



المركز العربي لتطوير حكم القانون والنزاهة

Arab Center for the Development of the Rule of Law and Integrity – ACRLI

MENA Commercial Law Strengthening Project

Real Estate Law in the United Arab Emirates

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1 Introduction

1.1 Background

The Arab Center for the Rule of Law and Integrity (ACRLI) is a regional, non-governmental and non-for-profit organization that works to strengthen the rule of law and integrity in the region through research, capacity building, and advocacy.

ACRLI has succeeded, through a competitive proposal, in securing a project on “Business Enabling Legal Environment”, sponsored by the Middle East Partnership Initiative (MEPI) launched by the US department of state.

With the support of MEPI, ACRLI is implementing the **MENA Commercial Law Strengthening Project** in four MENA project countries (Lebanon, Tunisia, United Arab Emirates, and Yemen) during the period 2008-2010.

A specific theme was selected for each pilot country, as show in the table below:

Table 1: The Four Project Countries

Country	Theme
Lebanon	Intellectual Property Rights, with a special focus on copyright industries
Tunisia	Competition Law
United Arab Emirates	Investment Law, with special focus on the real estate sector
Yemen	Enforcement of commercial/financial contracts and recovery of liabilities

1.2 Objectives

Project activities include preparation of a thematic study for each project country depending on the reform needs and priorities that identified in the earlier phase of the project. Each study was expected to focus on a specific commercial law theme with a view to contributing to related reforms through analyzing existing regulatory frameworks and examining the sate of implementation.

The Consultation & Research Institute (CRI), a research firm located in Beirut, has been chosen by ACRLI to (1) perform the preparation of the technical tools related to the opinion survey, (2) to

follow up and supervise the implementation of the field work, and (3) to deliver an analytical and statistical report for each country.

Information International were selected by ACRLI to implement the field surveys in the four countries, based on a Terms of reference prepared by CRI at an earlier stage.

The main objective of the opinion survey was to gather useful data to help the national teams in each of the pilot countries to develop their National Thematic Report. In addition, the survey would generate an overall picture of the different respondents' points of view and identify trends that may be of interest to the client.

2 Methodology

2.1 Project Team

The CRI team that carried out this project consisted of:

- Rami KIWAN: acted as project coordinator, analyzed the results and drafted the reports;
- Rania NADER: designed the technical tool and analyzed the results;
- Redha HAMDAN: supervised the design of the technical tools and the results analysis;
- Rima OULLEIK: preformed the statistical analysis.

2.2 Sample Size and Profile of Respondents

A survey was conducted targeting 165 stakeholders in each country. In other words, the overall sample size included around 660 respondents for the four countries.

The sample consisted of three profiles (or sub-samples): Private sector (45 respondents), Public sector (40 respondents), and Legal sector (80 respondents). Based on several contact lists provided by ACRLI, the respondents, who work in these previously mentioned sectors, were selected according to their knowledge of the specific country theme.

Furthermore, the sample was distributed to tackle the two genders and to cover, as much as possible, the different age brackets, levels of education, years of experience, etc., in order to ensure that the questions asked reveal the required information.

2.3 Technical Tool

The survey tool was designed by CRI based on a list of topics provided by the national author through ACRLI. Moreover, the CRI team resorted to a series of literature reviews related to the theme of each questionnaire (e.g. the draft national report).

It is noteworthy that the work was carried out in close cooperation with the client; several meetings were conducted with the ACRLI team in this regard and a draft questionnaire was generated and sent to ACRLI for review and comments. The comments and the suggestions of the national authors and ACRLI's international consultants were taken into account as well.

The questionnaire was designed to obtain data on two different subject matters at the country level: (1) Business/commercial laws and regulations and (2) the country specific theme.

A pilot survey targeting 10 respondents in each country was conducted to test the questionnaire. Based on the feedback from the pilot survey, final modifications were done to fine-tune the questionnaire. The Arabic and English versions of the questionnaire are included in the annex.

The field surveys took place from July till September 2009 in the four countries.

2.4 Analysis

The resulting data were subject to three main types of analysis:

1. Uni-variate analysis which generated a variety of descriptive statistics;
2. Bi-variate analysis including cross-tabulations mainly with the three previously mentioned profiles (Private sector, Public sector, and Legal sector) as well as other explanatory variables including gender, age, and level of education whenever significant and/or useful for analysis;
3. Index analysis: all 1 to 5 scores in the questionnaire were compounded into indices that reflect the average satisfaction, agreement, and etc. of various respondents. These scores were calculated by computing the arithmetic mean of the answers provided by all the respondents per item.

Importance/satisfaction (or Effectiveness/satisfaction):

For this type of question, every item was given two numerical scores, pertaining to the two dimensions “Importance” and “Satisfaction”, calculated as mentioned previously. The next step was to classify the scores into two equally-sized classes: (a) scores that are less or equal to 3 (low) and (b) scores that are greater than 3 (high).

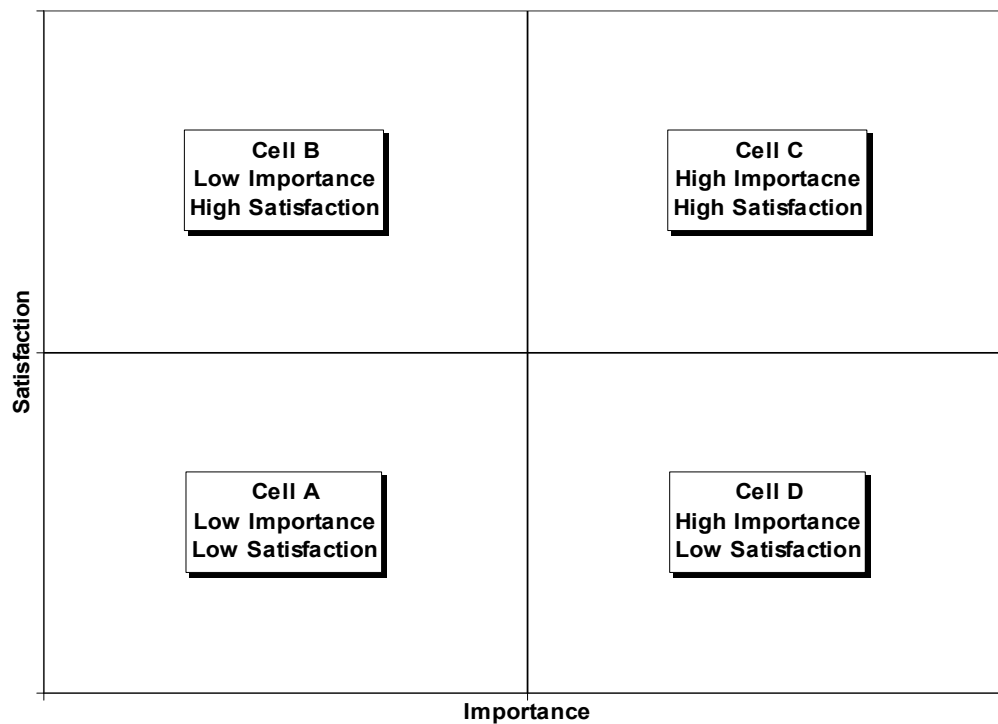


Figure 1: Importance/Satisfaction Chart

The result is a 4-quadrant classification that distributes items into four classes based on their importance/effectiveness and satisfaction ratings. The above graph illustrates the developed classification, where the horizontal axis measures “Importance”, and the vertical one measures “Satisfaction”.

In other words, if an item received the following scores: 3.56 for “Importance” and 1.82 for “Satisfaction”, this item would belong to cell D.

Moreover, this specific cell highlights potential areas of intervention for policymakers in the various countries and will therefore be the subject of the focus of the analysis.

It is important to mention that this survey is an opinion survey; i.e. it reveals the perceptions of the respondents and their perspectives on the issues raised in the survey.

2.5 Feedback from the Field

According to the company that undertook the survey, no major problems were encountered while performing this survey. However, some minor limitations were raised:

1. The length of the questionnaire was criticized by the majority of the respondents;
2. A certain number of contacted respondents were either on vacation (since the surveys were taking place in the summer) or busy and did not have time to participate in this long survey;
3. Some respondents did not find it easy to assess the effectiveness of some items listed or to evaluate the work of some institutions.

2.6 Report Outline

The same structure was followed for the four reports for comparative purposes:

1. Section 1: outlines the profile of respondents;
2. Section 2: deals with Business/commercial laws and regulations in each country;
3. Section 3: is the specific thematic section of each country;
4. Section 4: the concluding remarks identifying the main strengths and weaknesses pointed out during the results analysis;
5. Section 5: is the annex including the questionnaire in two versions (English and Arabic) along with a complete set of descriptive statistical appendix tables.

3 Profile of the respondents

3.1 Gender

The field survey covered 165 respondents in the United Arab Emirates (particularly in Abu Dhabi and Dubai): 138 male (83.6%) and 27 female (16.4%). 41.2% of the interviewed sample were Emirati while the other 58.8% were foreign (including 4.8% of non-Arab nationalities).

3.2 Age

The survey revealed that more than 81% of respondents were between 25 and 54 years of age (figure 2). It is noteworthy that female respondents were younger with an average age of 34 against 44 for males. Moreover, more than 92% of the females were below 45 years of age while this figure did not exceed 50% among males.

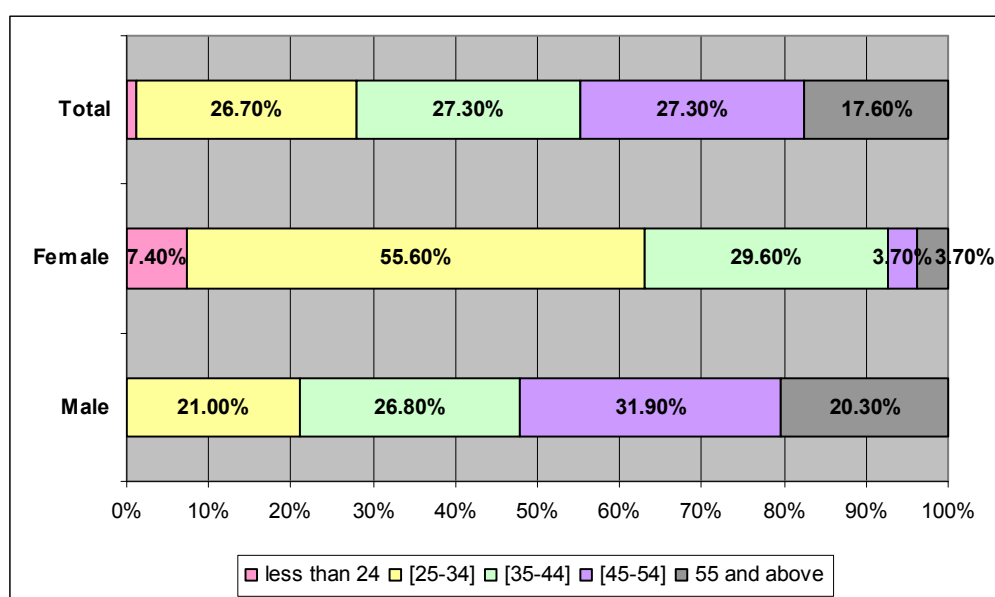


Figure 2: Age Brackets by Gender (percent)

3.3 Highest Educational Level Achieved

The majority of the surveyed subjects (75.2%) hold undergraduate degrees (BA/BS), while only 6.1% have PhDs. Males seem to be more educated with around 25% having post-graduate degrees (i.e. MA/MS and PhD) while this percentage is only 11.2% among females (figure 3). On the other

hand, the percentage of undergraduates is slightly higher among females (81.5%) than males (73.9%). It is also worth noting that the percentage of post-graduate degrees is the highest among the 55 and above age bracket with 48.3% (table 2).

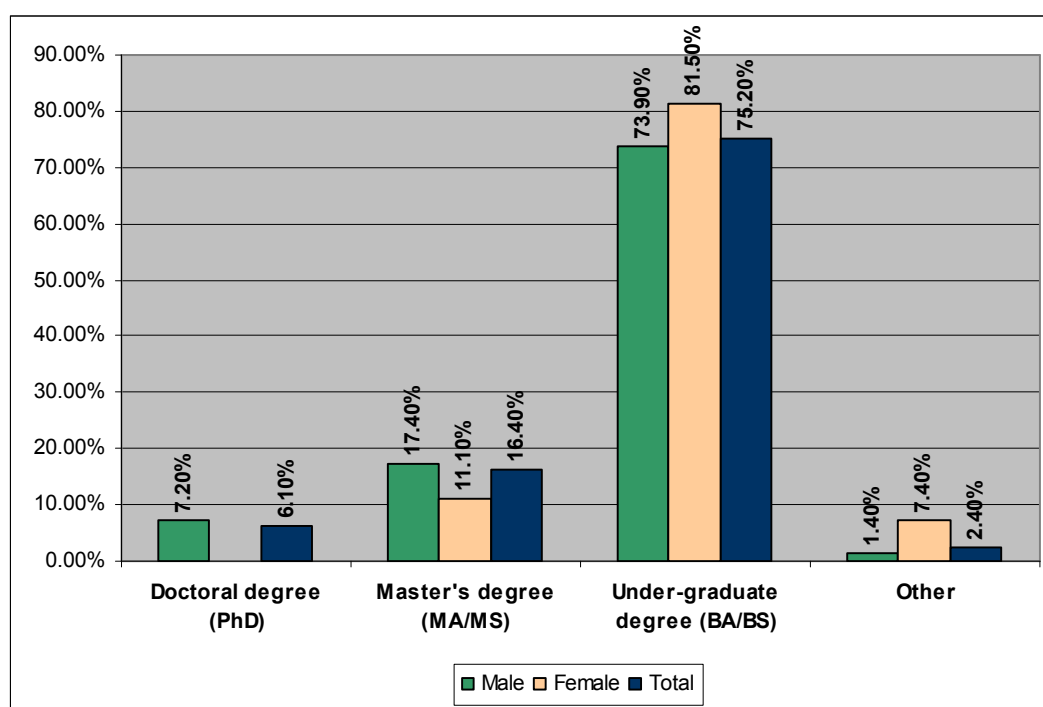


Figure 3: Highest Educational Level Achieved by Gender (percent)

Table 2: Highest Educational Level Achieved by Age (percent)

	Doctoral degree (PhD)	Master's degree (MA/MS)	Under-graduate degree (BA/BS)	Other	Total	Total frequency
less than 24	0.00%	50.00%	50.00%	0.00%	100%	2
[25-34]	0.00%	11.40%	81.80%	6.80%	100%	44
[35-44]	0.00%	22.20%	75.60%	2.20%	100%	45
[45-54]	4.40%	11.10%	84.40%	0.00%	100%	45
55 and above	27.60%	20.70%	51.70%	0.00%	100%	29

3.4 Years of Experience

Around 48% of respondents reported having less than 10 years of experience while the remaining 52% had more than 10 years (including 34.2% who reported more than 15) (refer to annex). A gender comparison reveals that 70.8% of females have less than 10 years of experience while 39.1% of males reported more than 15 (figure 4). This seems to reflect the recent increase in female participation in the UAE labor market. Moreover, as expected, the average number of years of experience increases as we move up the age ladder (figure 5).

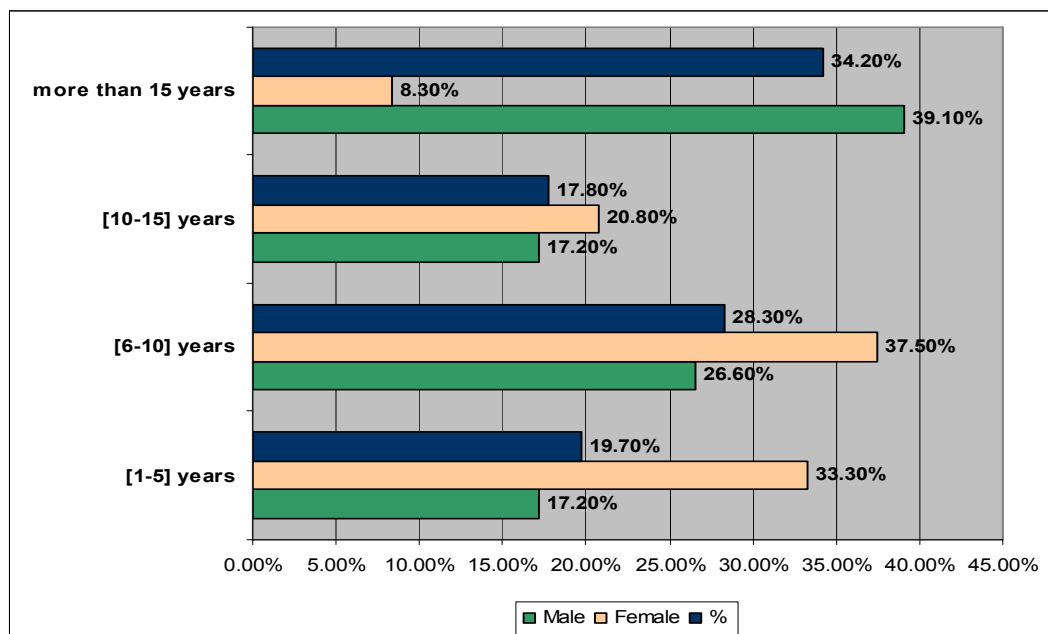


Figure 4: Years of Experience by Gender (percent)

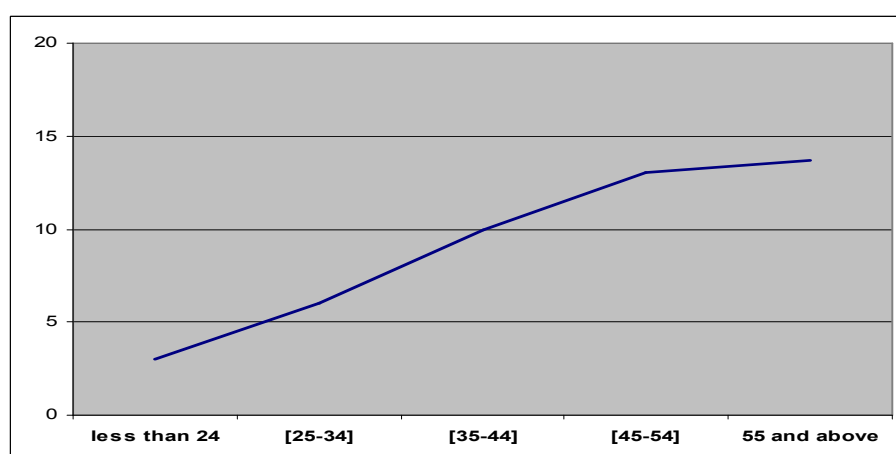


Figure 5: Average Years of Experience by Age

3.5 Sub-Groups

As was pointed out in the methodology section, three profiles were chosen by design resulting in the following sub-samples with the corresponding quotas: Private sector (45 respondents), Public sector (40 respondents), and Legal sector (80 respondents). A comparison of the gender composition in these three surveyed groups (figure 6) reveals that males systematically outnumber females. However, the Public sector presented the highest proportion of females with 27.5%, while female presence in the Private as well as the Legal sectors remained relatively low (11.1% and 13.8% respectively).

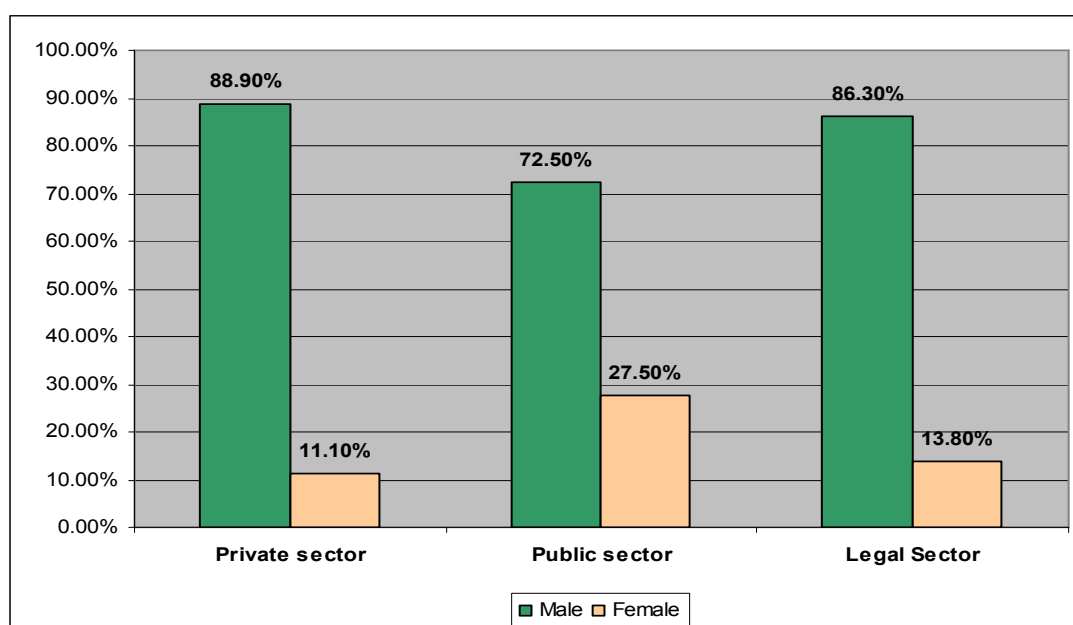


Figure 6: Gender by Sub-Group (percent)

According to figure 7, Legal sector respondents were significantly older and therefore it did not come as a surprise that they were also more experienced (76% have more than 10 years of experience) than workers in the two other sectors (table 3). In addition, Private sector respondents were more educated: around 35% of them held post-graduate degrees against only 12.5% and 20% among the Public and Legal sectors respectively (figure 8).

Table 3: Years of Experience by Sub-Group (percent)

	[1-5] years	[6-10] years	[11-15] years	More than 15 years	No Answer	Total
Private sector	33.30%	46.70%	4.40%	15.60%	0.00%	100.0%
Public sector	20.00%	30.00%	27.50%	12.50%	10.00%	100.0%
Legal sector	8.80%	12.50%	13.80%	53.80%	11.30%	100.0%

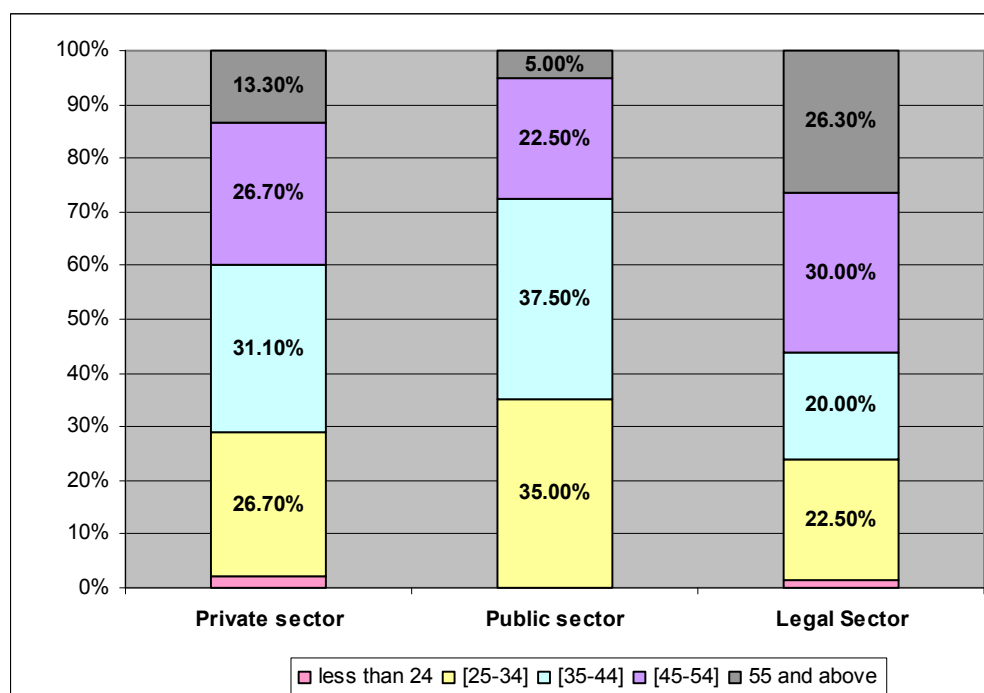


Figure 7: Age Brackets by Sub-Group (per cent)

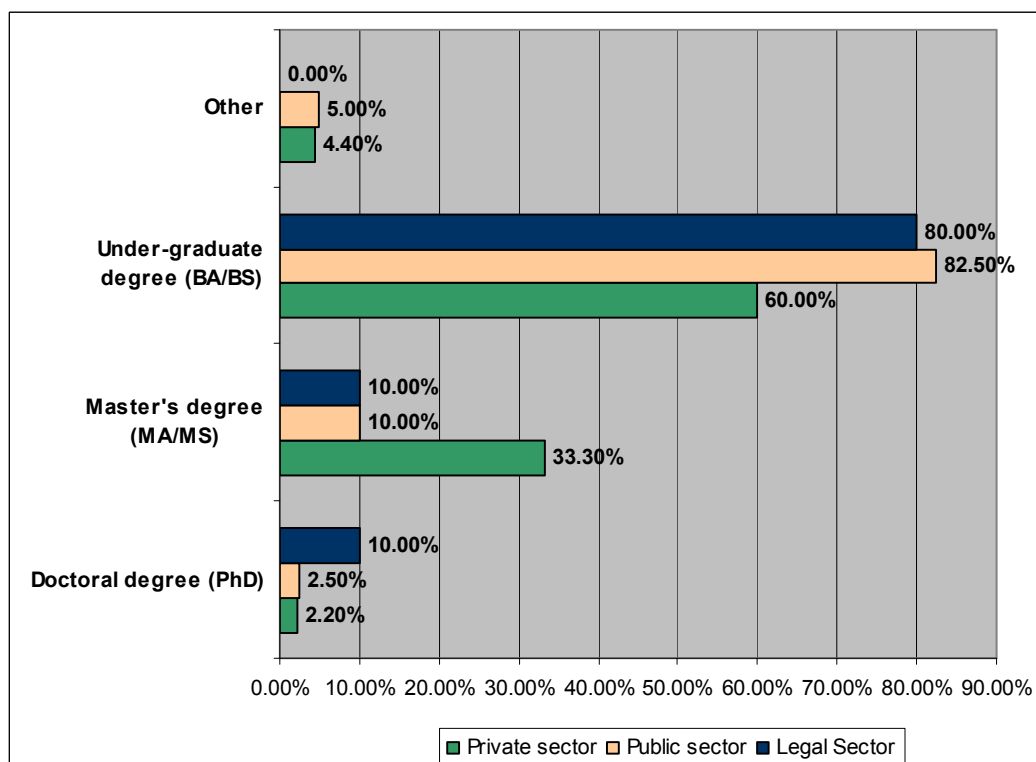


Figure 8: Highest Educational Level Achieved by Sub-Group (percent)

4 Business/Commercial Law

4.1 General Perceptions

4.1.1 Respect of laws and regulations

On a scale of 1 (Strongly disrespected) to 5 (Strongly respected), respondents were asked to rate their perceptions regarding the residents of the Emirates' respect for laws and regulations. Around 42% of respondents considered the laws and regulations to be somewhat respected by people (refer to annex). According to figure 9 below, the Private sector's respondents considered laws and regulations to be less than "somewhat respected", while the ratings given by Legal and Public sectors respondents varied between 3.0 and 3.5 respectively.

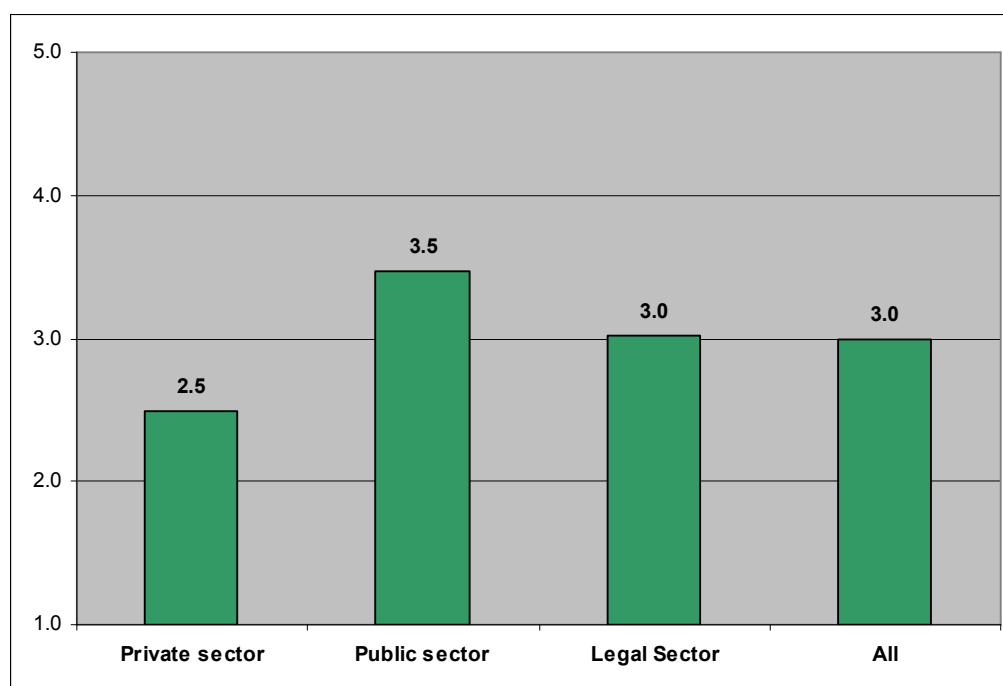


Figure 9: Respect of Laws and Regulations Perception by Sub-Group (rating points)

4.1.2 People's familiarity with laws and regulations

Respondents were also asked to rate the familiarity of the UAE people with business/commercial laws and regulations on a scale of 1 (Strongly unfamiliar) to 5 (Strongly familiar). The sample was almost unanimous (97%) in considering that people were either "somewhat familiar" or

“unfamiliar” with business/commercial laws and regulations (refer to annex). Indeed, all the ratings were below average (figure 10) and the lowest rating was given by the Private sector (2.1). Also quite surprisingly, the perception of familiarity increases as the respondents’ highest educational level increases (figure 11) denoting perhaps that respondents with post-graduate degrees are likely to hold positions of high responsibility that bring them into more frequent contact with people who are knowledgeable in business laws.

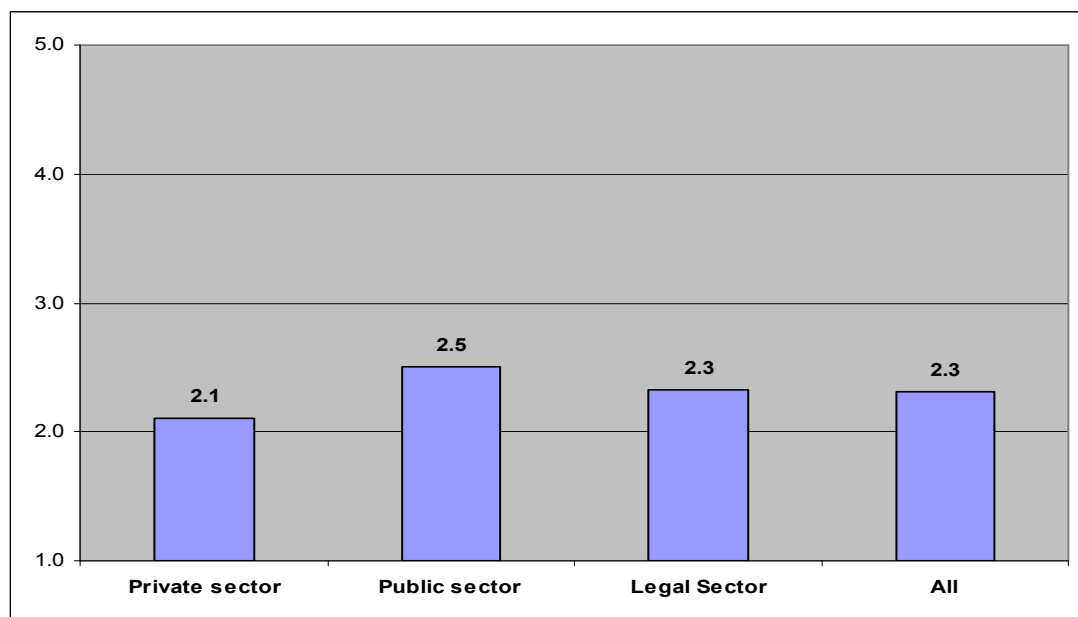


Figure 10: People’s Familiarity Perception by Sub-Group (rating points)

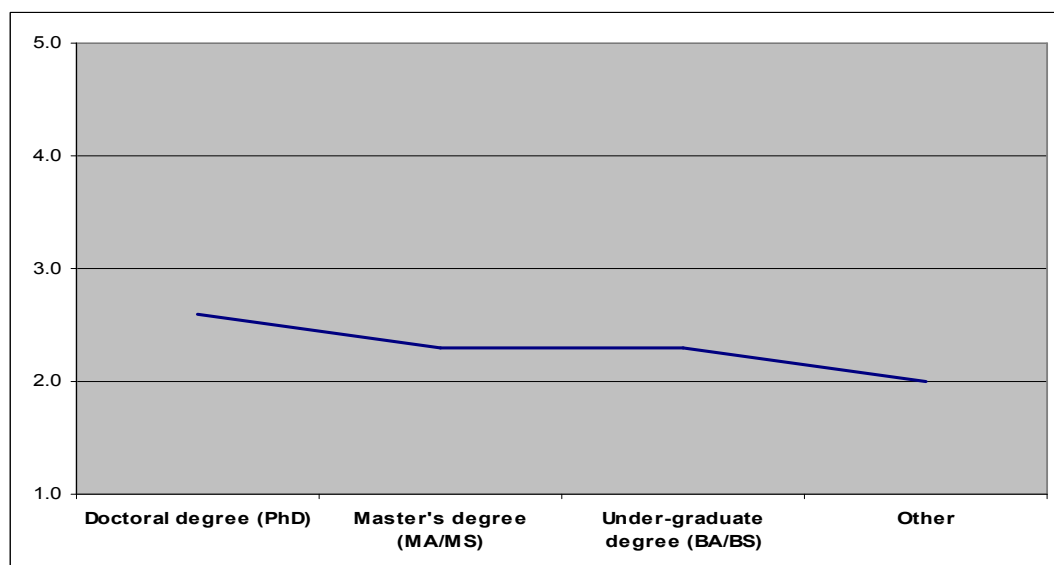


Figure 11: People’s Familiarity Perception by Highest Educational Level Achieved (rating points)

4.1.3 Commercial laws and business

86.1% of the surveyed sample considered UAE's business/commercial laws and regulations to be business-friendly (table 4). However, discrepancies were registered among the surveyed groups (figure 12) with the Public sector giving the highest rating (4.7 on a scale of 5).

Table 4: Commercial Laws Business-Friendly Perception

	Frequency	Percentage
Very unfriendly	1	0.60%
Somewhat unfriendly	7	4.20%
Neutral	15	9.10%
Somewhat friendly	84	50.90%
Very friendly	58	35.20%
Total	165	100.0%

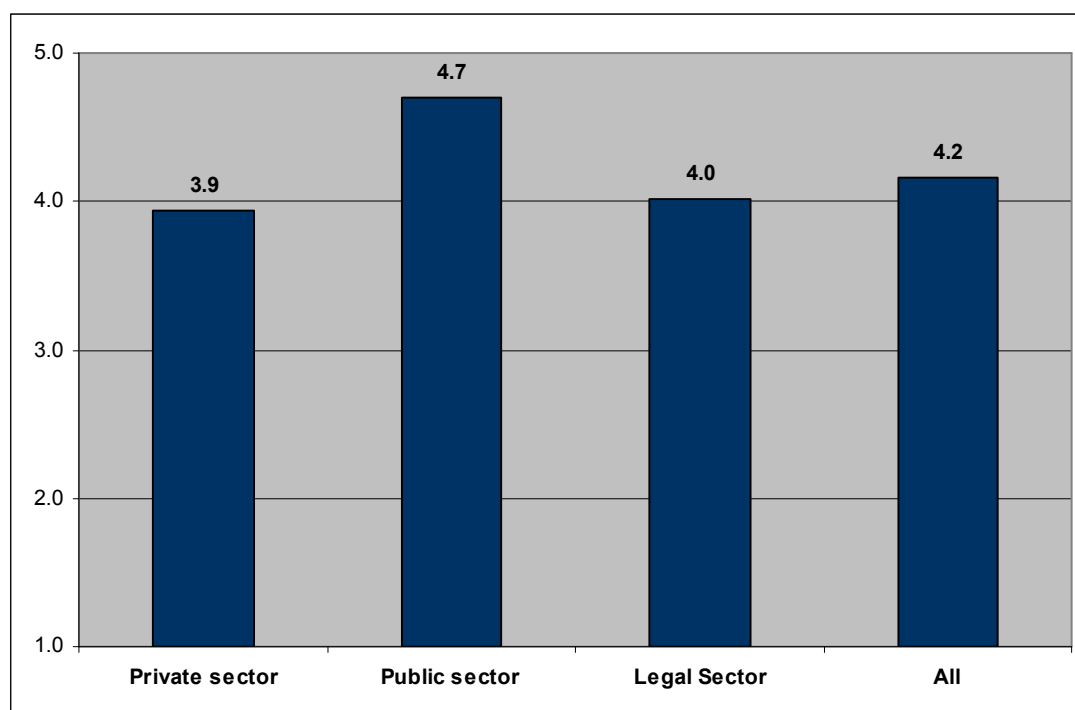


Figure 12: Commercial Laws Business-Friendly Perception by Sub-Group (rating points)

4.1.4 Enforcement of commercial laws and regulations

When asked about the enforcement of business/commercial laws and regulations, around 66% of respondents felt that they were either often or always enforced (refer to annex). However, major discrepancies between the three sub-groups occurred this time. While the enforcement rate was perceived to be moderate among the Private (48.9%) and Legal (63.3%) sectors, once again the Public sector seemed to be the most optimistic with 90% (figure 13).

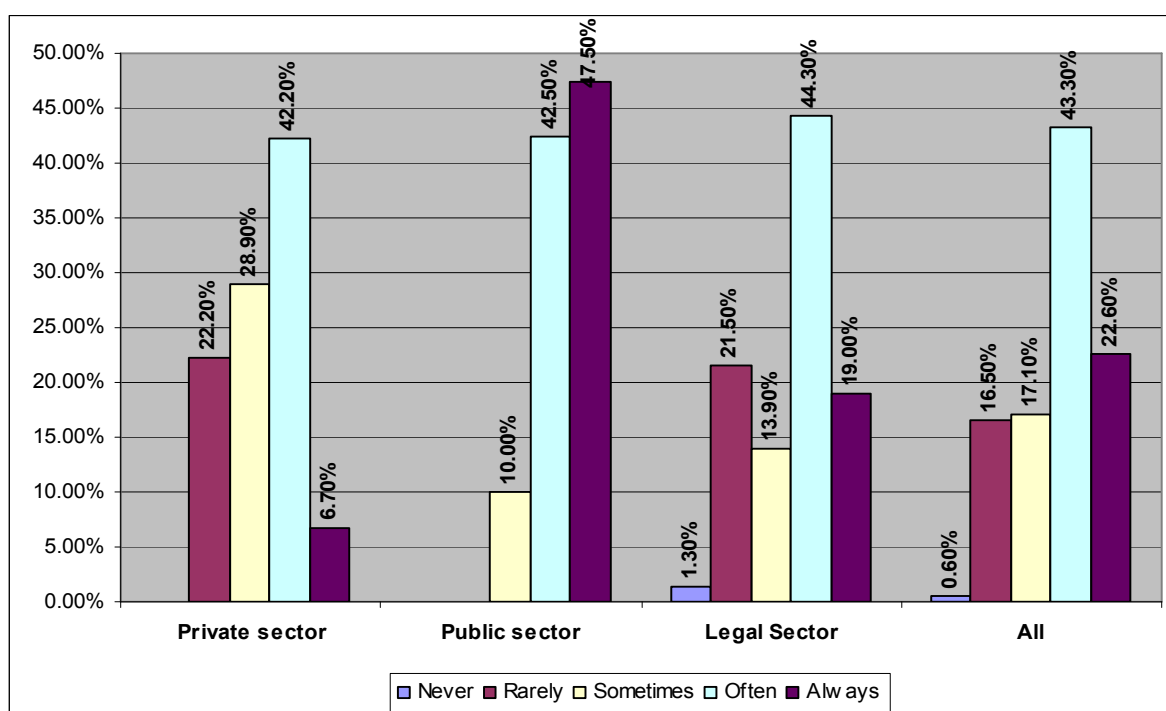


Figure 13: Enforcement of Business/Commercial Laws Perception by Sub-Group (percent)

4.2 Opinions

4.2.1 Agreement/disagreement

Respondents were asked to report their level of agreement/disagreement with a number of statements related to business/commercial laws and regulations on a scale of one (Strongly disagree) to five (Strongly agree). The results were then averaged for all respondents within the three groups of analysis. As shown in the figures below, the average score for three over four statements was greater than 3, indicating agreement. It is also noteworthy that the Public sector

gave the highest ratings for all four statements while the lowest ratings being given by the Private sector.

The statements in question are presented in what follows in decreasing order of agreement:

The three groups agreed that the reform of business/commercial laws was a priority for the national government (figure 14); with Public sector respondents expressing very strong agreement (4.9).

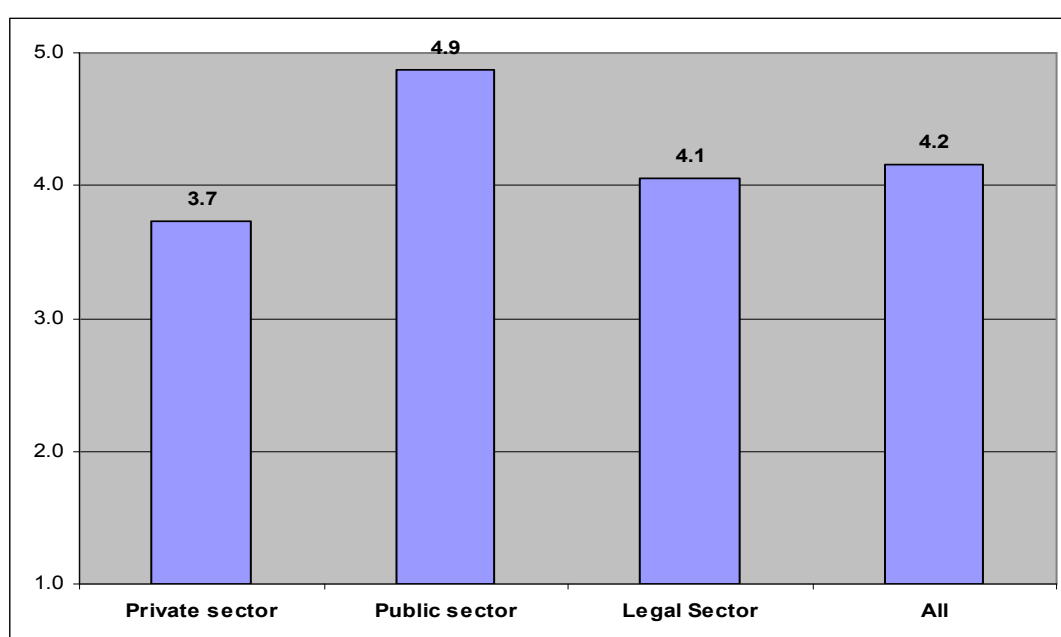


Figure 14: Priority of Law Reform by Sub-Group (rating points)

The three groups also perceived access to information to be relatively easy with 3.8 rating points (figure 15).

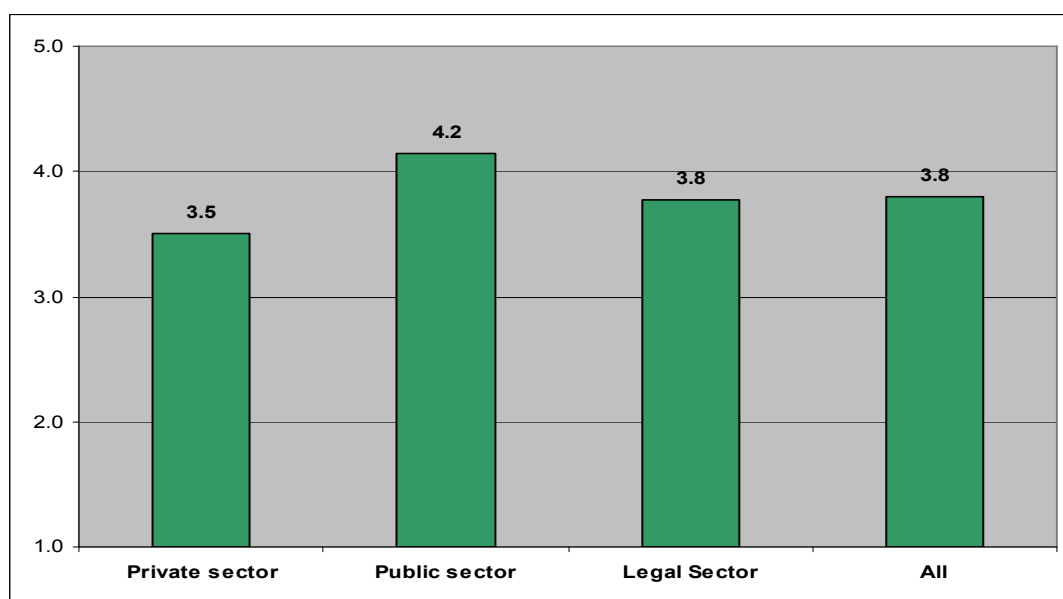


Figure 15: Ease of Access to Information by Sub-Group (rating points)

Public sector respondent agreed that the interpretations of business/commercial laws and regulations were consistent and predictable, while the Private and Legal sectors were neutral in this regard (figure 16).

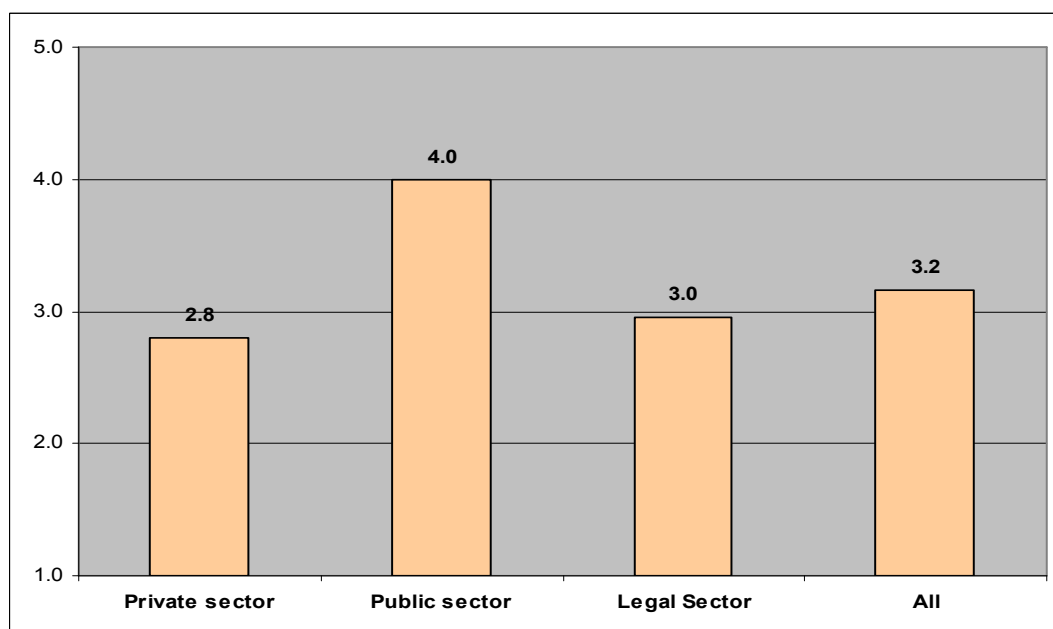


Figure 16: Consistency and Predictability of Interpretations of Laws by Sub-Group (rating points)

Private and Legal sector respondents felt that people had to resort to courts to resolve business disputes (2.4 and 2.5 rating points respectively) while respondents in the Public sector were relatively neutral on the subject with 3.3 (figure 17).

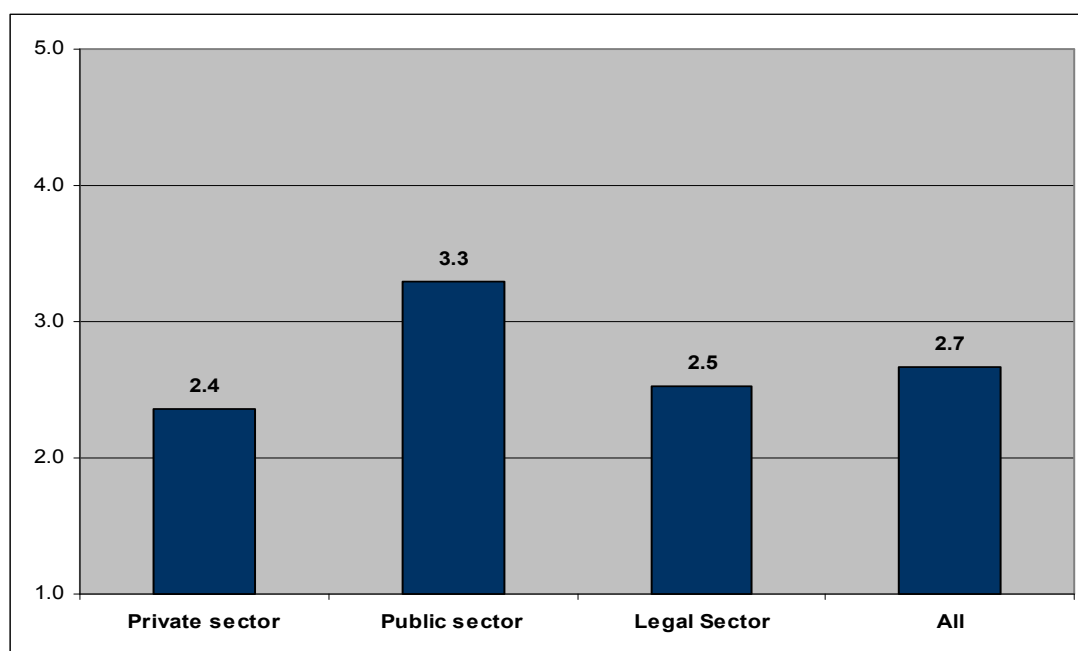


Figure 17: People's Rarity of Resorting to Courts by Sub-Group (rating points)

4.2.2 Importance and satisfaction ratings

Respondents were also asked to give importance and satisfaction ratings to a variety of factors affecting economic growth and development. These results revealed interesting insights (figure 18). All the ratings move within a range of 4.6 to 4.9 for "importance" (which is relatively very high) and a range of 2.3 to 3.4 for "satisfaction" (which is relatively low). In other words, the respondents' perception of the importance of all factors largely exceeded their satisfaction with these same factors. This indicates a need for improving the current situation in an attempt to fill the gap between these two dimensions with priority being given to the most important factors having the lowest satisfaction ratings.

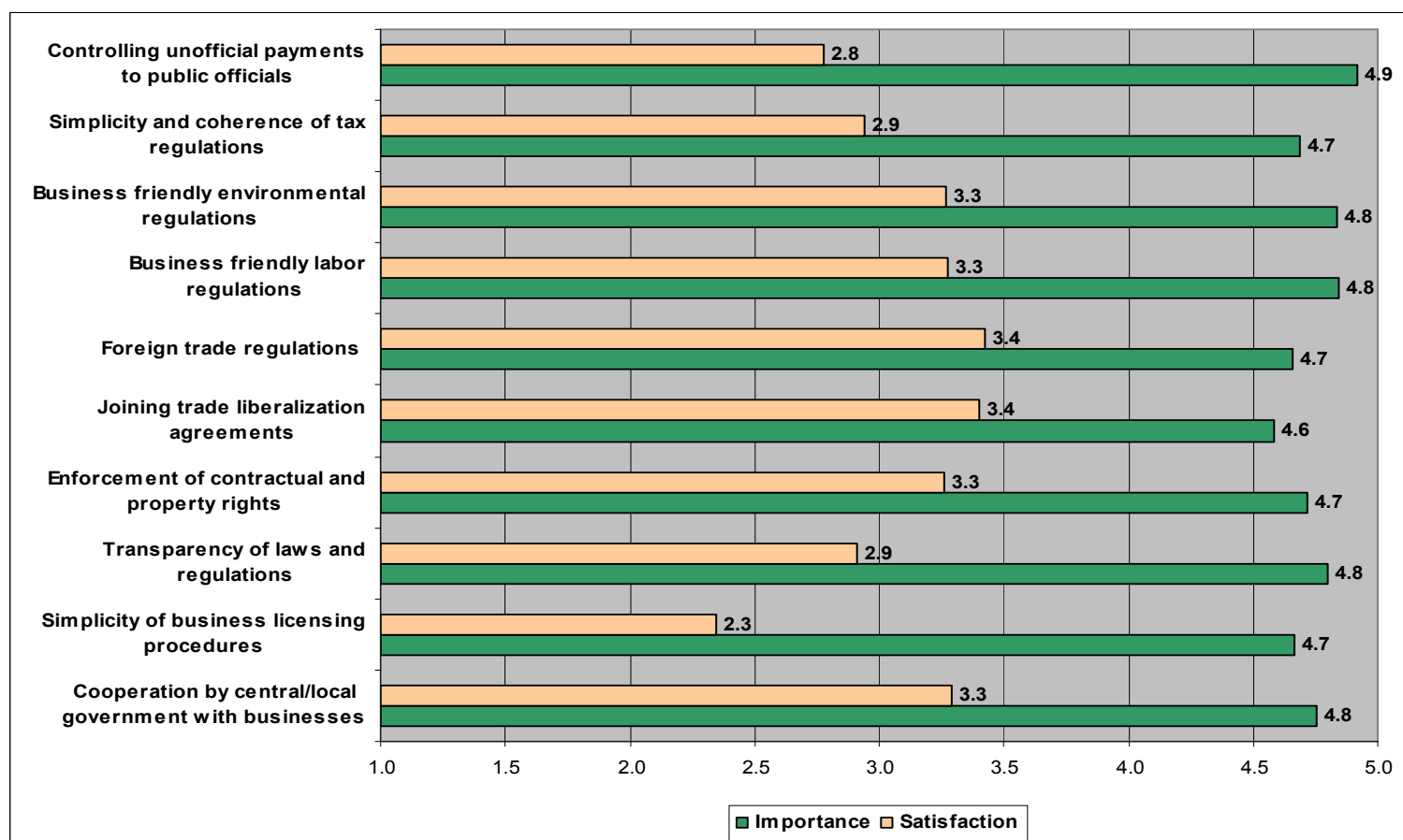


Figure 18: Factors Affecting Economic Growth and Development (importance/satisfaction ratings)

As was previously mentioned, all the factors were perceived to be highly important by respondents. For instance, the highest rating went to “Controlling unofficial payments to public officials” with 4.9, while “Joining trade liberalization agreements” held the lowest rating at 4.6! On the other hand, satisfaction ratings were average, revolving around 3 (i.e. either slightly greater or slightly lower than 3). The highest satisfaction rating was given to “Foreign trade regulations”. Four items held ratings lower than 3 and therefore represent potential areas of intervention for policymakers in the UAE and should be addressed in any probable reform efforts. These specific factors are the following: “Controlling unofficial payments to public officials”, “Simplicity and coherence of tax regulations”, “Transparency of laws and regulations”, and “Simplicity of business licensing procedures”.

All three profiles of the surveyed sample seemed to have similar importance perceptions of the various proposed factors (figure 19). However, Public sector respondents reported to be the most satisfied with an average of 3.7 rating points and Private sector respondents seemed to be the most

dissatisfied (2.5), while respondents were relatively indifferent within the Legal sector (3.1 rating points).

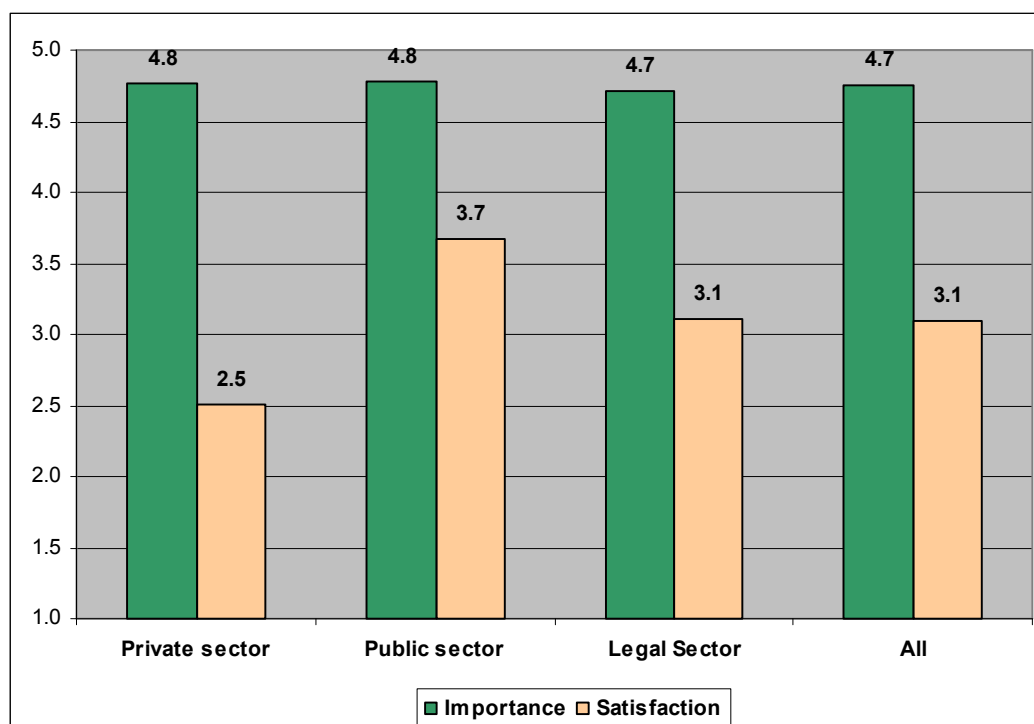


Figure 19: Factors Affecting Economic Growth and Development by Sub-Group (importance/satisfaction rating)

5 Real Estate in United Arab Emirates

5.1 General Perceptions

5.1.1 Importance of real estate law

Almost all the surveyed individuals, 97% considered Real estate law as important for promoting investment and growth in the UAE (annex). On a scale of 1 (Very low importance) to 5 (Very high importance) the overall average rating given by respondents is equal to 4.6 (figure 20).

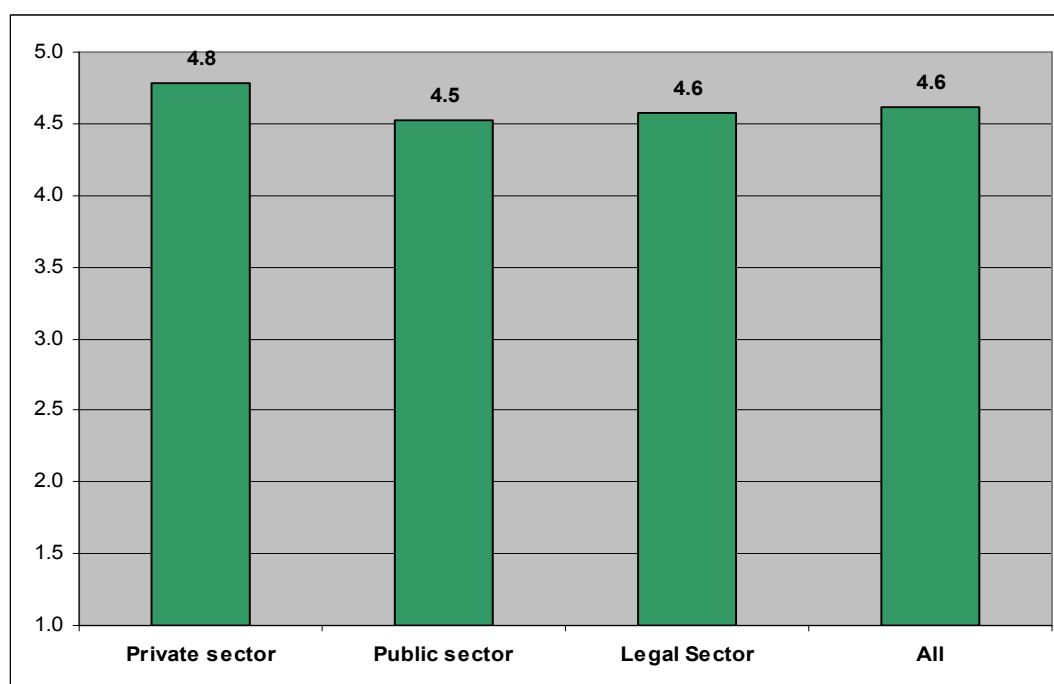


Figure 20: Real Estate Law Importance Perception by Sub-Group (rating points)

5.1.2 People's familiarity with real estate laws and regulations

Respondents were asked to rate the familiarity of people working in the UAE with real estate laws and regulations on a scale from 1 (Strongly unfamiliar) to 5 (Strongly familiar). Around 92% of respondents considered people to have average or less than average familiarity (annex). According to figure 21 below, the three surveyed groups seemed to agree in this regard with a somewhat lower rating among Private sector respondents (2.2 rating points).

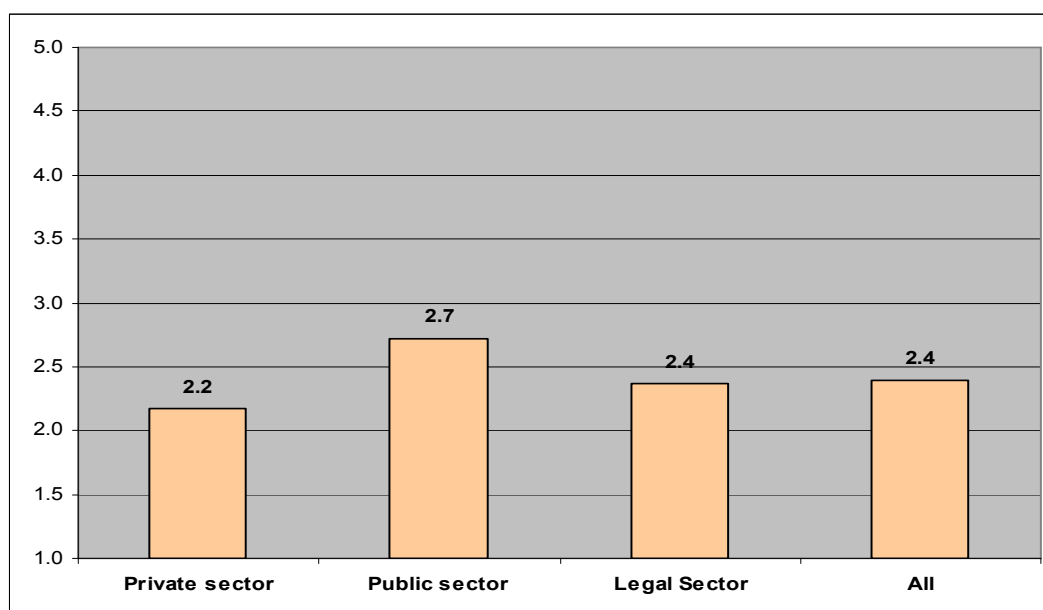


Figure 21: People's Familiarity with Real Estate Law Perception by Sub-Group (rating points)

5.1.3 Respondents' familiarity with real estate laws and regulations

Similarly, respondents were asked to rate their own familiarity. Around 87% of respondents reported being either "Quite familiar" or "Strongly familiar" (annex). The overall rating is equal to 4.3 (figure 22). The personal familiarity rate revolved around 4.5 and 4.4 among both Private and Legal sectors respectively; however and quite surprisingly, Public sector respondents had the lowest perception of their own familiarity with 3.8 rating points.

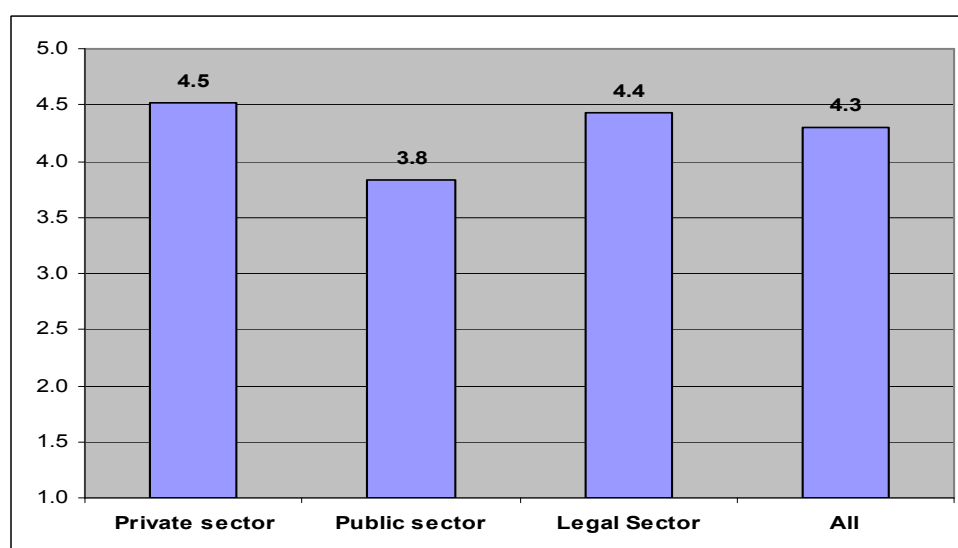


Figure 22: Respondents' Familiarity with Real Estate Law Perception by Sub-Group (rating points)

While the familiarity rating seemed to increase with the respondents' highest educational level achieved, quite surprisingly also, respondents with the least experience reported being the most familiar with 4.6 (figure 23).

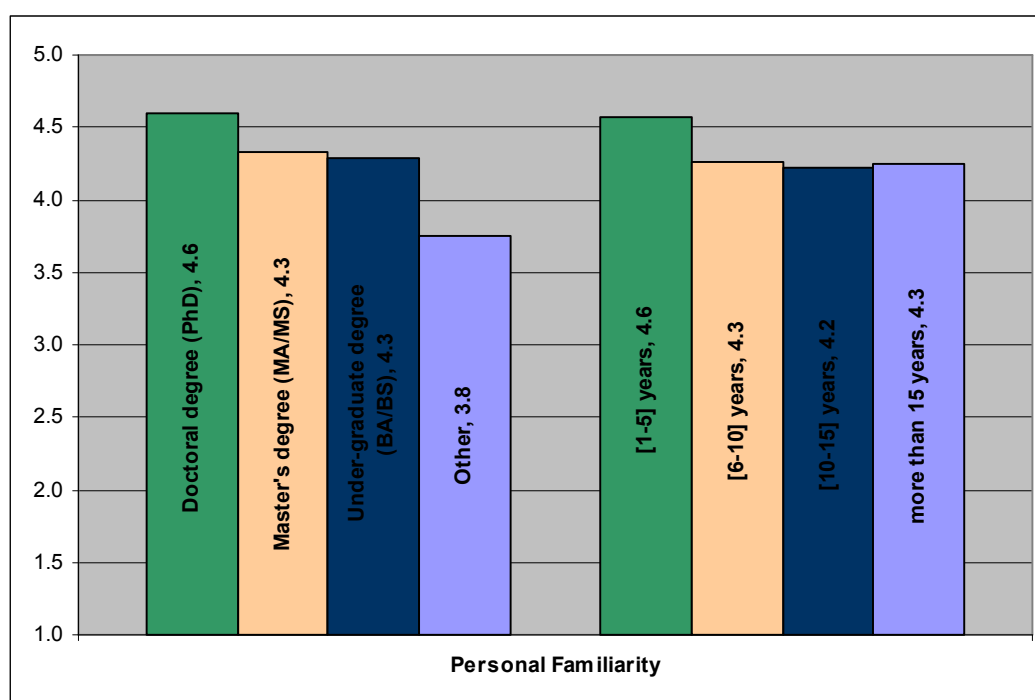


Figure 23: Respondents' Familiarity with Real Estate Law by Highest Educational Level Achieved and by Years of Experience (rating points)

5.1.4 Enforcement of real estate laws and regulations

When asked about the enforcement of real estate laws and regulations, less than half of the surveyed subjects (48.8%) reported they were either "often" or "always" enforced (figure 24). Strong inter-group discrepancies were noted however. The enforcement perception (i.e. often and always enforced) was highest among Public sector respondents with 79% and lowest among Private sector respondents (28.9%).

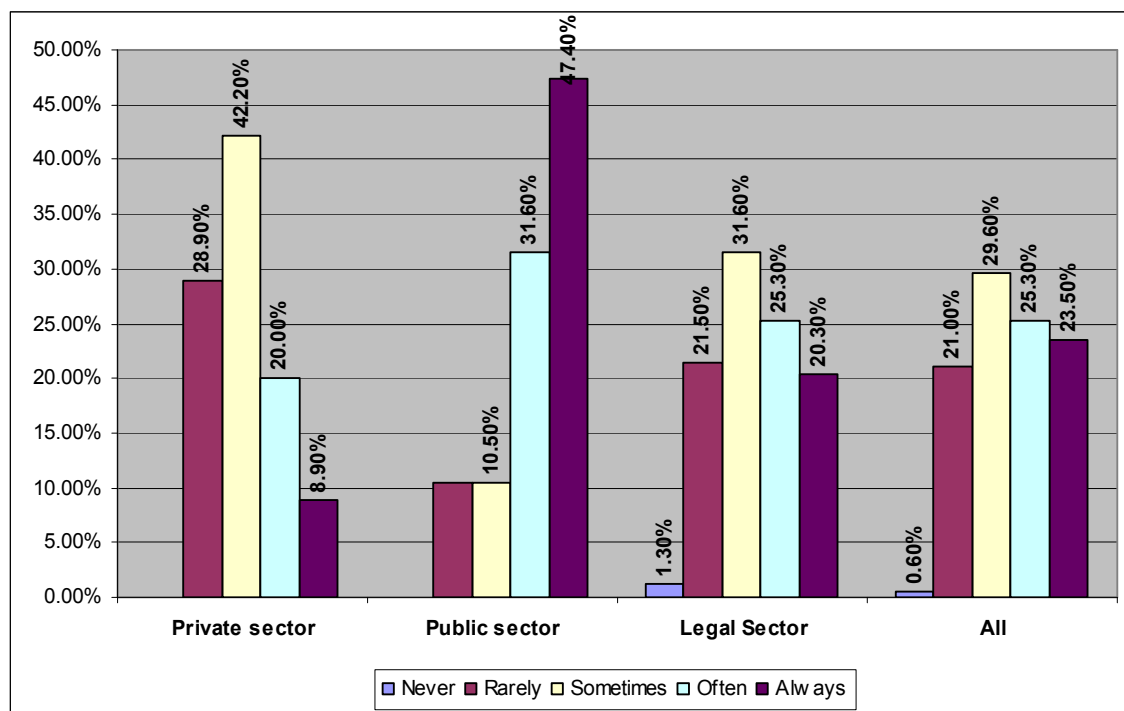


Figure 24: Enforcement of Real Estate Law Perception by Sub-Group (rating points)

5.1.5 Real estate ownership by foreign nationals

The classification of UAE's policy regarding allowing real estate ownership by foreign nationals compared to Arab neighboring countries was rated differently by different sectors. On a scale of 1 (Near the bottom) to 5 (Near the top), the item received a slightly above average overall rating (3.5) (figure 25). The Public sector seemed to be the most optimistic and considered the UAE's policy being highly above average (4.4 rating points). On the other hand, the policy in question was perceived to be close to the average (2.9) according to Private sector respondents.

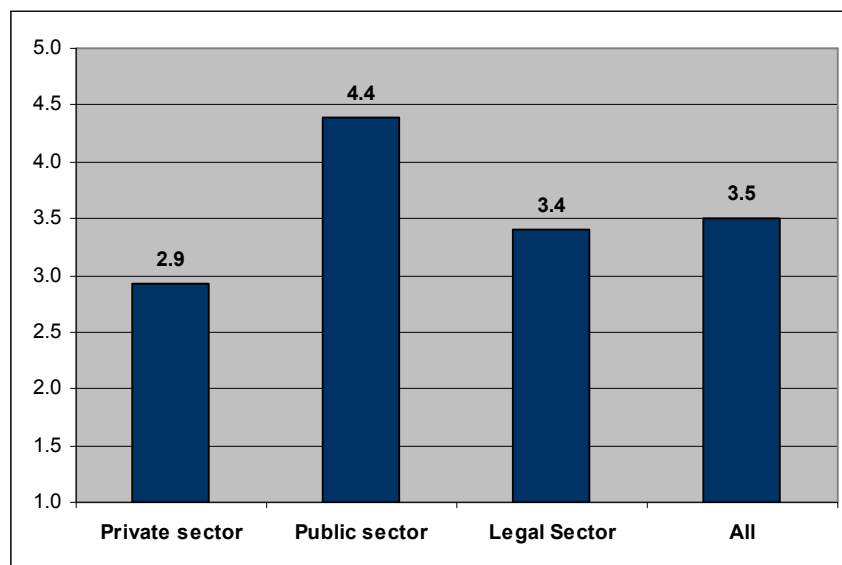


Figure 25: Classification of Real Estate Ownership by Foreign Nationals Perception by Sub-Group (rating points)

Furthermore, males perceived the foreign ownership policy as slightly above average in comparison to Arab neighboring countries (3.4) while females classified it much higher (4.0). The rating also decreases as we move up the age ladder according to figure 26.

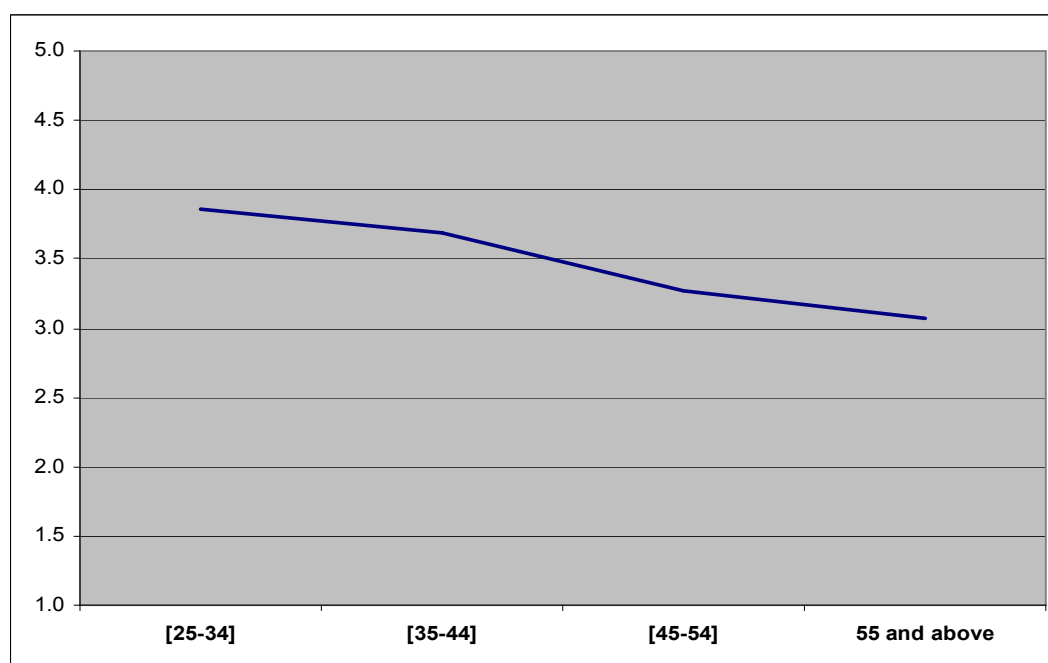


Figure 26: Classification of Real Estate Ownership by Foreign Nationals Perception by Age (rating points)

5.2 Evaluation of Regulatory Institutions

5.2.1 Land Department (LD)

Respondents were asked to evaluate the Land Department. According to figure 27 below, the surveyed sample was on average satisfied with overall satisfaction ratings between 3.4 and 3.5. However, major discrepancies were registered among the three groups. In this context, the Public sector seemed to be the most satisfied with relatively high ratings moving within a range of 4.4 to 4.6; while the Private sector reported being rather dissatisfied with all ratings falling below average (between 2.6 and 2.9).

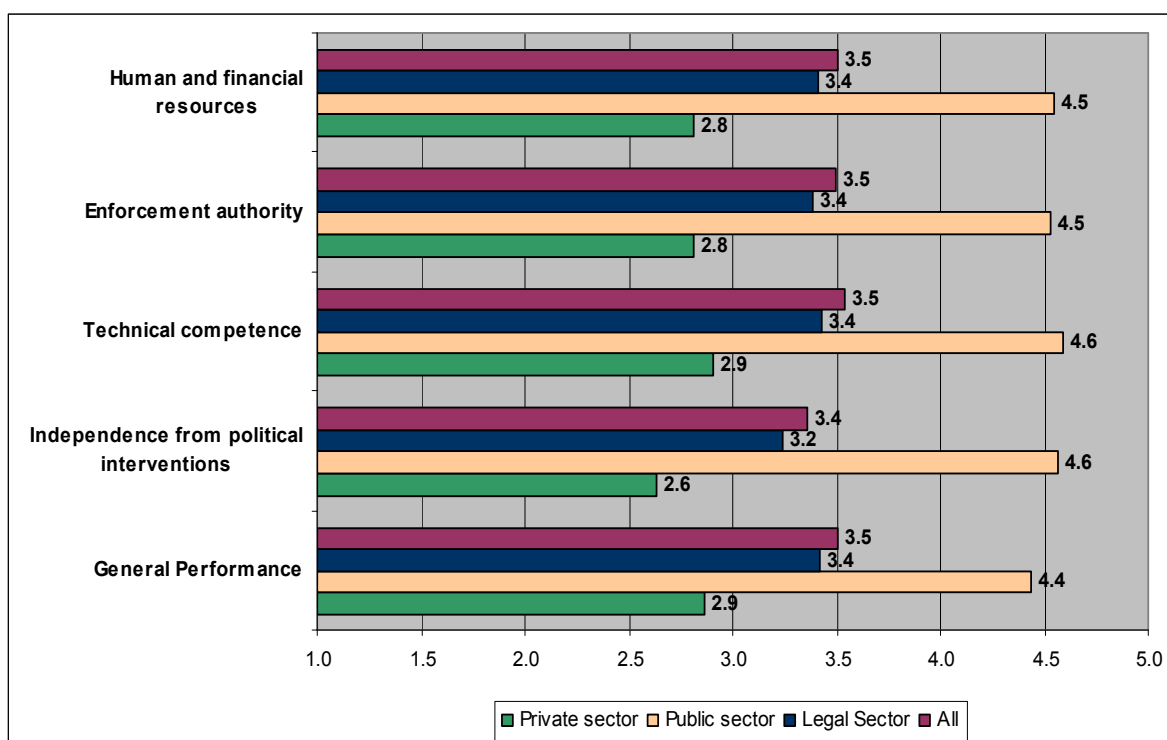


Figure 27: Evaluation of the Land Department by Sub-Group (satisfaction rating)

The ratings for all five factors seemed to decrease as the respondents moved up the age ladder (figure 28). In addition, females were more satisfied than males with average ratings of 4.0 and 3.4 respectively.

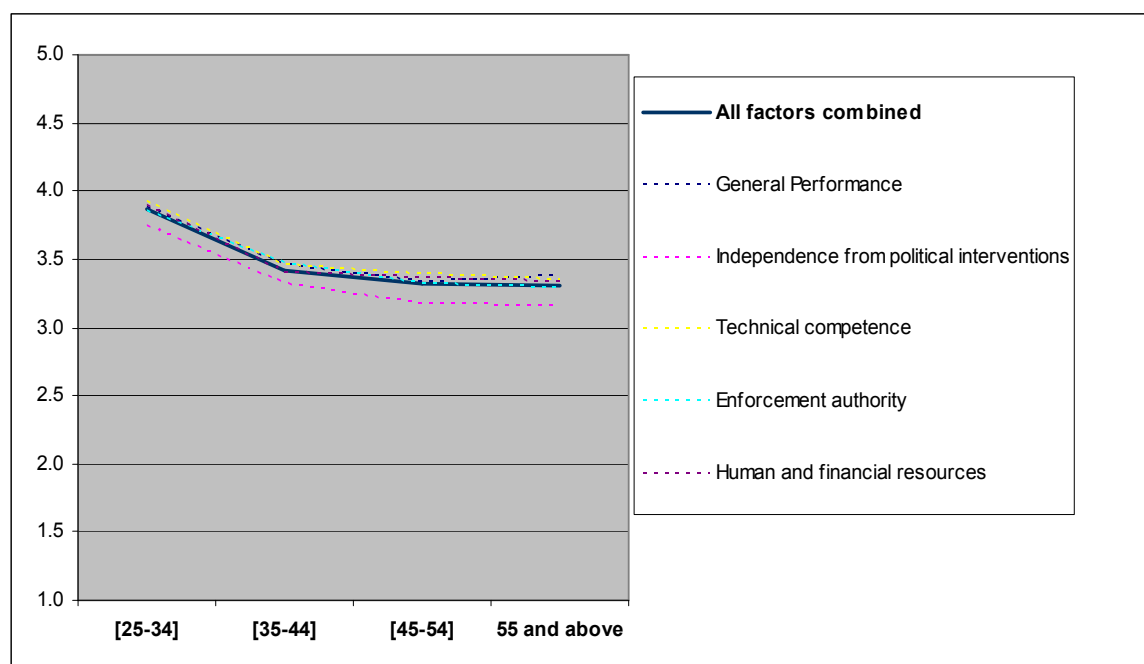


Figure 28: Evaluation of the Land Department by Factor and By Age (satisfaction rating)

5.2.2 Real Estate Regulatory Agency (RERA)

When asked to evaluate the Real Estate Regulatory Agency, the surveyed sample was somewhat satisfied. Once again, Public sector respondents gave systematically the highest ratings for all factors (from 4.5 to 4.6) and the Private sector was again rather dissatisfied (figure 29).

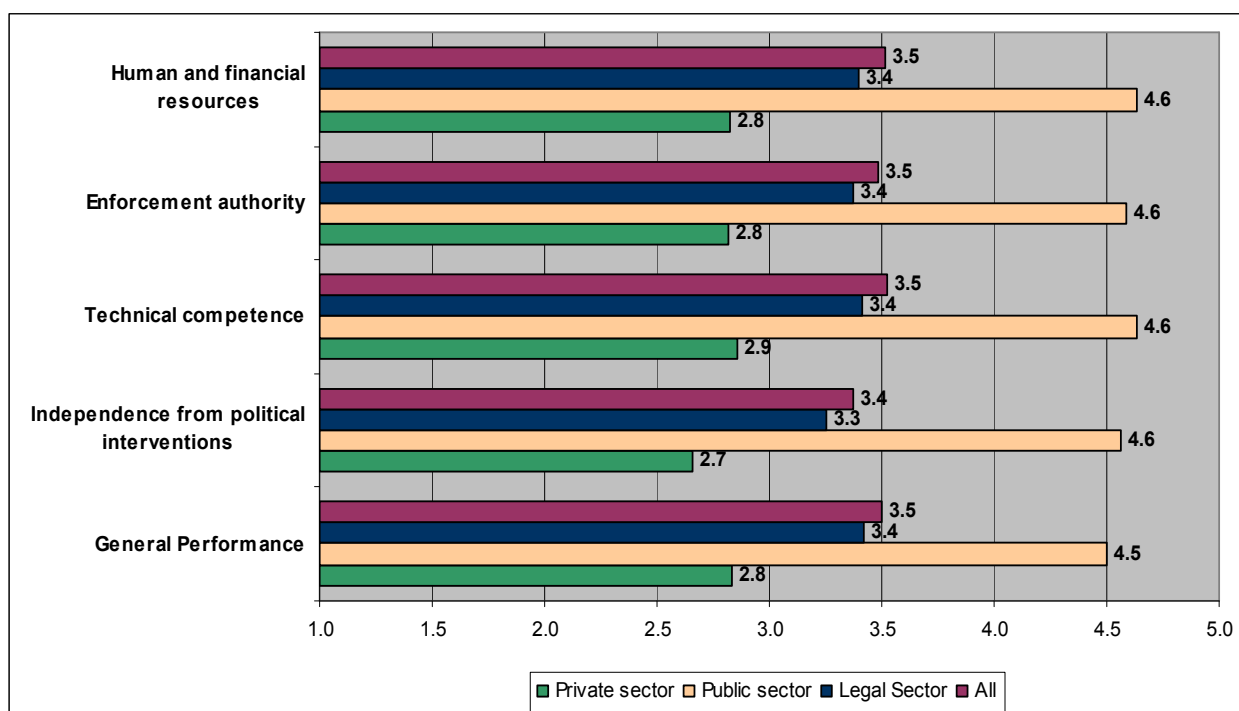


Figure 29: Evaluation of the Real Estate Regulatory Agency by Sub-Group (rating points)

It is noteworthy that the evaluations of the two institutions were very similar. According to figure 30 below, the ratings given to all five criteria, decrease as we move up the age ladder and once again, females were more satisfied than males; with ratings of around 4.0 against 3.4 among males.

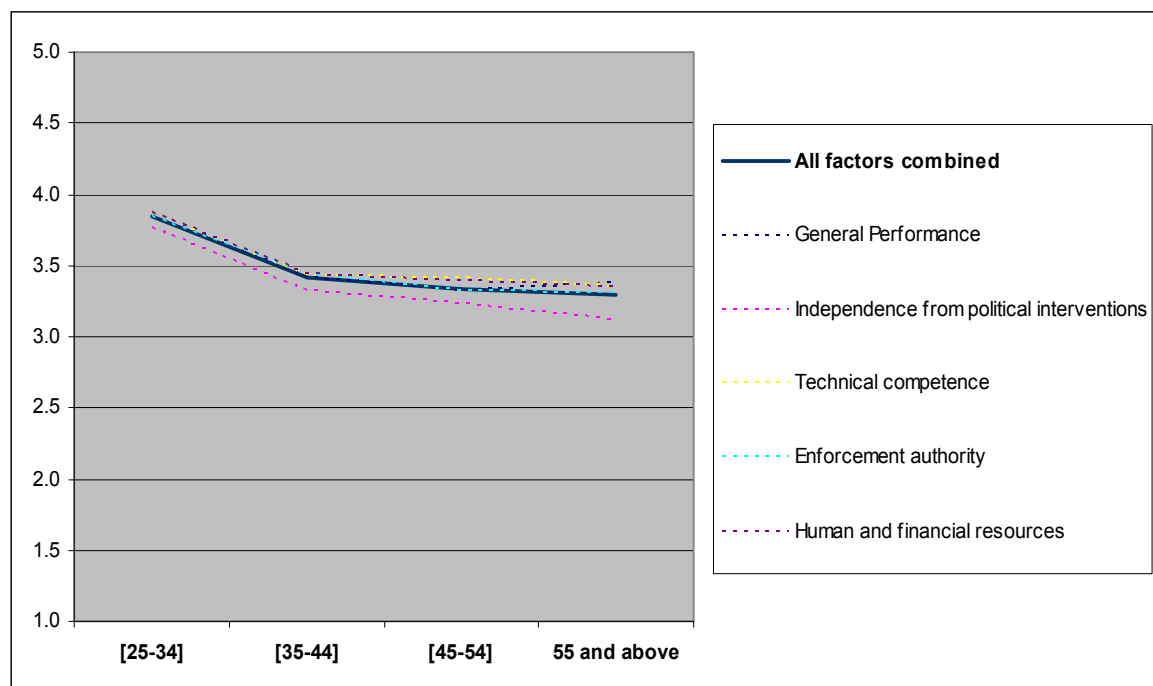


Figure 30: Evaluation of the Real Estate Regulatory Agency by Factor and by Age (satisfaction rating)

5.3 Evaluation of Arbitration Bodies

5.3.1 Dubai International Arbitration Center (DIAC)

Respondents were also asked to evaluate the Dubai Arbitration Center. It is noteworthy that a significant part of respondents did not answer this section (e.g. 141 respondents evaluated “General performance” and 107 answered “Coordination with regional arbitration centers”).

When we compare the three surveyed groups (figure 31) we find that the satisfaction ratings given by Public sector respondents were the highest for all items. Private sector respondents reported the lowest levels of satisfaction although they were slightly satisfied.

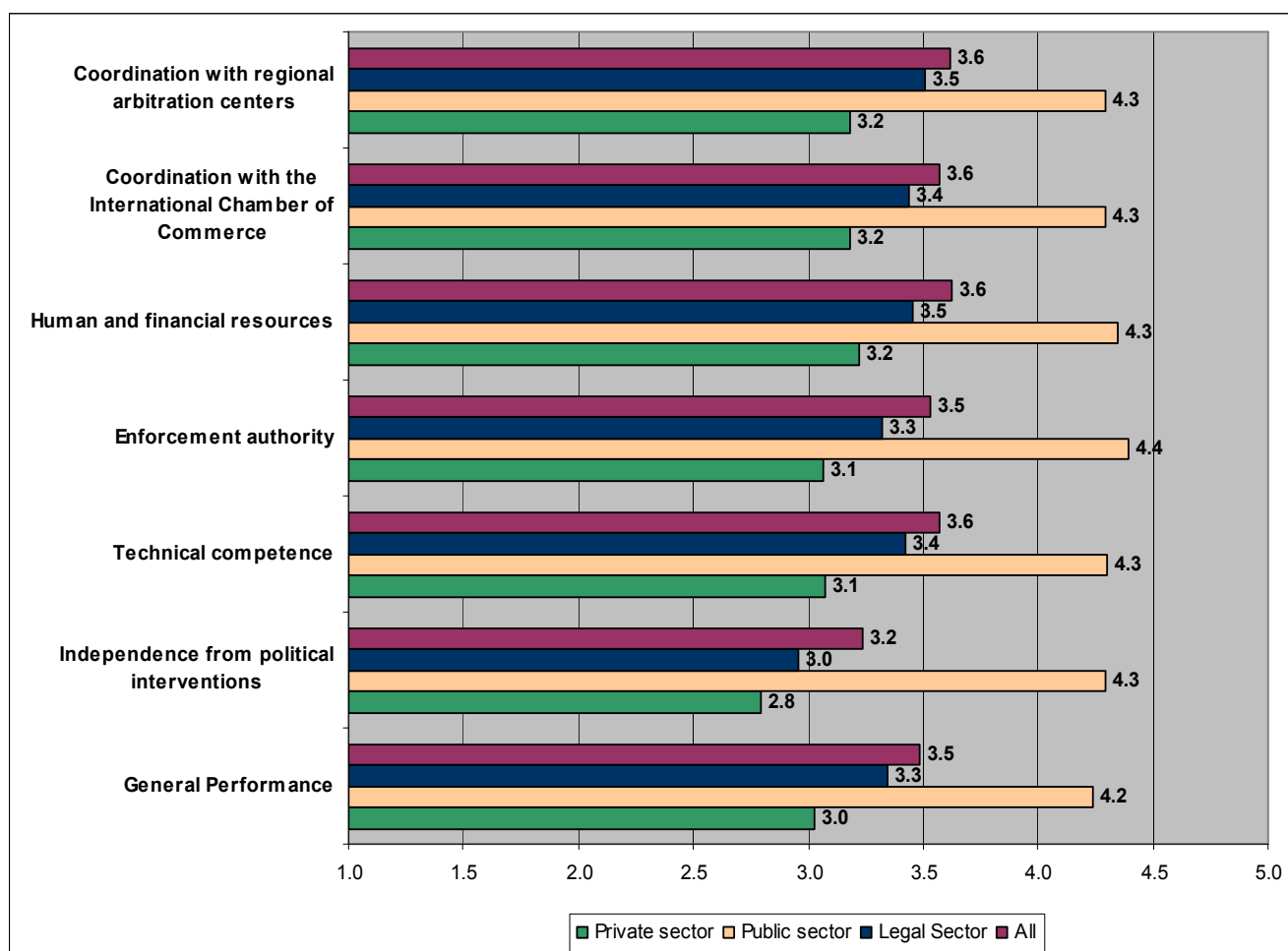


Figure 31: Evaluation of Dubai Arbitration Center by Sub-Group (satisfaction rating)

It may also be pointed out that the level of satisfaction for a variety of factors decreases as we move up the age ladder (figure 32).

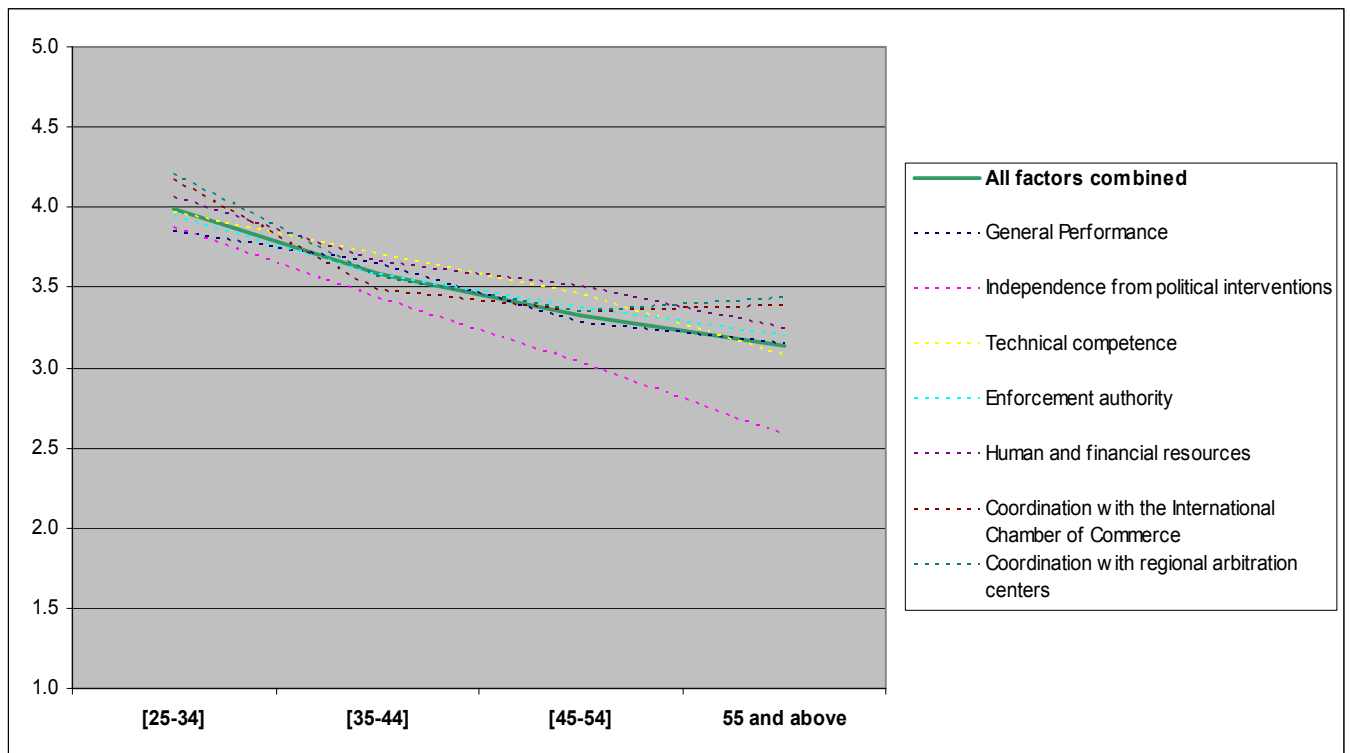


Figure 32: Evaluation of Dubai Arbitration Center by Factor and by Age (satisfaction rating)

5.3.2 Federal Deposit Insurance Corporation (FDIC)

A question asking respondents to rate their level of satisfaction with the arbitration center at the Federal Deposit Insurance Corporation revealed similar results to those of the DIAC. It is noteworthy also that this question's response rates were very low: only 104 out of 165 respondents evaluated the "General performance" of the center and only 78 gave a rating to "Coordination with regional arbitration centers".

Once again, the Public sector was the most satisfied with all items, while quite surprisingly the lowest ratings were given by Legal sector respondents (figure 33) – however, these ratings moved within a range of 3.0 to 3.8 which indicates average satisfaction.

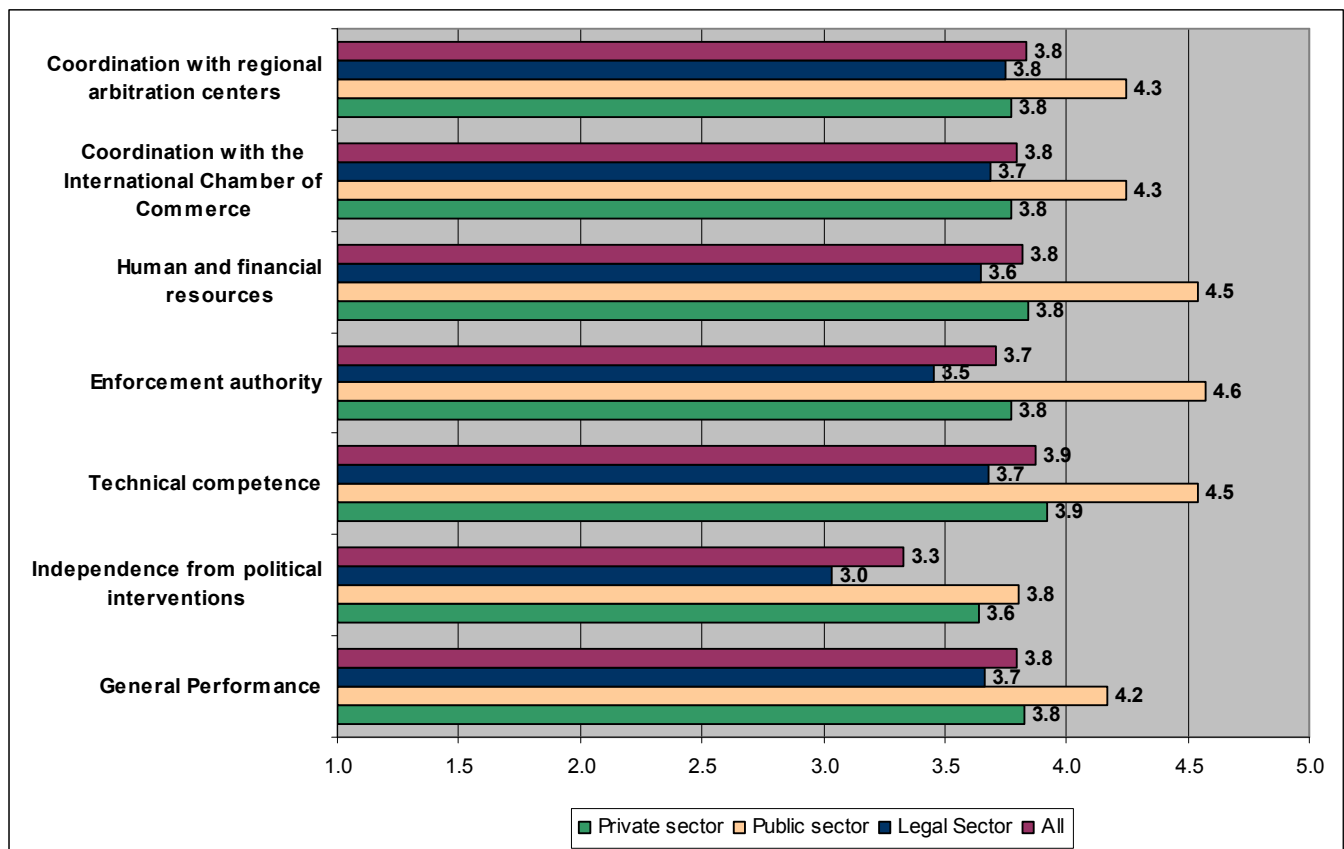


Figure 33: Evaluation of the Federal Deposit Insurance Corporation by Sub-Group (satisfaction rating)

5.4 Evaluation of Disputes Resolving Bodies

5.4.1 Courts

On a scale of 1 (Never) to 5 (Always), respondents were asked to rate the UAE's courts in terms of resolving real estate disputes. According to figure 34 below, the surveyed sample perceived the court to be often "Honest and uncorrupt" and "Able to enforce its decisions". On the other hand, they reported that the courts were rarely "Affordable" and "Quick".

When we compare the three surveyed groups, courts were given the lowest ratings by the Private sector, while Public sector respondents gave the highest ratings.

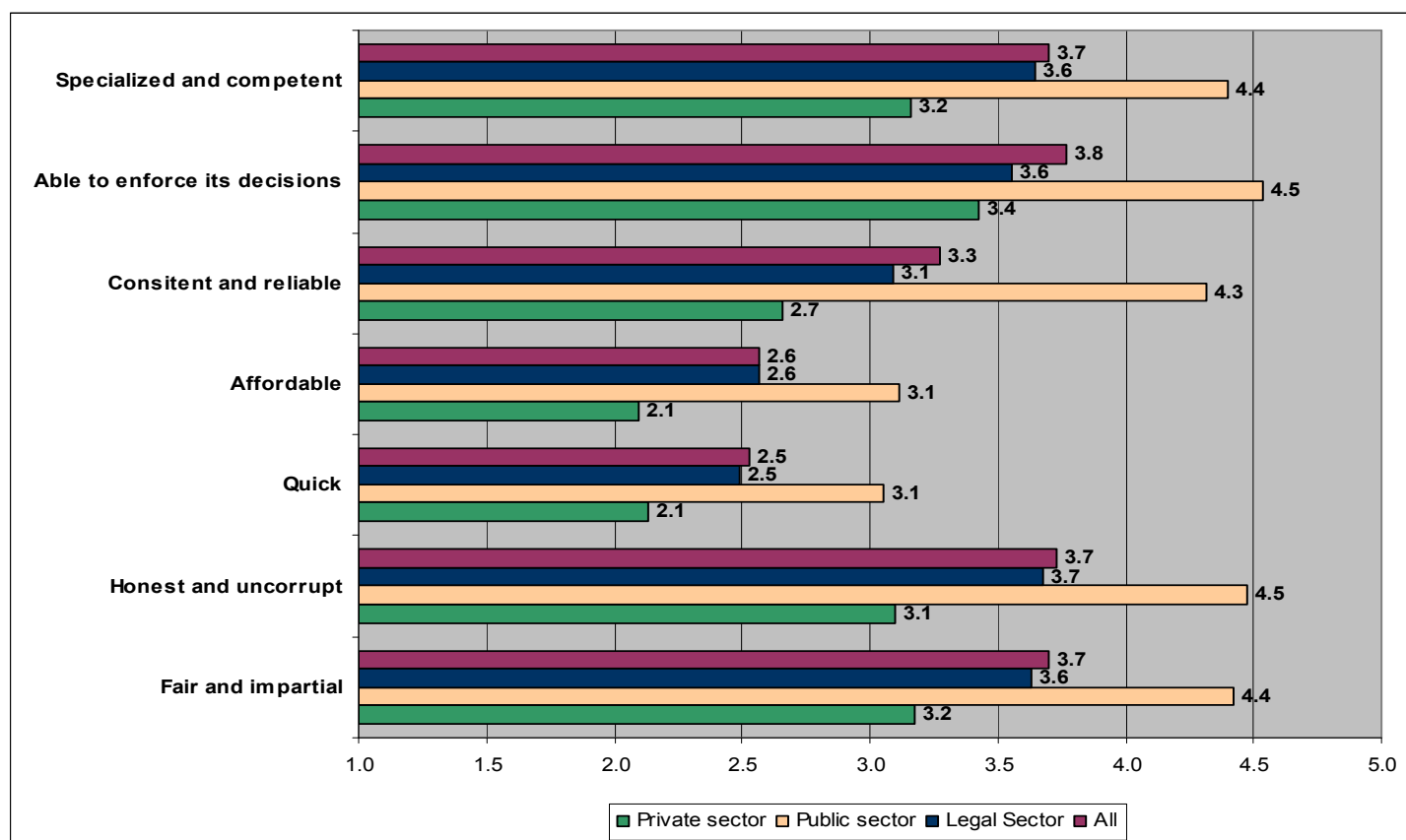


Figure 34: Evaluation of Courts by Sub-Group (satisfaction rating)

5.4.2 Rental Committee

In the same manner, respondents were asked to rate the court's rental committee. The results were very similar (figure 35). According to the respondents, the main weaknesses of the rental committee were once again affordability and quickness. Similarly also, the Public sector gave the highest ratings, while the lowest ratings were given by Private sector respondents.

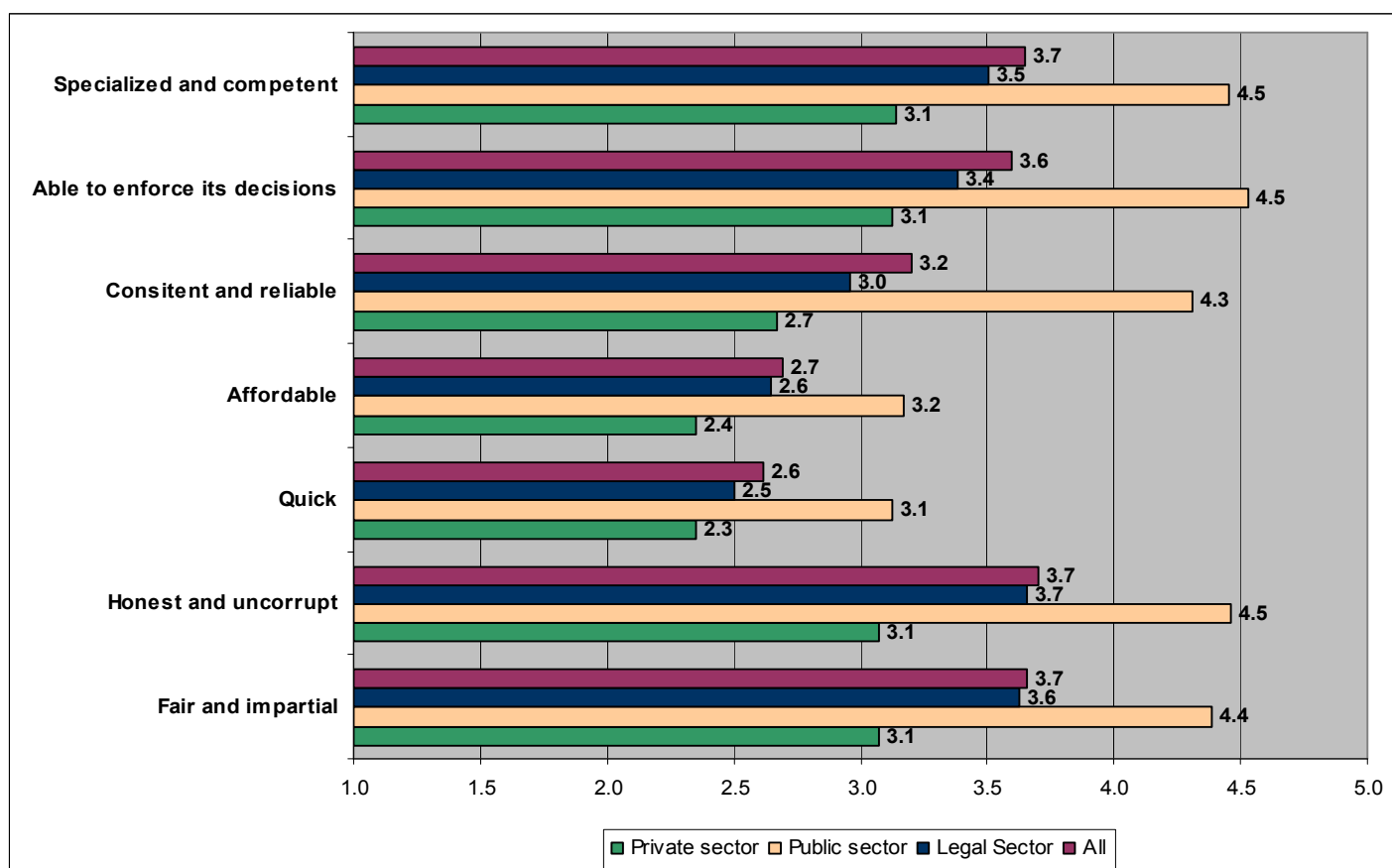


Figure 35: Evaluation of the Rental Committee by Sub-Group (rating points)

5.5 Importance/Effectiveness and Satisfaction Ratings

5.5.1 Factors pertaining to real estate law/policy

Respondents were asked to give effectiveness and satisfaction ratings to a variety of factors pertaining to real estate law and policy. The results revealed significant insights (figure 36). Satisfaction scores were almost half as high as effectiveness scores. In fact, all ratings moved within a range of 4.2 to 4.7 for “effectiveness” and a range of 2.0 to 3.1 for “satisfaction”.

Respondents gave high effectiveness ratings to all factors. For instance, “Various Alternative Dispute Resolution mechanisms” was perceived to be the most effective with 4.7, while “Unification of land and building registries” held the lowest rating at 4.2. On the other hand, the interviewees were generally dissatisfied with ratings lower than 3 with the exception of two factors “Unification of land and building registries” and “Computerization of real estate registry”

which were rated each slightly above 3. As a result, all factors could constitute potential areas of intervention for Emirati policymakers.

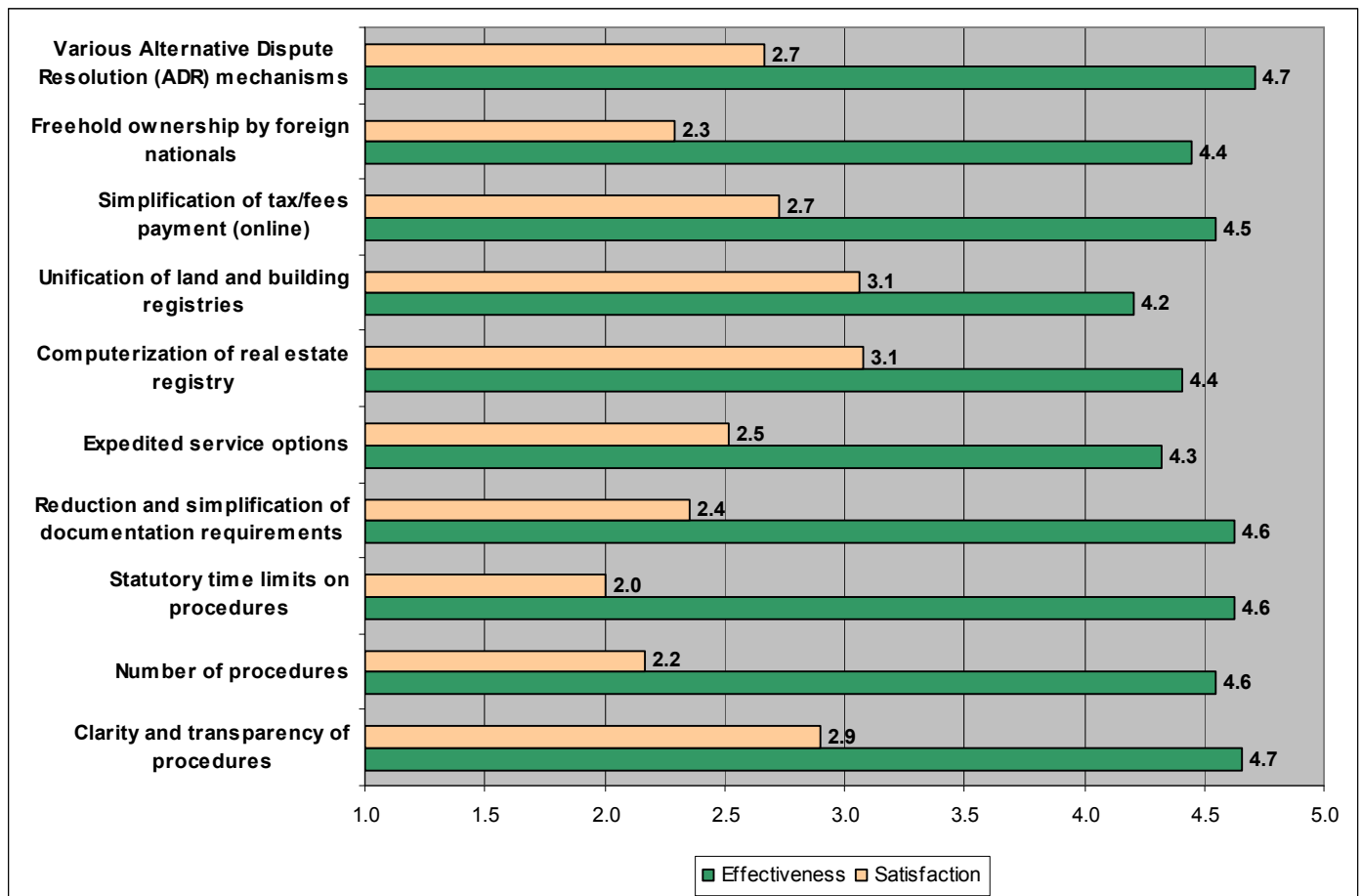


Figure 36: Factors Pertaining to Real Estate Law/Policy (effectiveness/satisfaction rating)

Finally, an analysis of average ratings per sub-group showed that the effectiveness perception was the same among the three groups (figure 37). However, satisfaction ratings differed: the Public sector seemed to be somewhat satisfied while Private sector respondents once again reported low satisfaction ratings.

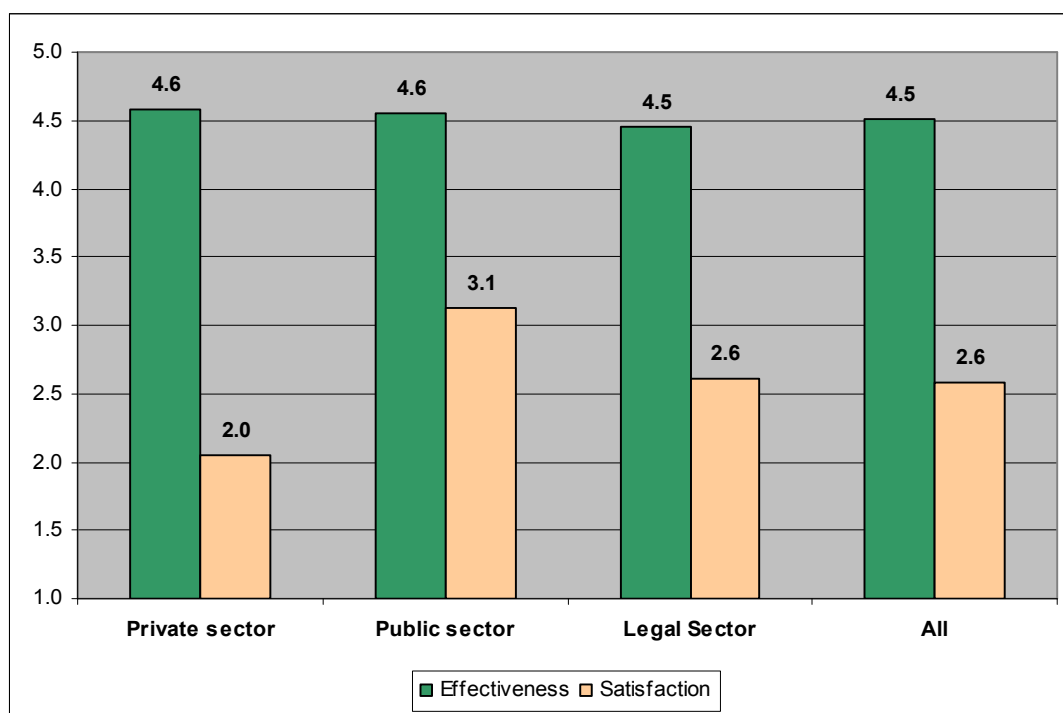


Figure 37: Factors Pertaining to Real Estate Law/Policy by Sub-Group (effectiveness/satisfaction rating)

5.5.2 Factors that mitigate the effects of the global crisis

The global economic crisis has had negative repercussions on most national economies with some factors acting to exacerbate the crisis and others acting to mitigate its effects. In this context, respondents were asked to rate their importance and satisfaction levels regarding a certain number of factors that could potentially alleviate the real estate repercussions of the global crisis.

All the factors seemed to be perceived as important; with “importance” ratings ranging between 3.8 and 4.7 (figure 38). The interviewed sample reported that “Periodic financial audits” and “Regular and transparent financial statements” would have a significant mitigating effect on real estate in the UAE with 4.7 rating points.

However, respondents were slightly dissatisfied with “satisfaction” ratings ranging between 2.5 and 3.2. They gave the lowest satisfaction rating (2.5) to “laws discouraging off-plan buying” while the relatively highest rating was held by “Periodic financial statement” at 3.2.

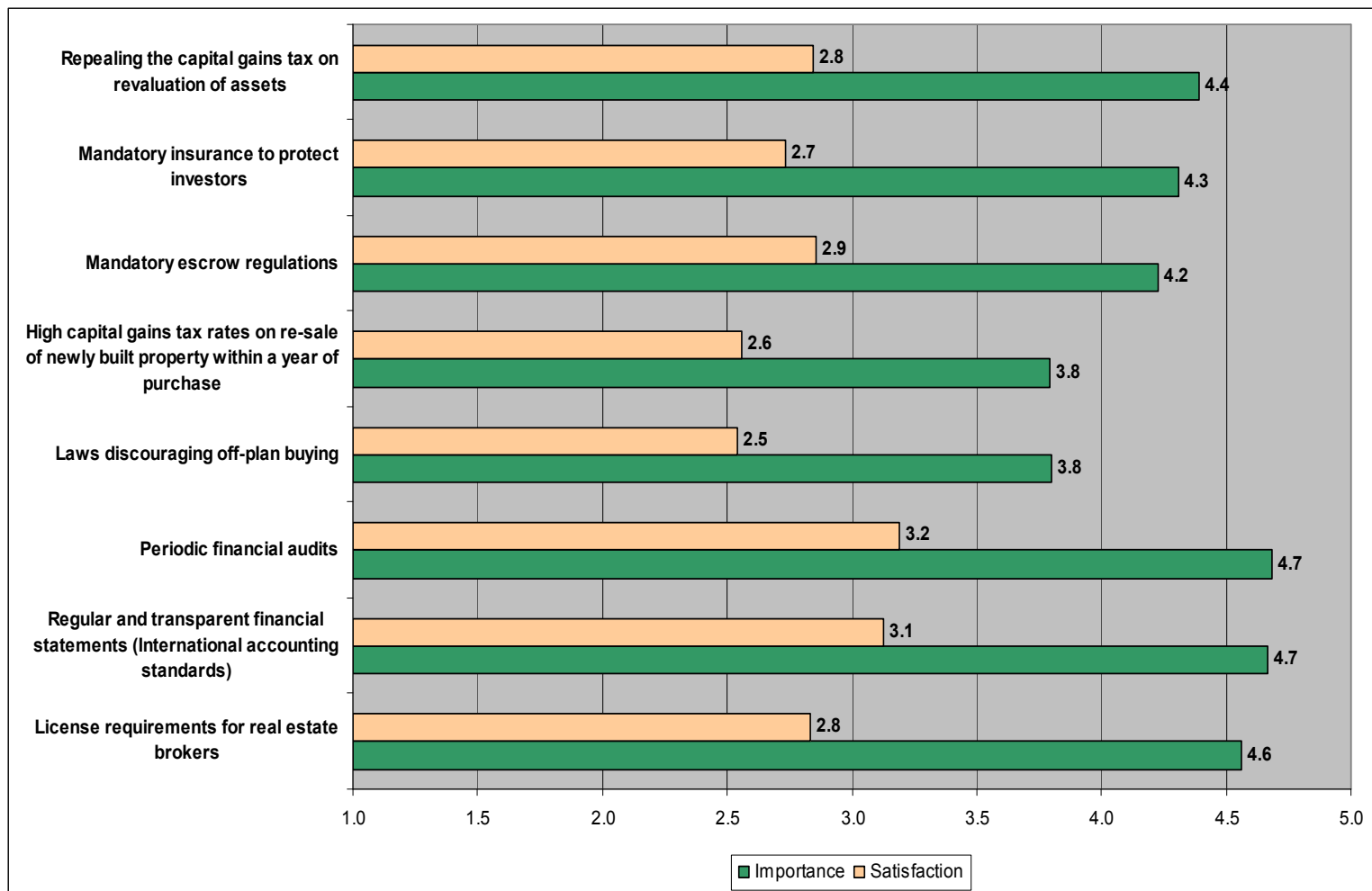


Figure 38: Factors Mitigating the Effects of the Global Crisis (importance/satisfaction rating)

According to figure 39 below, once again it comes as no surprise that the Private sector reported the lowest importance and satisfaction ratings of 4.0 and 2.4 respectively. On the other hand, the Public sector gave the highest ratings for both dimensions.

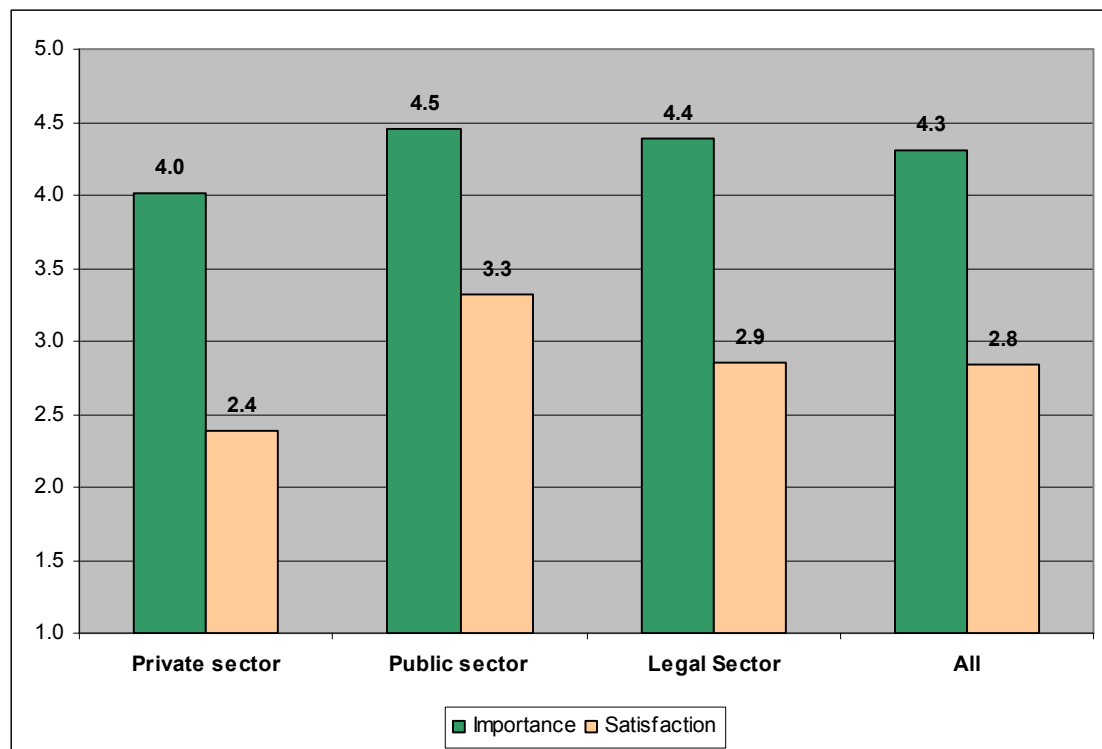


Figure 39: Factors Mitigating the Effects of the Global Crisis by Sub-Group (importance/satisfaction rating)

6 Concluding Remarks

The foremost purpose of this survey was to gauge the perceptions of the stakeholders regarding different issues and to identify strengths and weaknesses in order to point out areas of strength that could be emulated and figure out potential areas of intervention that ought to be addressed by policymakers during any potential reform efforts.

Two measures were used to allow the identification of these strengths and weaknesses:

- An overall rating calculated by classifying the scores into two equally-sized classes: (i) scores that are less than or equal to 3 representing “weakness” and (ii) scores that are greater than 3 indicating “strength”;
- The degree of convergence among the answers of the three groups of analysis: indeed, the similarity of the ratings reported by the three profiles adds credibility to the importance of the finding.

Based on the above methodology, the three groups perceived the following points of strength, knowing that Public sector respondents reported relatively higher ratings:

- Business/commercial laws and regulations are business-friendly;
- Sufficient human and financial resources and a good level of technical competence at the Dubai International Arbitration Center;
- Access to information on business/commercial laws is easy;\
- There is a high level of coordination between the DIAC and the International Chamber of Commerce on one hand, and between the DIAC and regional arbitration centers on the other;
- A satisfaction with all aspects related to the functioning of the Federal Deposit Insurance Corporation;

As for potential areas of improvement, the three groups identified the following:

- A weak familiarity with business/commercial laws and regulations on one hand and with real estate laws and regulations on the other;
- A dissatisfaction with the level of simplicity of business licensing procedures and with the degree of control over unofficial payments to public officials;
- A lack of simplicity and coherence in tax regulations;
- A lack of transparency in laws and regulations;
- Neither the courts nor the Rental Committee are affordable or quick;

- A very low level of satisfaction with the number and the salutatory time limits of procedures pertaining to real estate investments;
- A very low degree of satisfaction with freehold ownership by foreign nationals.

7 Annex

- 1. Questionnaire – UAE (English)*
- 2. Questionnaire – UAE (Arabic)*
- 3. Statistical Appendix Tables*

Introduction:

The Arab Center for the Rule of Law and Integrity (ACRLI) is a regional, non-governmental and not-for-profit organization that works to strengthen the rule of law and integrity in the region through research, capacity building and advocacy.

With the support of the Middle East Partnership Initiative (MEPI), ACRLI is implementing the MENA Commercial Law Strengthening Project (MENA-CLS) in four MENA project countries: Lebanon, Tunisia, UAE, and Yemen, during the period 2008-2010.

Project activities include the preparation of a thematic study for each project country depending on the reform needs and priorities that have been identified in the earlier phase of the project. Each study is expected to focus on a specific commercial law theme with a view to contributing to related reforms through analyzing existing regulatory frameworks and examining the state of implementation. Ultimately, the study shall put forward a series of reform recommendations.

In order to ensure a comprehensive picture, ACRLI will work with specialized institutions to develop and implement a user-survey on each theme in the project country; this survey will inform the development of the study, and provide it with primary information on the subject matter

Your response to the below questionnaire would serve as a main source of information to the drafting process of the thematic national report. Any information that you disclose will remain confidential and shall be used solely for professional purposes.

Section 1: Identification Sheet - Interviewer

- | | |
|-----------------------------|---|
| 1.1. Country Code: ____ | 1.2. Serial Number: ____/____/____/ |
| 1.3. Sub-sample Code: ____ | 1.4. Interviewer Name: _____ |
| 1.5. Interviewer Code: ____ | 1.6. Date of completion: ____/____/2009
DD/MM/2009 |
| 1.7. Number of visits: ____ | 1.8. Supervisor Name: _____ |
| 1.9. Supervisor Code: ____ | 1.10. Data entry officer: _____ |
| 1.11. Data entry Code: ____ | 1.12. _____ |

General comments:

(Please provide any useful information on the interview process: from initial contact until completing the questionnaire)



Section 2: Identification Sheet - Respondent

2.1.	Name of respondent:	_____
2.2.	Title	_____
2.3.	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
2.4.	Address	a City
	<i>b Street</i>	c Telephone number
	<i>d Cell number</i>	e Email address
2.5.	Age of Respondent:	1. less than 24 2. [25-34] 3. [35-44] 4. [45-54] 5. 55 and above
2.6.	Highest educational level achieved	1. Doctoral degree (PhD) 2. Post-graduate degree(MA/MS) 3. Under-graduate degree (BA/BS) 4. Other
2.7.	Nationality:	1. Emirati 2. Arab 3. Foreign non-Arab
2.8.	Profession: <i>(provide a detailed description)</i>	_____ _____
2.9.	Years of experience in this field:	___/___/ years
2.10.	Type of economic sector	1. Private sector 2. Public sector 3. Semi-public 4. Other (NGOs, etc.), specify: _____
2.11.	Sector <i>(do not ask the interviewee, for coding purposes only)</i>	1. Private Sector 2. Public Sector 3. Legal Sector (lawyers, judges, professors, etc.)
2.12.	Sector of activity of your agency <i>(provide a detailed description)</i>	_____ _____



Section 3: Business/Commercial Laws

3.1. To what extent do you consider that laws and regulations are respected by people in your country?

1. Strongly disrespected
2. Quite disrespected
3. Somewhat respected
4. Quite respected
5. Strongly respected
6. No Answer or don't know

3.2. To what extent do you think are people in your country familiar or unfamiliar with Business/Commercial Laws and Regulations?

1. Strongly unfamiliar
2. Quite unfamiliar
3. Somewhat familiar
4. Quite familiar
5. Strongly familiar
6. No Answer or don't know

3.3. Do you consider your country's Business/Commercial laws to be business-friendly?

1. Very unfriendly
2. Somewhat unfriendly
3. Neutral
4. Somewhat friendly
5. Very friendly
6. No Answer or don't know

3.4. In your opinion, how often are Business/Commercial Laws and Regulations enforced?

1. Never
2. Rarely
3. Sometimes
4. Often
5. Always
6. No Answer or don't know

3.5. To what extent do you agree or disagree with the following statements?

Use the coding system presented in the Show Card #1, here below:

Show Card #1

<i>Strongly disagree</i>	<i>1</i>
<i>Disagree</i>	<i>2</i>
<i>Neither agree nor disagree</i>	<i>3</i>
<i>Agree</i>	<i>4</i>
<i>Strongly agree</i>	<i>5</i>
<i>No Answer or don't know</i>	<i>6</i>

	Statements	Code
3.5.1	Access to information related to Business/Commercial laws and regulations is easy	___/
3.5.2	Interpretations of Business/Commercial regulations are consistent and predictable	___/
3.5.3	Business/Commercial Law reform is a priority for the national government	___/
3.5.4	Rarely do people have to resort to courts to resolve business disputes	___/

Using the provided show cards (Show Card #2 and #3), please give importance and satisfaction ratings to each of the factors listed in the table below. Please make sure you complete both ratings for each factor, before moving on to the next one (i.e. fill the table row by row).

3.6. To what extent are these factors important for economic growth and development?

Use the coding system presented in the Show Card #2 here below:

Show Card #2

Very low importance	1
Low importance	2
Average importance	3
High importance	4
Very high importance	5
No Answer or don't know	6

3.7. What is your degree of satisfaction of the current status of these factors in your country?

Use the coding system presented in the Show Card #3 here below:

Show Card #3

Very low satisfaction	1
Low satisfaction	2
Average satisfaction	3
High satisfaction	4
Very high satisfaction	5
No Answer or don't know	6

Factors	3.6. Importance	3.7. Satisfaction
1 Cooperation by central/local government with businesses	___/	___/
2 Simplicity of business licensing procedures	___/	___/
3 Transparency of laws and regulations	___/	___/
4 Enforcement of contractual and property rights	___/	___/
5 Joining trade liberalization agreements	___/	___/
6 Foreign trade regulations	___/	___/
7 Business friendly labor regulations	___/	___/
8 Business friendly environmental regulations	___/	___/
9 Simplicity and coherence of tax regulations	___/	___/
10 Controlling unofficial payments to public officials	___/	___/



Section 4: Thematic Section – Real Estate Law in the United Arab Emirates

4.1. In your opinion, how important is Real Estate law for promoting investment and growth in the UAE?

1. Very low importance
2. Low importance
3. Average importance
4. High importance
5. Very high importance
6. No Answer or don't know

4.2. To what extent do you think are people working in the UAE familiar or unfamiliar with real estate laws?

1. Strongly unfamiliar
2. Quite unfamiliar
3. Somewhat familiar
4. Quite familiar
5. Strongly familiar
6. No Answer or don't know

4.3. To what extent are you familiar or unfamiliar with real estate laws?

1. Strongly unfamiliar
2. Quite unfamiliar
3. Somewhat familiar
4. Quite familiar
5. Strongly familiar
6. No Answer or don't know

4.4. In your opinion, how often are real estate laws enforced?

Use the coding system presented in the Show Card #4, here below:

Show Card #4

<i>Never</i>	<i>1</i>
<i>Rarely</i>	<i>2</i>
<i>Sometimes</i>	<i>3</i>
<i>Often</i>	<i>4</i>
<i>Always</i>	<i>5</i>
<i>No Answer or don't know</i>	<i>6</i>

4.5. Where do you classify your emirate's policy regarding allowing real estate ownership by foreign nationals in comparison to other Arab/neighboring countries?

1. Near the bottom
2. Below average
3. Average
4. Above average
5. Near the top
6. No Answer or don't know

4.6. Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Land Department and the Real Estate Regulatory Agency (RERA).

Use the coding system presented in the Show Card #3 here below:

Show Card #3

<i>Very low satisfaction</i>	<i>1</i>
<i>Low satisfaction</i>	<i>2</i>
<i>Average satisfaction</i>	<i>3</i>
<i>High satisfaction</i>	<i>4</i>
<i>Very high satisfaction</i>	<i>5</i>
<i>No Answer or don't know</i>	<i>6</i>

	Factors pertaining to this structure	LD	RERA
4.6.1	General Performance	___/	___/
4.6.2	Independence from political interventions	___/	___/
4.6.3	Technical competence	___/	___/
4.6.4	Enforcement authority	___/	___/
4.6.5	Human and financial resources	___/	___/

Using the provided show cards (Show Card #5 and #3), please give effectiveness and satisfaction ratings to each of the factors listed in the table below. Please make sure you complete both ratings for each factor, before moving on to the next one (i.e. fill the table row by row).

4.7. To what extent are the factors below effective in promoting real estate investment?

Use the coding system presented in the Show Card #5 here below:

Show Card #5

<i>Very low effectiveness</i>	<i>1</i>
<i>Low effectiveness</i>	<i>2</i>
<i>Average effectiveness</i>	<i>3</i>
<i>High effectiveness</i>	<i>4</i>
<i>Very high effectiveness</i>	<i>5</i>
<i>No Answer or don't know</i>	<i>6</i>

4.8. What is your current degree of satisfaction with each of these factors?

Use the coding system presented in the Show Card #3 here below:

Show Card #3

Very low satisfaction	1
Low satisfaction	2
Average satisfaction	3
High satisfaction	4
Very high satisfaction	5
No Answer or don't know	9

Factors pertaining to Real Estate Law/Policy	4.7. Effectiveness	4.8. Satisfaction
1 Clarity and transparency of procedures	___/	___/
2 Number of procedures	___/	___/
3 Statutory time limits on procedures	___/	___/
4 Reduction and simplification of documentation requirements	___/	___/
5 Expedited service options	___/	___/
6 Computerization of real estate registry	___/	___/
7 Unification of land and building registries	___/	___/
8 Simplification of tax/fee payment (online)	___/	___/
9 Freehold ownership by foreign nationals	___/	___/
10 Various Alternative Dispute Resolution (ADR) mechanisms	___/	___/

4.9. The global economic crisis has had negative repercussions on most national economies with some factors acting to exacerbate the crisis and others acting to mitigate its effects. Using the provided show cards (Show Card #2 and #3), please give importance and satisfaction ratings to each of the mitigating factors listed in the table below. Please be sure to complete both ratings for each factor, before moving on to the next one (i.e. fill the table row by row).

To what extent are these factors important in mitigating the real estate effects of financial crises?

Use the coding system presented in the Show Card #2 here below:

Show Card #2

Very low importance	1
Low importance	2
Average importance	3
High importance	4
Very high importance	5
No Answer or don't know	6

4.10. What is your current degree of satisfaction with each of these factors?

Use the coding system presented in the Show Card #3 here below:



Show Card #3

<i>Very low satisfaction</i>	<i>1</i>
<i>Low satisfaction</i>	<i>2</i>
<i>Average satisfaction</i>	<i>3</i>
<i>High satisfaction</i>	<i>4</i>
<i>Very high satisfaction</i>	<i>5</i>
<i>No Answer or don't know</i>	<i>6</i>

Crisis mitigating factors	4.9. Importance	4.10. Satisfaction
1 License requirements for real estate brokers	___/	___/
2 Regular and transparent financial statements (international accounting standards)	___/	___/
3 Periodic financial audits	___/	___/
4 Laws discouraging off-plan buying	___/	___/
5 High capital gains tax rates on re-sale of newly built property within a year of purchase	___/	___/
6 Mandatory Escrow regulations	___/	___/
7 Mandatory insurance to protect investors	___/	___/
8 Repealing the capital gains tax on revaluation of assets	___/	___/

4.11. Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (DIAC) and the FDIC

Use the coding system presented in the Show Card #3 here below:

Show Card #3

<i>Very low satisfaction</i>	<i>1</i>
<i>Low satisfaction</i>	<i>2</i>
<i>Average satisfaction</i>	<i>3</i>
<i>High satisfaction</i>	<i>4</i>
<i>Very high satisfaction</i>	<i>5</i>
<i>No Answer or don't know</i>	<i>6</i>

	Factors pertaining to this structure	DIAC	FDIC
4.11.1	General Performance	___/	___/
4.11.2	Independence from political interventions	___/	___/
4.11.3	Technical competence	___/	___/
4.11.4	Enforcement authority	___/	___/
4.11.5	Human and financial resources	___/	___/
4.11.6	Coordination with the International Chamber of Commerce	___/	___/
4.11.7	Coordination with regional Arbitration Centers	___/	___/

4.12. Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes?

Use the coding system presented in the Show Card #4, here below:



<i>Never</i>	1
<i>Rarely</i>	2
<i>Sometimes</i>	3
<i>Often</i>	4
<i>Always</i>	5
<i>No Answer or don't know</i>	6

	Descriptions	Courts	Rental Committee
4.12.1	Fair and impartial	___/	___/
4.12.2	Honest/Uncorrupt	___/	___/
4.12.3	Quick	___/	___/
4.12.4	Affordable	___/	___/
4.12.5	Consistent/Reliable	___/	___/
4.12.6	Able to enforce its decisions	___/	___/
4.12.7	Specialized and competent	___/	___/

Please use this section to note any comments or suggestions provided by the respondent during the interview. Whenever the comment is in reference to a specific question, please indicate the number of that question.

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

مشروع تعزيز القوانين التجارية في دول الشرق الأوسط وشمال إفريقيا

الإمارات العربية المتحدة

المركز العربي لتطوير حكم القانون والنزاهة هو مؤسسة إقليمية عربية غير حكومية لا تتوخى الربح تعمل على تعزيز حكم القانون في المنطقة العربية من خلال إعداد الدراسات والقيام بأبحاث مركزة وبناء القدرات وتطوير المعرفة ودعم مفهوم النزاهة.

يقوم المركز، بدعم من مبادرة الشراكة الشرق أوسطية (MEPI)، بتنفيذ مشروع حول "تعزيز القوانين التجارية في دول الشرق الأوسط وشمال إفريقيا" وذلك بهدف دعم وتشجيع إصلاح القوانين التجارية بما يساهم في تعزيز البيئة القانونية الملائمة للأعمال في أربعة بلدان وهي: لبنان، تونس، اليمن والإمارات العربية المتحدة.

ويتضمن المشروع تنفيذ عدة نشاطات، من بينها إعداد دراسات وطنية حول مواضيع تجارية محددة خاصة بكل بلد من هذه البلدان الأربعة. وقد تم اختيار هذه المواضيع بحسب حاجات وأولويات الإصلاح التي تم تحديدها في مرحلة سابقة من المشروع، وذلك من أجل تحليل الأطر القانونية والتشريعية القائمة وآليات تنفيذها ليصار في النهاية إلى إصدار سلسلة من الاقتراحات التوصيات الإصلاحية.

بغية تأمين صورة شاملة وواضحة عن الحالة القائمة لهذه المواضيع القانونية، يقوم المركز بالتعاون مع مؤسسات متخصصة بتنفيذ استطلاع للرأي يؤدي إلى جمع المعطيات الإحصائية والمعلومات الأولية المتوفرة التي من شأنها المساعدة على تطوير التقارير الوطنية الخاصة بكل بلد حول الموضوع المطروح.

إن تجاربكم مع استطلاع الرأي هذا يشكّل إحدى المصادر الأساسية لإعداد التقرير الوطني، علماً أنّ أي معلومات أو بيانات سوف تستخدم فقط لغاية العمل وأن أية تعليقات أو ملاحظات تتقدمون بها هي سرية للغاية وليست للنشر ولا يمكن الاطلاع عليها من أية جهة كانت.

القسم الأول: معلومات عامة حول الاستثمار - المحقق

- 1-1 رمز البلد: _____ 2-1 رقم الإستثمار التسلسلي: _____
- 3-1 رمز العينة الفرعية: _____
- 4-1 اسم المحقق الميداني: _____ 5-1 رمز المحقق الميداني: _____
- 6-1 تاريخ إجراء المقابلة: _____ 7-1 عدد الزيارات: _____
- 8-1 اسم المشرف الميداني: _____ 9-1 رمز المشرف الميداني: _____
- 10-1 اسم مدخل البيانات: _____ 11-1 رمز مدخل البيانات: _____

ملاحظات عامة: (الرجاء الإدلاء بأي تعليقات أو ملاحظات أو معلومات إضافية مفيدة حول المقابلة ومسارها: منذ الاتصال الأول وحتى تنفيذ الاستثمار):

القسم الثاني: معلومات حول المستطلع

- 1-2 اسم الشخص المستطلع: _____
- 2-2 المنصب: _____
- 3-2 الجنس: 1. ذكر 2. انثى
- 4-2 العنوان: _____
- أ. المدينة: _____ ، ب. الشارع: _____
- ج. رقم الهاتف الثابت: _____ د. رقم الهاتف الخليوي: _____
- ه. عنوان البريد الإلكتروني: _____
- 5-2 العمر :

1	دون 24 سنة	2	25 - 34 سنة	3	35 - 44 سنة
4	45 - 54 سنة	5	55 سنة وما فوق		

6-2 مستوى التحصيل العلمي:

1	دكتوراه (PHD)	2	ماجستير (MS/MA/LLM)	3	إجازة (LLB/BA/BS)
4	غيره				



7-2 الجنسية:

1	مواطن اماراتي	2	عربي، غير اماراتي، حدد
3	أجنبي، حدد		

- 8-2 المهنة (الرجاء تفصيل المهنة) : _____
9-2 سنوات الخبرة في هذا المجال: _____ سنة

10-2 القطاع:

1	القطاع الخاص	2	القطاع العام	3	قطاع مشترك (خاص وعام)
4	قطاعات أخرى (منظمات أو هيئات غير حكومية، ... الخ) حدد،				

- 11-2 (لا تسأل المستطلع، فقط للترميز الخاص بالإستمارة): مجال عمل المستطلع:
1. قطاع خاص
2. قطاع عام
3. قطاع قانوني (محام، قاضي، استاذ قانون)

- 12-2 مجال نشاط مؤسستكم (الرجاء تفصيل النشاط) :

القسم الثالث : القوانين التجارية/قطاع الأعمال

- 1-3 إلى أي مدى تعتبرون أن ثقافة القانون والأنظمة معمة ومحترمة في بلدكم ؟

1	غير معمة إطلاقاً	2	نادراً ما هي معمة	3	معمة أحياناً
4	معمة إلى حد كبير	5	معمة بشكل كامل	6	لا جواب

- 2-3 برأيكم ، ما مدى اطلاع الناس في بلدكم على القوانين والأنظمة التجارية المتصلة بالأعمال ؟

1	لا اطلاع إطلاقاً	2	اطلاع قليل	3	إلى حدّ ما
4	إلى حدّ كبير	5	اطلاع تام	6	لا جواب

- 3-3 إلى أي مدى تعتبرون أن القوانين التجارية مشجعة للأعمال في بلدكم؟

1	غير مشجعة إطلاقاً	2	غير مشجعة إلى حدّ ما	3	حيادية
4	مشجعة إلى حدّ ما	5	مشجعة جداً	6	لا جواب

- 4-3 برأيكم، إلى أي مدى تعتبر القوانين التجارية والقوانين المتصلة بالأعمال نافذة ومطبقة؟

1	غير نافذة ومطبقة إطلاقاً	2	نادراً ما هي مطبقة	3	نافذة أحياناً
4	نافذة ومطبقة في كثير من الأحيان	5	مطبقة دائماً	6	لا جواب



5-3 على سلم من 1 الى 5، حيث 1= لا أوافق بتاتا و 5= أوافق تماماً، الرجاء تحديد مدى موافقتك أو عدم موافقتك على المقولات التالية:

المقولات	لا أوافق بتاتا	لا أوافق	محايد	أوافق	أوافق تماماً	لا جواب / لا أعلم
يسهل الحصول على المعلومات المتعلقة بالأنظمة والقوانين التجارية المتصلة بالأعمال	1	2	3	4	5	6
إنّ التفسيرات المتعلقة بالأنظمة التجارية متجانسة وغير ملتبسة	1	2	3	4	5	6
إنّ إصلاح القانون التجاري والقوانين المتصلة بالأعمال يندرج ضمن أولويات الحكومة	1	2	3	4	5	6
نادراً ما يتمّ اللجوء إلى القضاء لحلّ المنازعات التجارية	1	2	3	4	5	6

6-3 على سلم من 1 الى 5، حيث 1= غير مهم اطلاقاً و 5= مهم للغاية، يرجى تحديد درجة أهمية كلّ من العوامل الواردة في الجدول أدناه بالنسبة للنمو الاقتصادي والتنمية. ويرجى تدوين هذه الدرجة لكلّ عامل من العوامل على حدى قبل الانتقال إلى العامل التالي (أي ملء الجدول بشكل افقي).

العوامل	غير مهم اطلاقاً	قليل الأهمية	متوسط الأهمية	مهم جداً	مهم للغاية	لا جواب / لا أعلم
1. تعاون السلطات المحلية والسلطة المركزية مع قطاع الأعمال	1	2	3	4	5	6
2. تسهيل إجراءات الترخيص للأعمال	1	2	3	4	5	6
3. شفافية القوانين والأنظمة	1	2	3	4	5	6
4. تطبيق حقوق الملكية والعقود واحترامها	1	2	3	4	5	6
5. الانضمام إلى اتفاقيات تحرير التجارة	1	2	3	4	5	6
6. تدابير وأنظمة المبادلات التجارية الخارجية	1	2	3	4	5	6
7. أنظمة وقوانين العمل المشجعة للأعمال	1	2	3	4	5	6
8. النظم البيئية المشجعة للأعمال	1	2	3	4	5	6
9. بساطة وتناسق الأنظمة الضريبية والرسوم	1	2	3	4	5	6
10. مراقبة وضبط الرشاوى للعاملين في القطاع العام	1	2	3	4	5	6

7-3 على سلم من 1 الى 5، حيث 1= غير راض اطلاقاً و 5= راض تماماً، يرجى تقييم مستوى رضاكم عن كلّ من العوامل الواردة في الجدول أدناه. ويرجى تدوين هذه الدرجة لكلّ عامل من العوامل على حدى قبل الانتقال إلى العامل التالي (أي ملء الجدول بشكل افقي).

العوامل	غير راض اطلاقاً	راض قليلاً	راض	راض كثيراً	راض تماماً	لا جواب / لا أعلم
1. تعاون السلطات المحلية والسلطة المركزية مع قطاع الأعمال	1	2	3	4	5	6
2. تسهيل إجراءات الترخيص للأعمال	1	2	3	4	5	6
3. شفافية القوانين والأنظمة	1	2	3	4	5	6
4. تطبيق حقوق الملكية والعقود واحترامها	1	2	3	4	5	6
5. الانضمام إلى اتفاقيات تحرير التجارة	1	2	3	4	5	6
6. تدابير وأنظمة المبادلات التجارية الخارجية	1	2	3	4	5	6
7. أنظمة وقوانين العمل المشجعة للأعمال	1	2	3	4	5	6
8. النظم البيئية المشجعة للأعمال	1	2	3	4	5	6
9. بساطة وتناسق الأنظمة الضريبية والرسوم	1	2	3	4	5	6
10. مراقبة وضبط الرشاوى للعاملين في القطاع العام	1	2	3	4	5	6



القسم الرابع : القانون العقاري في الامارات العربية المتحدة

1-4 برأيكم، ما مدى أهمية القوانين العقارية للنمو الاقتصادي والتنمية في الامارات العربية المتحدة لجهة تشجيع وتحفيز الاستثمار؟

1	غير مهم إطلاقاً	2	قليل الأهمية	3	متوسط الأهمية
4	مهم جداً	5	مهم للغاية	6	لا جواب / لا يعلم

2-4 برأيكم، ما مدى اطلاع العاملين في الامارات العربية المتحدة على القوانين العقارية؟

1	غير مطلعين على الإطلاق	2	قليلو الاطلاع	3	متوسطو الاطلاع
4	مطلعون إلى حد كبير	5	مطلعون بشكل كامل	6	لا جواب / لا يعلم

3-4 إلى أي مدى انتم مطلعون على القوانين العقارية في الإمارات العربية المتحدة؟

1	غير مطلعين على الإطلاق	2	قليلو الاطلاع	3	متوسطو الاطلاع
4	مطلعون إلى حد كبير	5	مطلعون بشكل كامل	6	لا جواب / لا يعلم

4-4 إلى أي مدى تعتبرون أن القوانين العقارية هي نافذة ومطبقة؟

1	إطلاقاً	2	نادراً	3	أحياناً
4	في كثير من الأحيان	5	دائماً	6	لا جواب / لا يعلم

5-4 في أي مرتبة تصنفون سياسة التملك العقاري للأجانب في الإمارات مقارنة بالبلدان العربية المجاورة؟

1	في المراتب الدنيا	2	دون الوسط	3	في الوسط
4	أعلى من الوسط	5	في المراتب العليا	6	لا جواب / لا يعلم

6-4 على سلم من 1 إلى 5، حيث 1= غير راض إطلاقاً و 5= راض تماماً، يرجى تقييم درجة رضاكم عن بعض العوامل المتعلقة بدائرة الأراضي والأموال (LD)، ومؤسسة التنظيم العقاري (RERA).

1. غير راض إطلاقاً 2. راض قليلاً 3. راض 4. راض كثيراً 5. راض تماماً 6. لا جواب / لا يعلم

RERA (مؤسسة التنظيم العقاري)						LD (دائرة الأملاك والأراضي)						العوامل المتعلقة بهذه البنية	
6	5	4	3	2	1	6	5	4	3	2	1	الأداء العام	1-6-4
6	5	4	3	2	1	6	5	4	3	2	1	الاستقلال عن التدخلات السياسية	2-6-4
6	5	4	3	2	1	6	5	4	3	2	1	الكفاءات التقنية والفنية	3-6-4
6	5	4	3	2	1	6	5	4	3	2	1	سلطة الانفاذ والتطبيق	4-6-4
6	5	4	3	2	1	6	5	4	3	2	1	الموارد البشرية والمالية	5-6-4

7-4 على سلم من 1 إلى 5، حيث 1= فعالية متدنية جداً و 5= فعالية عالية جداً، يرجى تقييم فعالية العوامل المدرجة في الجدول أدناه في تحفيز وتشجيع الاستثمار العقاري. ويرجى تدوين هذا التقييم لكل عامل من العوامل على حدة قبل الانتقال إلى العامل التالي (أي ملء الجدول بشكل أفقي).

		فعالية متدنية جداً	فعالية متدنية	فعالية متوسطة	فعالية عالية	فعالية عالية جداً	لا جواب / لا يعلم
1.	وضوح وشفافية الإجراءات	1	2	3	4	5	6
2.	عدد الإجراءات المطلوبة (معاملات التسجيل،	1	2	3	4	5	6



						(رخص البناء، ...)
6	5	4	3	2	1	3. المهلة القانونية التي تستغرقها الإجراءات
6	5	4	3	2	1	4. اختزال وتبسيط الوثائق المطلوبة
6	5	4	3	2	1	5. خيار تسريع انجاز المعاملات (مدفوع)
6	5	4	3	2	1	6. مكننة السجل التجاري
6	5	4	3	2	1	7. توحيد السجلات العقارية والأبنية
6	5	4	3	2	1	8. تبسيط اجراءات دفع الرسوم والضرائب (الشبكة الالكترونية)
6	5	4	3	2	1	9. الحيابة العقارية الخاصة بالأجانب
6	5	4	3	2	1	10. آليات تسوية المنازعات المختلفة

8-4 على سلم من 1 الى 5، حيث 1= غير راض اطلاقاً و 5= راض تماماً، يرجى تقييم درجة رضاكم عن لعوامل المدرجة في الجدول أدناه. يرجى تدوين هذا التقييم لكل عامل من العوامل على حدة قبل الانتقال إلى العامل التالي (أي ملء الجدول بشكل أفقي).

العوامل المتعلقة بالقوانين والسياسات العقارية	غير راض اطلاقاً	راض قليلاً	راض	راض كثيراً	راض تماماً	لا جواب/ لا يعلم
1. وضوح وشفافية الإجراءات	1	2	3	4	5	6
2. عدد الإجراءات المطلوبة (معاملات التسجيل، رخص البناء، ...)	1	2	3	4	5	6
3. المهلة القانونية التي تستغرقها الإجراءات	1	2	3	4	5	6
4. اختزال وتبسيط الوثائق المطلوبة	1	2	3	4	5	6
5. خيار تسريع انجاز المعاملات (مدفوع)	1	2	3	4	5	6
6. مكننة السجل التجاري	1	2	3	4	5	6
7. توحيد السجلات العقارية والأبنية	1	2	3	4	5	6
8. تبسيط اجراءات دفع الرسوم والضرائب (الشبكة الالكترونية)	1	2	3	4	5	6
9. الحيابة العقارية الخاصة بالأجانب	1	2	3	4	5	6
10. آليات تسوية المنازعات المختلفة	1	2	3	4	5	6

9-4 كان للآزمة الاقتصادية العالمية تداعيات سلبية على معظم القطاعات الوطنية الاقتصادية إلى جانب بعض العوامل التي تدفع باتجاه تفاقم الأزمة، وبعض العوامل الأخرى التي تعمل على التخفيف من آثارها. على سلم من 1 الى 5، حيث 1= غير مهم اطلاقاً و 5= مهم للغاية، يرجى تحديد درجة أهمية كل من العوامل الواردة في الجدول أدناه لجهة التخفيف من أثر الأزمة المالية على القطاع العقاري. ويرجى تدوين هذه الدرجة لكل عامل من العوامل على حدة قبل الانتقال إلى العامل التالي (أي ملء الجدول بشكل أفقي).

العوامل المخففة للأزمة	غير مهم اطلاقاً	قليل الأهمية	متوسط الأهمية	مهم جداً	مهم للغاية	لا جواب/ لا يعلم
1. شروط الترخيص للوسطاء العقاريين	1	2	3	4	5	6
2. انتظام وشفافية الحسابات المالية (إتباع معايير المحاسبة الدولية)	1	2	3	4	5	6
3. مراجعة دورية للحسابات المالية	1	2	3	4	5	6
4. قوانين تمنع عمليات الشراء على الخرائط (off-plan)	1	2	3	4	5	6
5. زيادة معدلات الضريبة على قيمة رأس المال الزائدة عند إعادة بيع وحدة حديثة البناء في غضون سنة من تاريخ شرائها	1	2	3	4	5	6
6. نظام إلزامية الانتماء القانوني (ESCROW)	1	2	3	4	5	6
7. التأمين الإلزامي لحماية المستثمرين	1	2	3	4	5	6
8. إلغاء الضريبة على قيمة رأس المال الزائدة عند إعادة تقييم الأصول	1	2	3	4	5	6



10-4 على سلم من 1 الى 5، حيث 1= غير راض اطلاقاً و 5= راض تماماً، يرجى تقييم درجة الرضى عن كل من العوامل الواردة في الجدول أدناه. ويرجى تدوين هذه الدرجة لكل عامل من العوامل على حدى قبل الانتقال إلى العامل التالي (أي ملء الجدول بشكل أفقي).

العوامل المخففة للآزمة	غير راض اطلاقاً	راض قليلاً	راض	راض كثيراً	راض تماماً	لا جواب/ لا يعلم
1. شروط الترخيص للوسطاء العقاريين	1	2	3	4	5	6
2. انتظام وشفافية الحسابات المالية (إتباع معايير المحاسبة الدولية)	1	2	3	4	5	6
3. مراجعة دورية للحسابات المالية	1	2	3	4	5	6
4. قوانين تمنع عمليات الشراء على الخرائط (off-plan)	1	2	3	4	5	6
5. زيادة معدلات الضريبة على قيمة رأس المال الزائدة عند إعادة بيع وحدة حديثة البناء في غضون سنة من تاريخ شرائها	1	2	3	4	5	6
6. نظام إلزامية الائتمان القانوني (ESCROW)	1	2	3	4	5	6
7. التأمين الإلزامي لحماية المستثمرين	1	2	3	4	5	6
8. إلغاء الضريبة على قيمة رأس المال الزائدة عند إعادة تقييم الأصول	1	2	3	4	5	6

11-4 على سلم من 1 الى 5، حيث 1= غير راض اطلاقاً و 5= راض تماماً، الرجاء تقييم درجة الرضى لديكم عن العوامل المذكورة أدناه والمتعلقة بمركز دبي للتحكيم الدولي (DIAC) ومركز التحكيم في مؤسسة تأمين الودائع الفدرالية (FDIC)

1. غير راض اطلاقاً 2. راض قليلاً 3. راض 4. راض كثيراً 5. راض تماماً 6. لا جواب/ لا يعلم

العوامل المتعلقة بالبنية المذكورة أعلاه	مركز دبي للتحكيم الدولي DIAC	مركز التحكيم في مؤسسة تأمين الودائع الفدرالية FDIC
1-11-4 الأداء العام		
2-11-4 الاستقلال عن التدخلات السياسية		
3-11-4 الكفاءة التقنية والفنية		
4-11-4 سلطة الإنفاذ والتطبيق		
5-11-4 الموارد البشرية والمالية		
6-11-4 التنسيق مع غرفة التجارة الدولية		
7-11-4 التنسيق مع مراكز التحكيم الإقليمية		

12-4 انطلاقاً من واقع المحاكم في بلدكم وواقع لجنة الإجراءات التابعة لها، إلى أي مدى يمكنكم الربط بين هذه المؤسسات والمواصفات المدرجة أدناه لجهة حل المنازعات العقارية ؟

1. اطلاقاً 2. نادراً 3. أحياناً 4. في أكثر الأحيان 5. دائماً 6. لا جواب أو لا يعلم

المواصفات	المحاكم	لجنة الإجراءات
1-12-4 العدل والحياد		
2-12-4 النزاهة والإبتعاد عن الفساد		
3-12-4 سرعة إجراءات التقاضي		
4-12-4 مستوى نفقات مقبول Affordable		
5-12-4 التناغم والثبات		
6-12-4 القدرة على تطبيق الأحكام الصادرة		
7-12-4 الكفاءة والتخصص		

الرجاء تخصيص هذا القسم لتدوين أية ملاحظات أو تعليقات أو اقتراحات يدلي بها المستطلع خلال إجراء المقابلة. وفي حال كانت الملاحظة على علاقة بسؤال محدد، الرجاء الإشارة إلى رقم السؤال.

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

Section 1: Profile of the Respondents

<i>Q2_3 Gender</i>		
No Answer	0	
Male	138	83.60%
Female	27	16.40%
Total answers	165	100.00%

<i>Q2_5 Age of Respondent:</i>		
No Answer	0	
less than 24	2	1.20%
[25-34]	44	26.70%
[35-44]	45	27.30%
[45-54]	45	27.30%
55 and above	29	17.60%
Total answers	165	100.00%

<i>Q2_6 Highest educational level achieved</i>		
No Answer	0	
Doctoral degree (PhD)	10	6.10%
Post-graduate degree(MA/MS)	27	16.40%
Under-graduate degree (BA/BS)	124	75.20%
Other	4	2.40%
Total answers	165	100.00%

<i>Q2_7 Nationality:</i>		
No Answer	0	
Emirati	68	41.20%
Arab	89	53.90%
Foreign non-Arab	8	4.80%
Total answers	165	100.00%

<i>Q2_7_1 Arab Nationalities</i>		
No Answer	76	
Palestinian	6	6.70%
Syrian	9	10.10%
Jordanian	10	11.20%
Lebanese	20	22.50%
Egyptian	25	28.10%
Sudanese	12	13.50%
Iraqi	5	5.60%
Libyan	1	1.10%
Mauritanian	1	1.10%
Total answers	89	100.00%

<i>Q2_7_2 Foreign Nationalities</i>		
No Answer	157	
British	1	12.50%
French	1	12.50%
Canadian	2	25.00%
USA	1	12.50%
Iranian	1	12.50%
Australian	1	12.50%
Pakistani	1	12.50%
Total answers	8	100.00%

<i>Q9_2s Years of experience in this field:</i>		
No Answer	13	
[1-5] years	30	19.74%
[6-10] years	43	28.29%
[11-15] years	27	17.76%
more than 15 years	52	34.21%
Total answers	152	100.00%

<i>Q2_11 Sector</i>		
No Answer	0	
Private sector	45	27.30%
Public sector	40	24.20%
Legal Sector	80	48.50%
Total answers	165	100.00%

Section 2: Business and Commercial Laws

<i>Q3_1 To what extent do you consider that laws and regulations are respected by people in your country?</i>		
No Answer	0	
Strongly disrespected	0	0.00%
Quite disrespected	51	30.90%
Somewhat respected	70	42.40%
Quite respected	39	23.60%
Strongly respected	5	3.00%
Total answers	165	100.00%

<i>Q3_2 To what extent are you think are people in your country familiar or unfamiliar with Business/Commercial Laws and Regulations</i>		
No Answer	0	
Strongly unfamiliar	4	2.40%
Quite unfamiliar	111	67.30%
Somewhat familiar	45	27.30%
Quite familiar	5	3.00%
Strongly familiar	0	0.00%
Total answers	165	100.00%

<i>Q3_3 Do you consider your country's Business/Commercial laws to be business-friendly?</i>		
No Answer	0	
Very unfriendly	1	0.60%
Somewhat unfriendly	7	4.20%
Neutral	15	9.10%
Somewhat friendly	84	50.90%
Very friendly	58	35.20%
Total answers	165	100.00%

<i>Q3_4 In your opinion, how often are Business/Commercial Laws and Regulations enforced.</i>		
No Answer	1	
Never	1	0.60%
Rarely	27	16.50%
Sometimes	28	17.10%
Often	71	43.30%
Always	37	22.60%
Total answers	164	100.00%

<i>Q3_5_1 To what extent do you agree or disagree with the following statements? Access to information related to Business/Commercial laws and regulations is easy</i>		
No Answer	0	
Strongly disagree	0	0.00%
Disagree	23	13.90%
Neither agree nor disagree	18	10.90%
Agree	94	57.00%
Strongly agree	30	18.20%
Total answers	165	100.00%

<i>Q3_5_2 To what extent do you agree or disagree with the following statements? Interpretations of Business/Commercial regulations are consistent and predictable</i>		
No Answer	0	
Strongly disagree	2	1.20%
Disagree	57	34.50%
Neither agree nor disagree	39	23.60%
Agree	46	27.90%
Strongly agree	21	12.70%
Total answers	165	100.00%

<i>Q3_5_3 To what extent do you agree or disagree with the following statements? Business/Commercial Law reform is a priority for the national government</i>		
No Answer	1	
Strongly disagree	2	1.20%
Disagree	2	1.20%
Neither agree nor disagree	42	25.60%
Agree	39	23.80%
Strongly agree	79	48.20%
Total answers	164	100.00%

<i>Q3_5_4 To what extent do you agree or disagree with the following statements? Rarely do people have to resort to courts to resolve business disputes</i>		
No Answer	0	
Strongly disagree	5	3.00%
Disagree	86	52.10%
Neither agree nor disagree	37	22.40%
Agree	33	20.00%
Strongly agree	4	2.40%
Total answers	165	100.00%

<p><i>Q3_6_1 To what extent are these factors important for economic growth and development.</i></p> <p><i>Cooperation by central/local government with businesses</i></p>		
No Answer	0	
Very low importance	0	0.00%
Low importance	0	0.00%
Average importance	0	0.00%
High importance	40	24.20%
Very high importance	125	75.80%
Total answers	165	100.00%

<p><i>Q3_6_2 To what extent are these factors important for economic growth and development.</i></p> <p><i>Simplicity of business licensing procedures</i></p>		
No Answer	0	
Very low importance	0	0.00%
Low importance	0	0.00%
Average importance	2	1.20%
High importance	51	30.90%
Very high importance	112	67.90%
Total answers	165	100.00%

<p><i>Q3_6_3 To what extent are these factors important for economic growth and development.</i></p> <p><i>Transparency of laws and regulations</i></p>		
No Answer	0	
Very low importance	0	0.00%
Low importance	0	0.00%
Average importance	0	0.00%
High importance	33	20.00%
Very high importance	132	80.00%
Total answers	165	100.00%

<p><i>Q3_6_4 To what extent are these factors important for economic growth and development.</i></p> <p><i>Enforcement of contractual and property rights</i></p>		
No Answer	0	
Very low importance	0	0.00%
Low importance	0	0.00%
Average importance	5	3.00%
High importance	37	22.40%
Very high importance	123	74.50%
Total answers	165	100.00%

<p><i>Q3_6_5 To what extent are these factors important for economic growth and development.</i></p> <p><i>Joining trade liberalization agreements</i></p>		
No Answer	5	
Very low importance	1	0.60%
Low importance	1	0.60%
Average importance	11	6.90%
High importance	38	23.80%
Very high importance	109	68.10%
Total answers	160	100.00%

<p><i>Q3_6_6 To what extent are these factors important for economic growth and development.</i></p> <p><i>Foreign trade regulations</i></p>		
No Answer	5	
Very low importance	0	0.00%
Low importance	1	0.60%
Average importance	7	4.40%
High importance	38	23.80%
Very high importance	114	71.30%
Total answers	160	100.00%

<p><i>Q3_6_7 To what extent are these factors important for economic growth and development.</i></p> <p><i>Business friendly labor regulations</i></p>		
No Answer	0	
Very low importance	0	0.00%
Low importance	0	0.00%
Average importance	1	0.60%
High importance	24	14.50%
Very high importance	140	84.80%
Total answers	165	100.00%

<p><i>Q3_6_8 To what extent are these factors important for economic growth and development.</i></p> <p><i>Business friendly environmental regulations</i></p>		
No Answer	1	
Very low importance	0	0.00%
Low importance	0	0.00%
Average importance	1	0.60%
High importance	25	15.20%
Very high importance	138	84.10%
Total answers	164	100.00%

<p><i>Q3_6_9 To what extent are these factors important for economic growth and development.</i></p> <p><i>Simplicity and coherence of tax regulations</i></p>		
No Answer	0	
Very low importance	0	0.00%
Low importance	1	0.60%
Average importance	6	3.60%
High importance	36	21.80%
Very high importance	122	73.90%
Total answers	165	100.00%

<p><i>Q3_6_10 To what extent are these factors important for economic growth and development.</i></p> <p><i>Controlling unofficial payments to public officials</i></p>		
No Answer	0	
Very low importance	0	0.00%
Low importance	0	0.00%
Average importance	1	0.60%
High importance	11	6.70%
Very high importance	153	92.70%
Total answers	165	100.00%

<p><i>Q3_7_1 What is your degree of satisfaction of the current status of these factors in your country?</i></p> <p><i>Cooperation by central/local government with businesses</i></p>		
No Answer	5	
Very low satisfaction	2	1.30%
Low satisfaction	35	21.90%
Average satisfaction	61	38.10%
High satisfaction	39	24.40%
Very high satisfaction	23	14.40%
Total answers	160	100.00%

<p><i>Q3_7_2 What is your degree of satisfaction of the current status of these factors in your country?</i></p> <p><i>Simplicity of business licensing procedures</i></p>		
No Answer	2	
Very low satisfaction	22	13.50%
Low satisfaction	79	48.50%
Average satisfaction	48	29.40%
High satisfaction	12	7.40%
Very high satisfaction	2	1.20%
Total answers	163	100.00%

Q3_7_3 What is your degree of satisfaction of the current status of these factors in your country? Transparency of laws and regulations		
No Answer	2	
Very low satisfaction	8	4.90%
Low satisfaction	48	29.40%
Average satisfaction	63	38.70%
High satisfaction	38	23.30%
Very high satisfaction	6	3.70%
Total answers	163	100.00%

Q3_7_4 What is your degree of satisfaction of the current status of these factors in your country? Enforcement of contractual and property rights		
No Answer	2	
Very low satisfaction	6	3.70%
Low satisfaction	25	15.30%
Average satisfaction	80	49.10%
High satisfaction	25	15.30%
Very high satisfaction	27	16.60%
Total answers	163	100.00%

Q3_7_5 What is your degree of satisfaction of the current status of these factors in your country? Joining trade liberalization agreements		
No Answer	12	
Very low satisfaction	2	1.30%
Low satisfaction	17	11.10%
Average satisfaction	79	51.60%
High satisfaction	27	17.60%
Very high satisfaction	28	18.30%
Total answers	153	100.00%

Q3_7_6 What is your degree of satisfaction of the current status of these factors in your country? Foreign trade regulations		
No Answer	12	
Very low satisfaction	0	0.00%
Low satisfaction	19	12.40%
Average satisfaction	78	51.00%
High satisfaction	28	18.30%
Very high satisfaction	28	18.30%
Total answers	153	100.00%

<i>Q3_7_7 What is your degree of satisfaction of the current status of these factors in your country? Business friendly labor regulations</i>		
No Answer	2	
Very low satisfaction	5	3.10%
Low satisfaction	35	21.50%
Average satisfaction	61	37.40%
High satisfaction	34	20.90%
Very high satisfaction	28	17.20%
Total answers	163	100.00%

<i>Q3_7_8 What is your degree of satisfaction of the current status of these factors in your country? Business friendly environmental regulations</i>		
No Answer	2	
Very low satisfaction	5	3.10%
Low satisfaction	36	22.10%
Average satisfaction	60	36.80%
High satisfaction	34	20.90%
Very high satisfaction	28	17.20%
Total answers	163	100.00%

<i>Q3_7_9 What is your degree of satisfaction of the current status of these factors in your country? Simplicity and coherence of tax regulations</i>		
No Answer	6	
Very low satisfaction	6	3.80%
Low satisfaction	65	40.90%
Average satisfaction	41	25.80%
High satisfaction	27	17.00%
Very high satisfaction	20	12.60%
Total answers	159	100.00%

<i>Q3_7_10 What is your degree of satisfaction of the current status of these factors in your country? Controlling unofficial payments to public officials</i>		
No Answer	5	
Very low satisfaction	22	13.80%
Low satisfaction	59	36.90%
Average satisfaction	38	23.80%
High satisfaction	15	9.40%
Very high satisfaction	26	16.30%
Total answers	160	100.00%

Section 3: Thematic Section

<i>Q4_1 In your opinion, how important is Real Estate law for promoting investment and growth in the UAE?</i>		
No Answer	0	
Very low importance	1	0.60%
Low importance	4	2.40%
Average importance	1	0.60%
High importance	45	27.30%
Very high importance	114	69.10%
Total answers	165	100.00%

<i>Q4_2 To what extent do you think are people working in the UAE familiar or unfamiliar with real estate laws?</i>		
No Answer	0	
Strongly disagree	13	7.90%
Disagree	90	54.50%
Neither agree nor disagree	48	29.10%
Agree	11	6.70%
Strongly agree	3	1.80%
Total answers	165	100.00%

<i>Q4_3 To what extent are you familiar or unfamiliar with real estate laws?</i>		
No Answer	0	
Strongly disagree	0	0.00%
Disagree	7	4.20%
Neither agree nor disagree	14	8.50%
Agree	66	40.00%
Strongly agree	78	47.30%
Total answers	165	100.00%

<i>Q4_4 In your opinion, how often are real estate laws enforced?</i>		
No Answer	3	
Never	1	0.60%
Rarely	34	21.00%
Sometimes	48	29.60%
Often	41	25.30%
Always	38	23.50%
Total answers	162	100.00%

*Q4_5_1 Where do you classify your emirate's policy regarding allowing real estate ownership by foreign nationals in comparison to other Arab/neighboring countries?
Real estate ownership by foreign nationals compared to Arab/neighboring*

No Answer	2	
Near the bottom	2	1.20%
Below average	35	21.50%
Average	47	28.80%
Above average	36	22.10%
Near the top	43	26.40%
Total answers	163	100.00%

*Q4_6_1_L Please rate your degree of satisfaction regarding the following factors
pertaining to each of these entities: the Land Department and the Real Estate
Regulatory Agency (LD).: General Performance*

No Answer	9	
Very low satisfaction	2	1.30%
Low satisfaction	26	16.70%
Average satisfaction	60	38.50%
High satisfaction	27	17.30%
Very high satisfaction	41	26.30%
Total answers	156	100.00%

*Q4_6_2_L Please rate your degree of satisfaction regarding the following factors
pertaining to each of these entities: the Land Department and the Real Estate
Regulatory Agency (LD).: Independence from political interventions*

No Answer	18	
Very low satisfaction	4	2.70%
Low satisfaction	41	27.90%
Average satisfaction	41	27.90%
High satisfaction	20	13.60%
Very high satisfaction	41	27.90%
Total answers	147	100.00%

Q4_6_3_L Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Land Department and the Real Estate Regulatory Agency (LD).: Technical competence

No Answer	13	
Very low satisfaction	3	2.00%
Low satisfaction	22	14.50%
Average satisfaction	60	39.50%
High satisfaction	24	15.80%
Very high satisfaction	43	28.30%
Total answers	152	100.00%

Q4_6_4_L Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Land Department and the Real Estate Regulatory Agency (LD).: Enforcement authority

No Answer	11	
Very low satisfaction	3	1.90%
Low satisfaction	28	18.20%
Average satisfaction	55	35.70%
High satisfaction	26	16.90%
Very high satisfaction	42	27.30%
Total answers	154	100.00%

Q4_6_5_L Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Land Department and the Real Estate Regulatory Agency (LD).: Human and financial resources

No Answer	13	
Very low satisfaction	4	2.60%
Low satisfaction	22	14.50%
Average satisfaction	60	39.50%
High satisfaction	25	16.40%
Very high satisfaction	41	27.00%
Total answers	152	100.00%

<i>Q4_6_1_R Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Land Department and the Real Estate Regulatory Agency (RERA).: General Performance</i>		
No Answer	12	
Very low satisfaction	2	1.30%
Low satisfaction	27	17.60%
Average satisfaction	57	37.30%
High satisfaction	27	17.60%
Very high satisfaction	40	26.10%
Total answers	153	100.00%

<i>Q4_6_2_R Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Land Department and the Real Estate Regulatory Agency (RERA).Independence from political interventions</i>		
No Answer	18	
Very low satisfaction	4	2.70%
Low satisfaction	40	27.20%
Average satisfaction	41	27.90%
High satisfaction	21	14.30%
Very high satisfaction	41	27.90%
Total answers	147	100.00%

<i>Q4_6_3_R Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Land Department and the Real Estate Regulatory Agency (RERA).Technical competence</i>		
No Answer	14	
Very low satisfaction	3	2.00%
Low satisfaction	24	15.90%
Average satisfaction	57	37.70%
High satisfaction	25	16.60%
Very high satisfaction	42	27.80%
Total answers	151	100.00%

Q4_6_4_R Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Land Department and the Real Estate Regulatory Agency (RERA).Enforcement authority

No Answer	13	
Very low satisfaction	3	2.00%
Low satisfaction	29	19.10%
Average satisfaction	52	34.20%
High satisfaction	27	17.80%
Very high satisfaction	41	27.00%
Total answers	152	100.00%

Q4_6_5_R Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Land Department and the Real Estate Regulatory Agency (RERA).Human and financial resources

No Answer	16	
Very low satisfaction	4	2.70%
Low satisfaction	22	14.80%
Average satisfaction	57	38.30%
High satisfaction	25	16.80%
Very high satisfaction	41	27.50%
Total answers	149	100.00%

Q4_7_1 To what extent are the factors below effective in promoting real estate investment.

Clarity and transparency of procedures

No Answer	0	
Very low effectiveness	0	0.00%
Low effectiveness	0	0.00%
Average effectiveness	2	1.20%
High effectiveness	53	32.10%
Very high effectiveness	110	66.70%
Total answers	165	100.00%

<i>Q4_7_2 To what extent are the factors below effective in promoting real estate investment.</i>		
<i>Number of procedures</i>		
No Answer	0	
Very low effectiveness	0	0.00%
Low effectiveness	0	0.00%
Average effectiveness	12	7.30%
High effectiveness	50	30.30%
Very high effectiveness	103	62.40%
Total answers	165	100.00%

<i>Q4_7_3 To what extent are the factors below effective in promoting real estate investment.</i>		
<i>Statutory time limits on procedures</i>		
No Answer	0	
Very low effectiveness	0	0.00%
Low effectiveness	0	0.00%
Average effectiveness	11	6.70%
High effectiveness	40	24.20%
Very high effectiveness	114	69.10%
Total answers	165	100.00%

<i>Q4_7_4 To what extent are the factors below effective in promoting real estate investment.</i>		
<i>Reduction and simplification of documentation requirements</i>		
No Answer	0	
Very low effectiveness	0	0.00%
Low effectiveness	0	0.00%
Average effectiveness	11	6.70%
High effectiveness	40	24.20%
Very high effectiveness	114	69.10%
Total answers	165	100.00%

<i>Q4_7_5 To what extent are the factors below effective in promoting real estate investment.</i>		
<i>Expedited service options</i>		
No Answer	0	
Very low effectiveness	0	0.00%
Low effectiveness	0	0.00%
Average effectiveness	34	20.60%
High effectiveness	44	26.70%
Very high effectiveness	87	52.70%
Total answers	165	100.00%

<i>Q4_7_6 To what extent are the factors below effective in promoting real estate investment. Computerization of real estate registry</i>		
No Answer	0	
Very low effectiveness	0	0.00%
Low effectiveness	0	0.00%
Average effectiveness	25	15.20%
High effectiveness	47	28.50%
Very high effectiveness	93	56.40%
Total answers	165	100.00%

<i>Q4_7_7 To what extent are the factors below effective in promoting real estate investment. Unification of land and building registries</i>		
No Answer	11	
Very low effectiveness	0	0.00%
Low effectiveness	2	1.30%
Average effectiveness	43	27.90%
High effectiveness	30	19.50%
Very high effectiveness	79	51.30%
Total answers	154	100.00%

<i>Q4_7_8 To what extent are the factors below effective in promoting real estate investment. Simplification of tax/fee payment (online)</i>		
No Answer	2	
Very low effectiveness	0	0.00%
Low effectiveness	1	0.60%
Average effectiveness	11	6.70%
High effectiveness	49	30.10%
Very high effectiveness	102	62.60%
Total answers	163	100.00%

<i>Q4_7_9 To what extent are the factors below effective in promoting real estate investment. Freehold ownership by foreign nationals</i>		
No Answer	1	
Very low effectiveness	1	0.60%
Low effectiveness	7	4.30%
Average effectiveness	22	13.40%
High effectiveness	22	13.40%
Very high effectiveness	112	68.30%
Total answers	164	100.00%

<i>Q4_7_10 To what extent are the factors below effective in promoting real estate investment. Various Alternative Dispute Resolution (ADR) mechanisms</i>		
No Answer	0	
Very low effectiveness	0	0.00%
Low effectiveness	1	0.60%
Average effectiveness	6	3.60%
High effectiveness	32	19.40%
Very high effectiveness	126	76.40%
Total answers	165	100.00%

<i>Q4_8_1 What is your current degree of satisfaction with each of these factors? Clarity and transparency of procedures</i>		
No Answer	1	
Very low satisfaction	5	3.00%
Low satisfaction	64	39.00%
Average satisfaction	50	30.50%
High satisfaction	32	19.50%
Very high satisfaction	13	7.90%
Total answers	164	100.00%

<i>Q4_8_2 What is your current degree of satisfaction with each of these factors? Number of procedures</i>		
No Answer	1	
Very low satisfaction	33	20.10%
Low satisfaction	79	48.20%
Average satisfaction	48	29.30%
High satisfaction	0	0.00%
Very high satisfaction	4	2.40%
Total answers	164	100.00%

<i>Q4_8_3 What is your current degree of satisfaction with each of these factors? Statutory time limits on procedures</i>		
No Answer	1	
Very low satisfaction	44	26.80%
Low satisfaction	80	48.80%
Average satisfaction	37	22.60%
High satisfaction	1	0.60%
Very high satisfaction	2	1.20%
Total answers	164	100.00%

<i>Q4_8_4 What is your current degree of satisfaction with each of these factors? Reduction and simplification of documentation requirements</i>		
No Answer	1	
Very low satisfaction	30	18.30%
Low satisfaction	67	40.90%
Average satisfaction	49	29.90%
High satisfaction	15	9.10%
Very high satisfaction	3	1.80%
Total answers	164	100.00%

<i>Q4_8_5 What is your current degree of satisfaction with each of these factors? Expedited service options</i>		
No Answer	2	
Very low satisfaction	25	15.30%
Low satisfaction	47	28.80%
Average satisfaction	75	46.00%
High satisfaction	13	8.00%
Very high satisfaction	3	1.80%
Total answers	163	100.00%

<i>Q4_8_6 What is your current degree of satisfaction with each of these factors? Computerization of real estate registry</i>		
No Answer	3	
Very low satisfaction	2	1.20%
Low satisfaction	31	19.10%
Average satisfaction	94	58.00%
High satisfaction	23	14.20%
Very high satisfaction	12	7.40%
Total answers	162	100.00%

<i>Q4_8_7 What is your current degree of satisfaction with each of these factors? Unification of land and building registries</i>		
No Answer	16	
Very low satisfaction	4	2.70%
Low satisfaction	28	18.80%
Average satisfaction	84	56.40%
High satisfaction	21	14.10%
Very high satisfaction	12	8.10%
Total answers	149	100.00%

<i>Q4_8_8 What is your current degree of satisfaction with each of these factors? Simplification of tax/fee payment (online)</i>		
No Answer	5	
Very low satisfaction	13	8.10%
Low satisfaction	58	36.30%
Average satisfaction	57	35.60%
High satisfaction	23	14.40%
Very high satisfaction	9	5.60%
Total answers	160	100.00%

<i>Q4_8_9 What is your current degree of satisfaction with each of these factors? Simplification of tax/fee payment (online)</i>		
No Answer	3	
Very low satisfaction	42	25.90%
Low satisfaction	64	39.50%
Average satisfaction	33	20.40%
High satisfaction	13	8.00%
Very high satisfaction	10	6.20%
Total answers	162	100.00%

<i>Q4_8_10 What is your current degree of satisfaction with each of these factors? Various Alternative Dispute Resolution (ADR) mechanisms</i>		
No Answer	2	
Very low satisfaction	22	13.50%
Low satisfaction	63	38.70%
Average satisfaction	38	23.30%
High satisfaction	27	16.60%
Very high satisfaction	13	8.00%
Total answers	163	100.00%

<i>Q4_9_1 To what extent are these factors important in mitigating the real estate effects of financial crises. License requirements for real estate brokers</i>		
No Answer	0	
Very low importance	0	0.00%
Low importance	0	0.00%
Average importance	0	0.00%
High importance	73	44.20%
Very high importance	92	55.80%
Total answers	165	100.00%

<p><i>Q4_9_2 To what extent are these factors important in mitigating the real estate effects of financial crises.</i></p> <p><i>Regular and transparent financial statements (international accounting standards)</i></p>		
No Answer	1	
Very low importance	0	0.00%
Low importance	0	0.00%
Average importance	0	0.00%
High importance	55	33.50%
Very high importance	109	66.50%
Total answers	164	100.00%

<p><i>Q4_9_3 To what extent are these factors important in mitigating the real estate effects of financial crises.</i></p> <p><i>Periodic financial audits</i></p>		
No Answer	2	
Very low importance	0	0.00%
Low importance	0	0.00%
Average importance	2	1.20%
High importance	48	29.40%
Very high importance	113	69.30%
Total answers	163	100.00%

<p><i>Q4_9_4 To what extent are these factors important in mitigating the real estate effects of financial crises.</i></p> <p><i>Laws discouraging off-plan buying</i></p>		
No Answer	0	
Very low importance	1	0.60%
Low importance	21	12.70%
Average importance	53	32.10%
High importance	25	15.20%
Very high importance	65	39.40%
Total answers	165	100.00%

<p><i>Q4_9_5 To what extent are these factors important in mitigating the real estate effects of financial crises.</i></p> <p><i>High capital gains tax rates on re-sale of newly built property within a year of purchase</i></p>		
No Answer	0	
Very low importance	3	1.80%
Low importance	18	10.90%
Average importance	53	32.10%
High importance	27	16.40%
Very high importance	64	38.80%
Total answers	165	100.00%

<i>Q4_9_6 To what extent are these factors important in mitigating the real estate effects of financial crises.</i> <i>Mandatory Escrow regulations</i>		
No Answer	11	
Very low importance	0	0.00%
Low importance	7	4.50%
Average importance	25	16.20%
High importance	48	31.20%
Very high importance	74	48.10%
Total answers	154	100.00%

<i>Q4_9_7 To what extent are these factors important in mitigating the real estate effects of financial crises.</i> <i>Mandatory insurance to protect investors</i>		
No Answer	4	
Very low importance	0	0.00%
Low importance	4	2.50%
Average importance	24	14.90%
High importance	51	31.70%
Very high importance	82	50.90%
Total answers	161	100.00%

<i>Q4_9_8 To what extent are these factors important in mitigating the real estate effects of financial crises.</i> <i>Repealing the capital gains tax on revaluation of assets</i>		
No Answer	3	
Very low importance	0	0.00%
Low importance	2	1.20%
Average importance	21	13.00%
High importance	51	31.50%
Very high importance	88	54.30%
Total answers	162	100.00%

<i>Q4_10_1 What is your current degree of satisfaction with each of these factors? License requirements for real estate brokers</i>		
No Answer	3	
Very low satisfaction	6	3.70%
Low satisfaction	60	37.00%
Average satisfaction	61	37.70%
High satisfaction	25	15.40%
Very high satisfaction	10	6.20%
Total answers	162	100.00%

<i>Q4_10_2 What is your current degree of satisfaction with each of these factors? Regular and transparent financial statements (international accounting standards)</i>		
No Answer	8	
Very low satisfaction	3	1.90%
Low satisfaction	40	25.50%
Average satisfaction	66	42.00%
High satisfaction	30	19.10%
Very high satisfaction	18	11.50%
Total answers	157	100.00%

<i>Q4_10_3 What is your current degree of satisfaction with each of these factors? Periodic financial audits</i>		
No Answer	12	
Very low satisfaction	2	1.30%
Low satisfaction	36	23.50%
Average satisfaction	66	43.10%
High satisfaction	29	19.00%
Very high satisfaction	20	13.10%
Total answers	153	100.00%

<i>Q4_10_4 What is your current degree of satisfaction with each of these factors? Laws discouraging off-plan buying</i>		
No Answer	3	
Very low satisfaction	21	13.00%
Low satisfaction	68	42.00%
Average satisfaction	48	29.60%
High satisfaction	14	8.60%
Very high satisfaction	11	6.80%
Total answers	162	100.00%

<i>Q4_10_5 What is your current degree of satisfaction with each of these factors? High capital gains tax rates on re-sale of newly built property within a year of purchase</i>		
No Answer	6	
Very low satisfaction	20	12.60%
Low satisfaction	66	41.50%
Average satisfaction	48	30.20%
High satisfaction	14	8.80%
Very high satisfaction	11	6.90%
Total answers	159	100.00%

<i>Q4_10_6 What is your current degree of satisfaction with each of these factors? Mandatory Escrow regulations</i>		
No Answer	14	
Very low satisfaction	8	5.30%
Low satisfaction	52	34.40%
Average satisfaction	58	38.40%
High satisfaction	20	13.20%
Very high satisfaction	13	8.60%
Total answers	151	100.00%

<i>Q4_10_7 What is your current degree of satisfaction with each of these factors? Mandatory insurance to protect investors</i>		
No Answer	6	
Very low satisfaction	14	8.80%
Low satisfaction	61	38.40%
Average satisfaction	50	31.40%
High satisfaction	21	13.20%
Very high satisfaction	13	8.20%
Total answers	159	100.00%

<i>Q4_10_8 What is your current degree of satisfaction with each of these factors? Repealing the capital gains tax on revaluation of assets</i>		
No Answer	7	
Very low satisfaction	11	7.00%
Low satisfaction	57	36.10%
Average satisfaction	50	31.60%
High satisfaction	26	16.50%
Very high satisfaction	14	8.90%
Total answers	158	100.00%

<i>Q4_11_1D Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (DIAC): General Performance</i>		
No Answer	24	
Very low satisfaction	1	0.70%
Low satisfaction	21	14.90%
Average satisfaction	56	39.70%
High satisfaction	35	24.80%
Very high satisfaction	28	19.90%
Total answers	141	100.00%

Q4_11_2D Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (DIAC): Independence from political interventions

No Answer	34	
Very low satisfaction	4	3.10%
Low satisfaction	41	31.30%
Average satisfaction	35	26.70%
High satisfaction	22	16.80%
Very high satisfaction	29	22.10%
Total answers	131	100.00%

Q4_11_3D Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (DIAC): Technical competence

No Answer	33	
Very low satisfaction	1	0.80%
Low satisfaction	13	9.80%
Average satisfaction	61	46.20%
High satisfaction	24	18.20%
Very high satisfaction	33	25.00%
Total answers	132	100.00%

Q4_11_4D Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (DIAC): Enforcement authority

No Answer	31	
Very low satisfaction	3	2.20%
Low satisfaction	20	14.90%
Average satisfaction	47	35.10%
High satisfaction	31	23.10%
Very high satisfaction	33	24.60%
Total answers	134	100.00%

Q4_11_5D Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (DIAC): Human and financial resources

No Answer	36	
Very low satisfaction	0	0.00%
Low satisfaction	11	8.50%
Average satisfaction	56	43.40%
High satisfaction	32	24.80%
Very high satisfaction	30	23.30%
Total answers	129	100.00%

Q4_11_6D Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (DIAC): Coordination with the International Chamber of Commerce

No Answer	57	
Very low satisfaction	1	0.90%
Low satisfaction	11	10.20%
Average satisfaction	47	43.50%
High satisfaction	23	21.30%
Very high satisfaction	26	24.10%
Total answers	108	100.00%

Q4_11_7D Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (DIAC): Coordination with regional Arbitration Centers

No Answer	58	
Very low satisfaction	1	0.90%
Low satisfaction	10	9.30%
Average satisfaction	46	43.00%
High satisfaction	22	20.60%
Very high satisfaction	28	26.20%
Total answers	107	100.00%

<i>Q4_11_1F Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (FDIC): General Performance</i>		
No Answer	61	
Very low satisfaction	1	1.00%
Low satisfaction	5	4.80%
Average satisfaction	30	28.80%
High satisfaction	46	44.20%
Very high satisfaction	22	21.20%
Total answers	104	100.00%

<i>Q4_11_2F Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (FDIC): Independence from political interventions</i>		
No Answer	67	
Very low satisfaction	7	7.10%
Low satisfaction	19	19.40%
Average satisfaction	27	27.60%
High satisfaction	25	25.50%
Very high satisfaction	20	20.40%
Total answers	98	100.00%

<i>Q4_11_3F Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (FDIC): Technical competence</i>		
No Answer	73	
Very low satisfaction	1	1.10%
Low satisfaction	4	4.30%
Average satisfaction	30	32.60%
High satisfaction	28	30.40%
Very high satisfaction	29	31.50%
Total answers	92	100.00%

<i>Q4_11_4F Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (FDIC): Enforcement authority</i>		
No Answer	74	
Very low satisfaction	1	1.10%
Low satisfaction	10	11.00%
Average satisfaction	28	30.80%
High satisfaction	27	29.70%
Very high satisfaction	25	27.50%
Total answers	91	100.00%

Q4_11_5F Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (FDIC): Human and financial resources

No Answer	78	
Very low satisfaction	2	2.30%
Low satisfaction	2	2.30%
Average satisfaction	30	34.50%
High satisfaction	29	33.30%
Very high satisfaction	24	27.60%
Total answers	87	100.00%

Q4_11_6F Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (FDIC): Coordination with the International Chamber of Commerce

No Answer	86	
Very low satisfaction	1	1.30%
Low satisfaction	5	6.30%
Average satisfaction	24	30.40%
High satisfaction	28	35.40%
Very high satisfaction	21	26.60%
Total answers	79	100.00%

Q4_11_7F Please rate your degree of satisfaction regarding the following factors pertaining to each of these entities: the Dubai International Arbitration Center (FDIC): Coordination with regional Arbitration Centers

No Answer	87	
Very low satisfaction	1	1.30%
Low satisfaction	4	5.10%
Average satisfaction	25	32.10%
High satisfaction	25	32.10%
Very high satisfaction	23	29.50%
Total answers	78	100.00%

<i>Q4_12_1C Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Fair and impartial</i>		
No Answer	2	
Never	1	0.60%
Rarely	15	9.20%
Sometimes	55	33.70%
Often	53	32.50%
Always	39	23.90%
Total answers	163	100.00%

<i>Q4_12_2C Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Honest/Uncorrupt</i>		
No Answer	7	
Never	2	1.30%
Rarely	20	12.70%
Sometimes	45	28.50%
Often	43	27.20%
Always	48	30.40%
Total answers	158	100.00%

<i>Q4_12_3C Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Quick</i>		
No Answer	3	
Never	16	9.90%
Rarely	72	44.40%
Sometimes	55	34.00%
Often	10	6.20%
Always	9	5.60%
Total answers	162	100.00%

Q4_12_4C Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes?

No Answer	11	
Never	15	9.70%
Rarely	69	44.80%
Sometimes	47	30.50%
Often	14	9.10%
Always	9	5.80%
Total answers	154	100.00%

Q4_12_5C Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Affordable

No Answer	25	
Never	10	7.10%
Rarely	26	18.60%
Sometimes	46	32.90%
Often	32	22.90%
Always	26	18.60%
Total answers	140	100.00%

Q4_12_6C Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Able to enforce its decisions

No Answer	7	
Never	6	3.80%
Rarely	21	13.30%
Sometimes	28	17.70%
Often	52	32.90%
Always	51	32.30%
Total answers	158	100.00%

<i>Q4_12_7C Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Specialized and competent</i>		
No Answer	18	
Never	1	0.70%
Rarely	15	10.20%
Sometimes	50	34.00%
Often	42	28.60%
Always	39	26.50%
Total answers	147	100.00%

<i>Q4_12_1R Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Fair and impartial</i>		
No Answer	6	
Never	2	1.30%
Rarely	17	10.70%
Sometimes	51	32.10%
Often	52	32.70%
Always	37	23.30%
Total answers	159	100.00%

<i>Q4_12_2R Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Honest/Uncorrupt</i>		
No Answer	9	
Never	2	1.30%
Rarely	21	13.50%
Sometimes	44	28.20%
Often	43	27.60%
Always	46	29.50%
Total answers	156	100.00%

Q4_12_3R Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Quick

No Answer	6	
Never	18	11.30%
Rarely	60	37.70%
Sometimes	56	35.20%
Often	15	9.40%
Always	10	6.30%
Total answers	159	100.00%

Q4_12_4R Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Affordable

No Answer	14	
Never	11	7.30%
Rarely	63	41.70%
Sometimes	50	33.10%
Often	16	10.60%
Always	11	7.30%
Total answers	151	100.00%

Q4_12_5R Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Consistent/Reliable

No Answer	25	
Never	14	10.00%
Rarely	28	20.00%
Sometimes	41	29.30%
Often	30	21.40%
Always	27	19.30%
Total answers	140	100.00%

Q4_12_6R Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Able to enforce its decisions

No Answer	11	
Never	13	8.40%
Rarely	18	11.70%
Sometimes	32	20.80%
Often	46	29.90%
Always	45	29.20%
Total answers	154	100.00%

Q4_12_7R Thinking about your country's courts and its rental committee, how often do you associate the following descriptions with these institutions in resolving real estate disputes? Specialized and competent

No Answer	22	
Never	5	3.50%
Rarely	14	9.80%
Sometimes	45	31.50%
Often	41	28.70%
Always	38	26.60%
Total answers	143	100.00%