depending on the size of the economy. Samples are selected by simple random sampling or stratified random sampling. BEEPS 2005 use a simple random sample method based on GDP contributions, so samples are self-weighted. BEEPS 2008 economies, Latin American and Caribbean, North African, and Sub-Saharan African countries (except Burkina Faso, Cameroon, and Cape Verde), Bangladesh, and Jordan use stratified random sampling. Stratified random sampling allows indicators to be computed by sector, firm size, and geographic region.

At the sector level the strata are composed of selected manufacturing industries and one service sector (retail), plus the rest of the economy, a residual stratum. Firm size is stratified into small (5–19 employees), medium (20–100 employees), and large (more than 100 employees). Geographic stratification is defined by country. Economywide indicators can be computed with more precision under stratified random sampling than under simple random sampling when individual observations are properly weighted.

## Definitions

- **Survey year** is the year in which the underlying data were collected.
- **Time dealing with officials** is the time senior management spends dealing with the requirements of government regulation.
- **Average number of times meeting with tax officials** is the average number of visits with tax officials.
- **Time required to obtain operating license** is the average wait to obtain an operating license from the day applied for to the day granted.
- **Informal payments to public officials** are the percentage of firms expected to make informal payments to public officials to "get things done" for customs, taxes, licenses, regulations, services, and the like.
- **Losses due to theft, robbery, vandalism, and arson** are the estimated losses from those causes that occurred on establishments' premises as a percentage of annual sales.
- **Firms that do not report all sales for tax purposes** are the percentage of firms that expressed that a typical firm reports less than 100 percent of sales for tax purposes; such firms are termed "informal firms."
- **Firms with female participation in ownership** are the percentage of firms with a woman among the principal owners.
- **Firms using banks to finance investment** are the percentage of firms using banks to finance investments.
- **Value lost due to electrical outages** is the percentage of sales lost due to power outages.
- **Internationally recognized quality certification ownership** is the percentage of firms that have earned a quality certification recognized by the International Organization for Standardization (ISO).
- **Average time to clear direct exports through customs** is the average number of days to clear direct exports through customs.
- **Firms offering formal training** are the percentage of firms offering formal training programs for their permanent, full-time employees.

## Data sources

Data on the business environment are from the World Bank Group's Enterprise Surveys website ([www.enterprisesurveys.org](http://www.enterprisesurveys.org)).