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## What do you think of the IDB? Conclusions from an opinion survey of Latin American leaders about multilateral organizations

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BANCO INTERAMERICANO DE DESARROLLO (BID)  
RESEARCH DEPARTMENT  
DEPARTAMENTO DE INVESTIGACIÓN  
WORKING PAPER #622*

**WHAT DO YOU THINK OF THE IDB?  
CONCLUSIONS FROM AN OPINION SURVEY  
OF LATIN AMERICAN LEADERS  
ABOUT MULTILATERAL ORGANIZATIONS**

BY

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## Abstract<sup>1</sup>

This document analyzes the results of a Web-based survey conducted by the Research Department to assess how the IDB is viewed by political and corporate leaders in the region. The questionnaire included 31 questions that compared the IDB to the IMF, World Bank, CAF, BCIE and CDB. The sample includes the responses of 336 representatives from the 26 Latin American and Caribbean IDB member countries. In general, the IDB has a better image than the other multilateral organizations in understanding development problems and contributing to their solutions. Its main comparative advantage is in the design of social service projects (education, health and social security). The IDB also is clearly perceived to outperform its peers in public sector modernization and infrastructure projects. The IDB's weakest areas are related to its efficiency (lengthy loan approvals) and efforts to help discipline macroeconomic and other policies. Respondents believe that all international organizations should expand their technical assistance and knowledge activities not tied to projects or loans. For the IDB, the survey results also assign a high priority to increasing projects in social areas.

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*Design of the questionnaire:* Eduardo Lora in collaboration with Ana María Rodríguez-Ortiz, Juan Ricardo Ortega and Peter Hakim (Inter-American Dialogue).

*Selection of the sample:* Coordinated by Jaime Sujoy (RE1/OD1), Carola Alvarez (RE2/RE2), Fernando Quevedo (RE2/OD3), Vladimir Radovich (RE3/OD5), Clark Sand (RE3/OD6) and the staff of the IDB field offices.

*Design and technical support of the survey:* Luis Daniel Martínez and Mariela Semidey.

*Translation of the questionnaires:* Rita Funaro (English) and Eloisa Márquez (Portuguese).

*Database compilation and application, follow-up and processing of the survey:* coordinated by Carlos Andrés Gómez-Peña in collaboration with Joseph Cantey, Jr., Leticia Rato, Elton Mancilla, Raquel Gómez, Pilar Bilecky and Mariela Semidey.

*Administrative support:* Patricia Arauz and Carla Carpio.

## **1. Introduction and Summary of the Main Findings**

The Research Department (RES) undertook a Web-based survey to assess how the Inter-American Development Bank (IDB) is viewed by political and corporate leaders in Latin America. This survey coincides with the Bank's exploration of the new direction it should take under the leadership of President Luis Alberto Moreno and the increasing debate in the region about the role of international financial institutions.

The survey targeted government officials, political figures, leading academics and journalists, and representatives of the corporate and NGO sectors to gauge what these groups know and think about the IDB. The survey was submitted electronically between January 20 and February 23, 2006 to 1,157 individuals from the 26 Latin American and Caribbean IDB member countries. The list was compiled with the collaboration of several IDB departments, focusing on contact persons in the region that have interacted in some fashion with the Bank. Consequently, it is important to note that the sample is not representative of Latin American public officials, much less general public opinion.

The questionnaire included 31 questions that compared the IDB to other global and regional international institutions, including the IMF, the World Bank and CAF.<sup>2</sup> The Caribbean Development Bank was added to the list submitted to respondents from Caribbean countries. Similarly, the Central American Bank for Economic Integration was added to the questionnaire for representatives of Central American countries.

The survey had three main parts. The first part asked how the institutions generally are viewed as development partners and why they are important in the respondents' countries. In the second part, specific questions were asked to understand what respondents view the institutions' comparative advantages to be, what development areas each institution is effective in (infrastructure, education and health, development of the private sector, intellectual and technical assistance, support to public policies, among others), and institutional efficiency in approval and disbursement of loans. Finally, the survey focused on what the IDB and other multilateral organizations should do to contribute more to development of the region, that is, what their priorities are and what areas of activity should be expanded.

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<sup>2</sup> The English version of the questionnaire is included in the Appendix of this report.

How the survey was designed—in particular, the fact that it was conducted directly by the IDB and sent to contact persons in member countries—may cause a positive bias in answers about the IDB, with respect to both knowledge of the institution and perception of its image. On the other hand, approaching its contacts directly (rather than through an independent consultant firm) has the likely advantage of generating a higher response rate. The decision was made to prioritize obtaining the largest possible sample and to address the potential bias problem through the design of the questionnaire and the analysis of responses. The questionnaire attempted to minimize bias, for example, by excluding the possibility of neutral or negative answers for questions in the second and third parts. Respondents could only opt for positive answers (good or very good) in assessing how an institution operated in a certain area or they could leave the answer blank. In addition, the analysis of the answers would be more instructive if responses were studied in *relative* rather than in absolute terms. Therefore, this study is based on comparisons across institutions (for each area) and across areas (for each institution). Not only the differences between the IDB and the other organizations are examined, then, but also how these differences vary across areas. Differences across countries also are considered.

According to results from part one of the survey, the IDB is well known (and better known than the other institutions). The respondents predominantly believe that the IDB should increase its activities in their countries (more than the World Bank and significantly more than the IMF). When asked if they agree with the policies supported by these institutions, respondents report less difference across institutions. A general demand seems to exist for the international organizations to better communicate the policies and reforms they support, a sentiment that is echoed in the comments included at the end of the survey. In Central American countries, the BCIE has a positive image and ranked second in all the questions (below the IDB). The same occurs with the CDB in the Caribbean countries, although it is quite less known. In the Andean countries, the CAF, which is better known there than in the Andean region than in other countries of Latin America, ranked in third place in most of the questions, following the IDB and the World Bank. Overall, the IDB scored better than the other institutions on the four questions of the first part of the survey. The result measuring people's familiarity with the listed institutions contrasts with the findings of the previous RES study on Latin Americans' perception of the IDB, which uses data from the *Latinobarómetro* survey. That study concluded that the IDB is known less than the IMF and World Bank. However, in terms of image and

reputation, both studies rank the IDB first. Since the *Latinobarómetro* sample is representative of Latin American public opinion and does not have the bias problem of this targeted survey, a comparison of findings suggests that the sample design of the latter might be affecting mainly the results about how well the IDB is known rather than how it is perceived.

In part two, the results of most questions show that the IDB has a more positive image than its comparators. Its perceived comparative advantages seem to be in understanding the challenges of development and in designing good loan projects, especially in social areas, public sector modernization and infrastructure. The IDB also has a better image than the other organizations in supporting the private sector and in offering loans with better conditions than private international markets. The “weakest” areas are clearly efficiency (mainly in timely loan approvals and in learning from past mistakes) and support for policy discipline (especially for macroeconomic policies, for which the IMF has a clear advantage). These results hold when analysis was limited to the responses of only those who were related directly to the IDB’s operations. In the Caribbean and Central American countries, the CDB and BCIE were ranked in third or fourth place, respectively, in all operational areas.

According to the results in part three, the area in which respondents believe the IDB should increase its activities the most is in technical assistance and knowledge. This result also holds for the other international organizations. Second-highest priority for IDB main activities was given to projects for education, health and social security. Last place in the list of IDB priorities was given for loans to remedy fiscal and balance-of-payment difficulties, which is perceived to be an important task for the IMF.

At the end of the survey, respondents were invited to submit comments. The most common were related to the following:

- The need to focus on each country’s particular problems rather than general recipes
- The importance of increasing institutional interaction with civil society and with local academic institutions
- The need to increase support to the private sector
- The need to contribute toward more transparent governmental operations
- The need to improve the IDB’s bureaucracy, which is now slow to react to the region’s problems, and the importance of strengthening country offices.

Several respondents welcomed the survey initiative and appreciated having an opportunity to express their opinions.

## **2. The Sample**

A total of 336 responses was obtained from the surveys sent, and the sample includes responses from all 26 countries. The largest number of responses came from Colombia (23), Argentina (22) and Venezuela (18), while the fewest came from Haiti (7), Suriname (7) and Barbados (6). The overall response ratio was almost 30 percent, ranging from 43 percent in Colombia to 13 percent in Haiti (see Table 1).

According to how respondents reported themselves, current and former public officials are the best represented group in the sample (217 responses or 47 percent of the total).<sup>3</sup> Business owners and representatives of the corporate sector follow with 62 responses (20 percent of the sample) and the rest is divided among academics, journalist and analysts (73 responses or 16 percent of the sample), NGO representatives (59 responses or 13 percent of the sample), and—the least represented group—political leaders and legislators (24 responses or 5 percent of the sample). Most respondents interacted with the multilateral organizations through direct relationships to their projects and operations, mainly as public officials (54 percent) but also as business owners (16 percent). The rest of the respondents (30 percent) were not directly related to the institutions' operations.

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<sup>3</sup> Respondents could select more than one option in this question. The percentages are computed over the total number of answers. Out of 336 respondents, 99 opted for two answers or more.



**Table 1. Composition of the Sample by Country**

<b>Country</b>	<b>Responses</b>	<b>Sent</b>	<b>Response Ratio</b>
Colombia	23	53	43.4%
Venezuela	18	46	39.1%
Bahamas	10	26	38.5%
Bolivia	11	29	37.9%
El Salvador	15	40	37.5%
Panama	15	40	37.5%
Argentina	22	62	35.5%
Trinidad & Tobago	13	38	34.2%
Peru	16	47	34.0%
Ecuador	14	44	31.8%
Chile	13	41	31.7%
Mexico	16	51	31.4%
Paraguay	12	39	30.8%
Costa Rica	14	47	29.8%
Guatemala	13	44	29.5%
Brazil	14	48	29.2%
Uruguay	12	42	28.6%
Belize	11	40	27.5%
Jamaica	10	41	24.4%
Nicaragua	11	46	23.9%
Surinam	7	30	23.3%
Dominican Rep.	11	48	22.9%
Guyana	10	51	19.6%
Honduras	12	66	18.2%
Haiti	7	50	14.0%
Barbados	6	48	12.5%
<b>Total</b>	<b>336</b>	<b>1,157</b>	<b>29.0%</b>

**Table 2. Sample Composition by Occupation  
and by Relationship with Financial Institutions**

<b>Actual position</b>	<b>Freq.</b>	<b>Percent</b>
Current public official	137	29.5
Former public official	80	17.2
Political leader, member of congress	24	5.2
Business owner or representative of business organization	91	19.6
Leader or representative of nongovernmental organization	59	12.7
Academic, journalist or analyst	73	15.7
<b>Total*</b>	<b>464</b>	<b>100</b>

\* Respondents could opt for more than one option in this question. Ninety-nine persons selected two or more

<b>Your main relationship with international financ. org. was as...</b>	<b>Freq.</b>	<b>Percent</b>
Public official directly related to operations	173	54.1
Business owner directly related to operations	50	15.6
Not directly related to operations	97	30.3
<b>Total</b>	<b>320</b>	<b>100</b>

### **3. Survey Results**

#### ***3.1 Part One: General Perceptions of International Organizations***

This section of the survey included four general questions about respondents' perception of international organizations. The four questions were answered on a 1-to-5 scale, where 1 is "nothing" and 5 "very much." Figures 1 to 4 present the average score received by each institution on these questions.

The first question asked how familiar the respondent is with each multilateral organization. The average score for the IDB was 4.2, followed by the World Bank (3.7) and the IMF (3.4). As expected (because of the way the sample was constructed), the IDB received a great majority of 4s and 5s and only 2 percent of 1s. The CAF is the least known among the group of comparators. Forty-three percent of respondents reported knowing "nothing" about that organization, which is unsurprising since several of the countries being surveyed are not among its members. Only in the Andean countries did the CAF receive a score higher than 3 (neutral). Its average score in the Andean region was 3.8, still below the IDB (4.4) and the World Bank (4.1) but above the IMF (3.6). For that reason, although the CAF was included in the survey sent

to the entire sample, only the answers from Andean country representatives will be considered in the cross-institutional comparisons.

Those who reported knowing the IDB well (scores of 4 and 5) also knew the IMF and World Bank well (with average rates of 3.5 and 3.9, respectively), and those who reported knowing little or nothing about the IDB (1, 2 or not responded) were also unfamiliar with the other institutions (with average rates of 1.9 for the IMF and 1.6 for the World Bank). In the Central American countries, the BCIE is also well known (its average score was 3.4), although still less familiar than the IDB (which got 4.2). In the Caribbean, the average respondent reported having a “fair” knowledge (rate 3) of the CDB, well below the IDB score.

The second question asked if each institution contributes to the development of the country. Again the IDB received the highest average score (3.9). For the IMF and World Bank the averages were 2.8 and 3.3, respectively. The IDB’s ranking placement holds for countries that also had to evaluate the BCIE (Central America) and the CDB (Caribbean). In the Andean countries, the IDB still gets the highest score (3.7), but the differences with the other institutions (including the CAF) are smaller (see Figure 2).

The third question asked if the institutions should expand activities in respondents’ countries. The average score for the IDB was 4.1, compared to 2.3 for the IMF and 3.6 for the World Bank. The positive responses for the IDB were 70 percent of the sample, and this was the only question to which the most frequent response was a 5 (“very much”). In contrast, the IMF received mostly negative answers. Among the Central American countries, the BCIE also received strongly positive answers (with an average score of 4) and ranked second after the IDB (which tallied 4.2). In the Caribbean, the CDB also ranked in second place, with a score of 3.6 (compared to 4.1 for the IDB). The same placement holds for the CAF in the Andean countries.

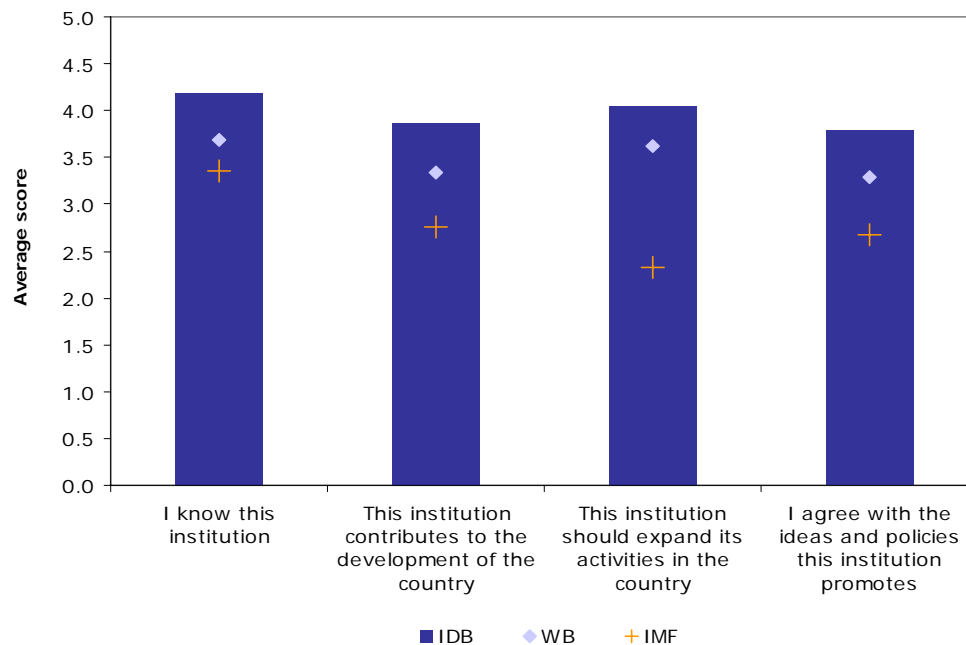
The final question of part one asked respondents if they agreed with the policies that each institution supports. The IDB generally received positive answers (an average of 3.78), but the result was closer to those posted by other institutions (especially the World Bank) and it was the lowest average score in this part of the survey. Further perspective is provided by comments respondents added at the end of the survey (a more detailed description of these is found below), among which was the repeated refrain that the IDB should better communicate to the public the policies it supports and the projects it is undertaking in the respondent’s country. Central American respondents awarded slightly more scores of 5 to the BCIE than to the IDB for this

question, unlike any other in the sample, although the IDB still had a higher average rating. Among the Caribbean countries, the average (and median) rate for the CDB was below the IDB but it finished above the rest of the field again. In the Andean countries, the CAF was again in second place after the IDB.

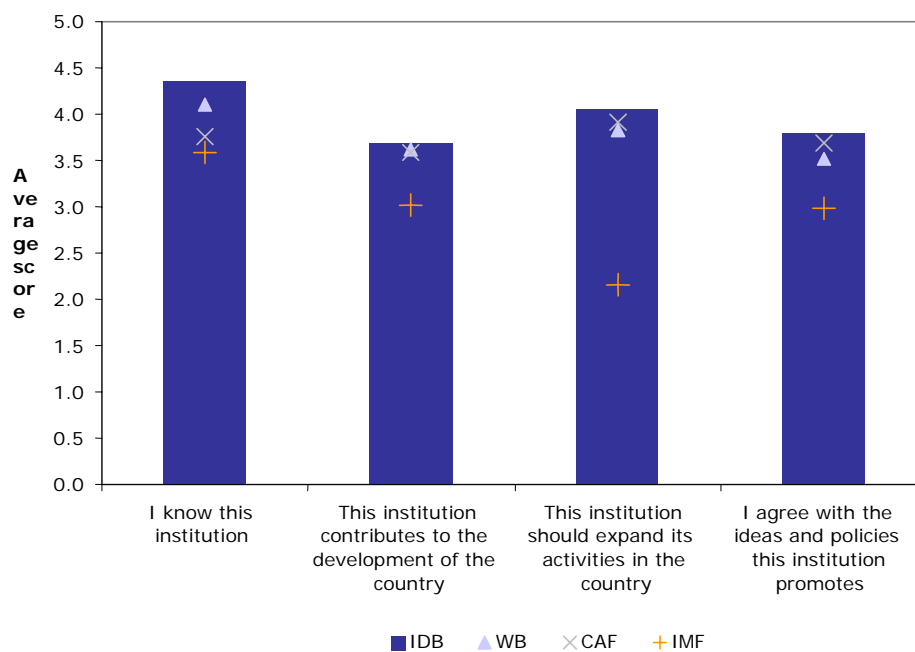
In summary, the IDB average scores were higher than any other institution in all the questions, but the margins varied by question and by subregion. The average “advantage” over the World Bank was half a point and varied very little across questions (slightly higher for the question about how much the institutions contribute to development in the country). The average difference with the IMF was larger (1.2 points), and it reached its maximum in the third question (asking if the institution should increase its activities in the country). The CAF, BCIE and CDB are less known in their respective member countries than the IMF and World Bank, but they have a better general image (especially the CAF in the Andean countries).

To conclude the analysis of the first part of the survey, the average score for each question was computed by country. The results are presented in Table 3 (panels a to d) below. In each case, the countries are sorted by the IDB’s average score (from highest to lowest). Thus, the Dominican Republic reported the highest knowledge of the IDB and Belize the lowest (this average does not take into account those who did not respond to the question). Guyana gave the highest score for the question about institutional contribution to development of the respondent’s country. The IDB’s lowest score for that question was in Haiti. In the question about expanding IDB’s activities in the country, El Salvador and Nicaragua reported the highest scores, while Brazil and Chile had the lowest. Finally, the highest score for the last question (if respondents agreed with the policies the IDB promotes) was given by Mexico and Trinidad and Tobago, and the lowest by Barbados and Bolivia.

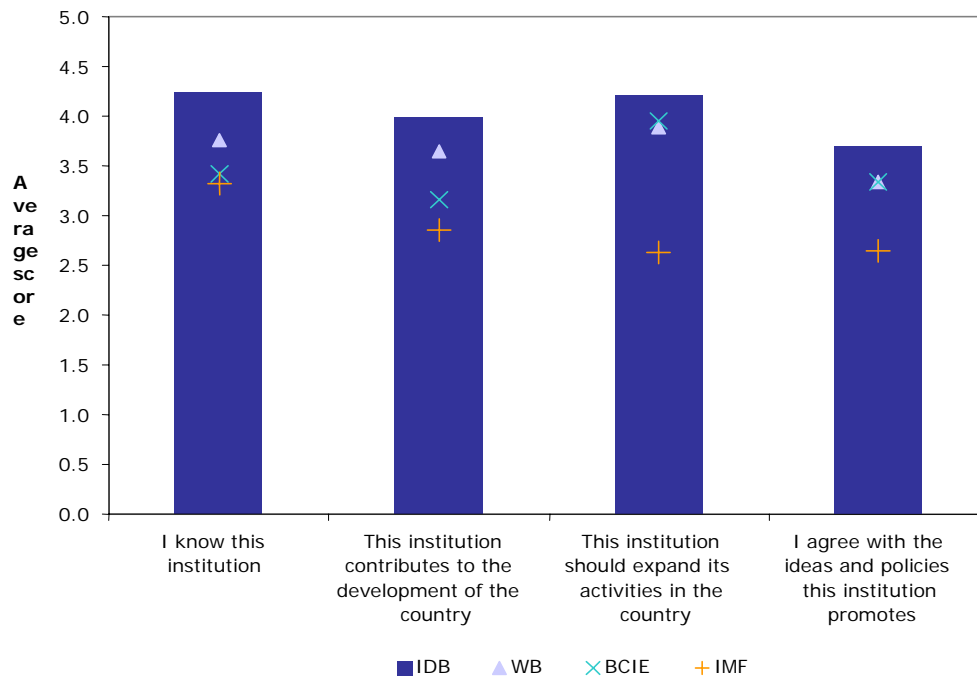
**Figure 1. Average Score in the General Perception Questions  
(all countries)**



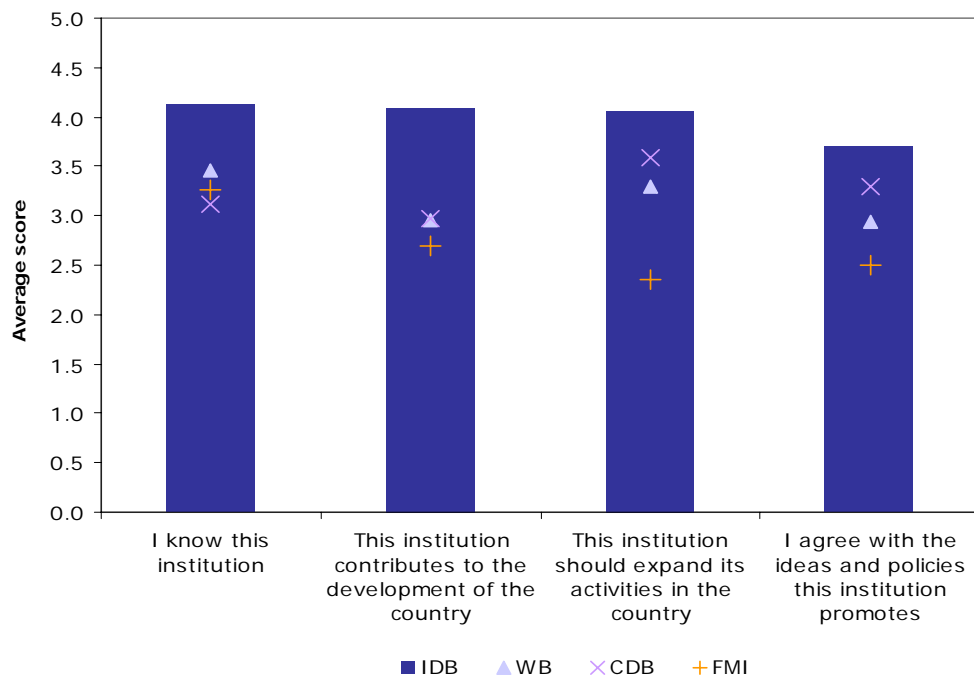
**Figure 2. Average Score in the General Perception Questions  
(Andean countries only)**



**Figure 3. Average Score in the General Perception Questions  
(Central American countries only)**



**Figure 4. Average Score in the General Perception Questions  
(Caribbean countries only)**



**Table 3. Average Score in the General Perception Questions by Country (1-to-5 scale)**

**a - I know this institution**

	<b>IDB</b>	<b>IMF</b>	<b>WB</b>
Dominican Rep.	4.73	3.82	4.27
Colombia	4.61	4.17	4.22
Chile	4.46	3.23	3.69
Bolivia	4.40	3.00	4.00
Nicaragua	4.36	4.09	4.09
Ecuador	4.36	3.71	4.21
Bahamas	4.33	3.57	3.57
Costa Rica	4.29	3.07	3.36
Suriname	4.29	2.71	2.00
Mexico	4.27	3.13	3.60
Honduras	4.25	3.00	3.58
Uruguay	4.25	3.75	3.58
El Salvador	4.20	3.40	3.93
Panama	4.20	2.50	3.33
Argentina	4.18	3.91	4.00
Paraguay	4.17	3.33	3.58
Trinidad & Tobago	4.15	3.64	4.00
Guyana	4.11	3.33	3.56
Jamaica	4.10	2.80	3.30
Peru	4.00	3.00	3.88
Venezuela	3.89	3.33	3.56
Brazil	3.86	2.79	3.21
Haiti	3.86	2.71	3.57
Barbados	3.83	3.50	3.67
Guatemala	3.77	3.67	3.92
Belize	3.55	3.00	2.80
<b>Average</b>	<b>4.19</b>	<b>3.36</b>	<b>3.69</b>

**b - This institution contributes to the development of the country**

	<b>IDB</b>	<b>IMF</b>	<b>WB</b>
Guyana	4.60	3.60	4.00
Bahamas	4.50	2.38	1.86
Trinidad & Tobago	4.42	3.00	2.70
Jamaica	4.40	3.11	3.67
Dominican Rep.	4.36	3.18	4.09
El Salvador	4.33	2.86	3.87
Suriname	4.29	1.57	1.67
Nicaragua	4.18	3.60	3.91
Chile	4.00	2.73	3.75
Argentina	3.95	2.35	3.48
Panama	3.93	2.25	3.57
Peru	3.93	3.29	3.93
Brazil	3.79	2.75	3.38
Guatemala	3.75	3.00	3.75
Uruguay	3.73	2.82	3.00
Costa Rica	3.71	2.57	2.64
Colombia	3.70	3.19	3.78
Honduras	3.67	2.75	3.92
Venezuela	3.59	1.81	2.63
Paraguay	3.58	3.00	3.33
Bolivia	3.56	2.56	3.22
Mexico	3.53	3.07	3.47
Barbados	3.50	2.00	2.33
Ecuador	3.50	2.77	3.29
Belize	3.27	2.10	2.20
Haiti	3.14	2.43	2.86
<b>Average</b>	<b>3.87</b>	<b>2.75</b>	<b>3.34</b>

**Table 3., continued**

<b>c - This institution should expand its activities in the country</b>			
	<b>IDB</b>	<b>IMF</b>	<b>WB</b>
El Salvador	4.57	3.07	4.43
Nicaragua	4.45	2.50	3.82
Suriname	4.43	1.67	2.17
Jamaica	4.40	2.00	3.89
Peru	4.40	2.43	4.21
Paraguay	4.33	2.91	3.92
Dominican Rep.	4.27	2.10	4.09
Venezuela	4.25	2.13	3.56
Costa Rica	4.23	2.77	3.23
Bolivia	4.20	2.63	3.78
Argentina	4.19	1.89	3.81
Belize	4.18	2.44	2.78
Honduras	4.00	2.20	4.00
Panama	4.00	2.45	3.92
Guatemala	3.92	3.00	3.69
Trinidad & Tobago	3.91	2.60	2.56
Guyana	3.89	3.38	4.13
Mexico	3.87	2.14	3.40
Colombia	3.86	1.86	3.73
Ecuador	3.85	2.08	3.58
Uruguay	3.80	2.30	3.10
Bahamas	3.71	2.33	2.20
Haiti	3.71	2.67	3.86
Barbados	3.67	1.50	3.00
Chile	3.50	1.80	3.33
Brazil	3.43	1.55	3.38
<b>Average</b>	<b>4.05</b>	<b>2.32</b>	<b>3.62</b>

<b>d - I agree with the ideas and policies this institution promotes</b>			
	<b>IDB</b>	<b>IMF</b>	<b>WB</b>
Mexico	4.31	3.58	3.69
Trinidad & Tobago	4.31	3.30	3.67
Argentina	4.15	2.11	3.60
Peru	4.13	3.19	3.75
Dominican Rep.	4.09	2.70	3.70
Paraguay	4.08	3.00	3.50
Venezuela	4.07	2.20	3.20
El Salvador	3.93	2.79	3.60
Bahamas	3.86	2.50	2.83
Ecuador	3.86	2.85	3.57
Suriname	3.83	1.80	2.40
Colombia	3.77	3.14	3.59
Chile	3.75	2.70	3.25
Honduras	3.75	2.50	3.50
Panama	3.69	2.30	3.33
Jamaica	3.67	2.00	2.75
Uruguay	3.67	2.78	3.44
Costa Rica	3.62	2.38	2.54
Belize	3.55	2.33	2.22
Brazil	3.54	2.45	3.08
Guatemala	3.42	2.91	3.45
Haiti	3.33	2.67	2.83
Guyana	3.30	2.56	3.22
Nicaragua	3.27	3.00	3.27
Bolivia	3.11	2.38	2.89
Barbados	2.67	1.75	2.00
<b>Average</b>	<b>3.78</b>	<b>2.68</b>	<b>3.29</b>

### ***3.2 Part Two: Zeroing in on Comparative Advantages and Efficiency***

The second part of the survey consisted of 18 questions about how well institutions perform in specific development areas. The respondents were asked to say which institution (if any) operates either well or very well in different subject areas. Respondents were also given the option to answer that none of the institutions operates well in a specific area or that he/she has no information to answer the question. The questions could be grouped into five main “topics”: development (institutional understanding of development challenges and contribution to technical and public discussion of development problems); loans and operations (an institution’s contribution to good project designs for infrastructure, social services, and public sector modernization); financial support (loans to implement good economic policies, to grow the private sector, to help the government in cases of fiscal difficulty, and with better conditions than international private markets); discipline (support for sound macroeconomic,



infrastructure/public-services and social policies); and efficiency (an institution's ability to rapidly approve loan projects and disburse funds, evaluate the results of loan projects, and learn from mistakes).

The answers to this part of the survey are presented in Table 3. Overall, the IDB received the highest number of positive responses in most of the questions, followed by the World Bank. In general, the largest differences were on the development questions and on the contribution to good loan projects and programs. Across areas, the approval for the IDB (most “good” *and* “very good” ratings) was in understanding the challenges of development. The question that received the highest number of “very good” answers was the design of good loans for social projects and programs. The “least” positive answers were in the IDB’s capacity to help discipline policies and in its effectiveness in approving loans and learning from its own mistakes. Although the design of the survey only allows the evaluation of positive responses, these findings suggest that, according to the respondents’ view, the comparative advantage of the IDB is in the former areas and the weakness in the latter.

Since a third of the sample reported no direct relation with operations of the multilateral organizations, it is interesting to analyze whether the conclusions discussed above still hold when this fraction of the sample is excluded (that is, when only the opinion of public officials and corporate representatives who have been directly involved with the financial institutions’ operations is considered). The results show exactly the same conclusions as the entire sample. However, for all the institutions in general and for the IDB in particular, more positive responses come from the subset of those who were directly related to programs and operations.<sup>4</sup>

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<sup>4</sup> The results were not shown in this report, but they are available upon request.

**Table 4. Comparative Advantages and Efficiency:  
In What Areas Do the Following Institutions Have Good Performance?\***

		IMF		WB		IDB		CAF	
		Good	Very Good	Good	Very Good	Good	Very Good	Good	Very Good
<b>Development</b>	Understand the development challenges	44.4	9.5	55.4	16.1	53.3	30.7	23.5	6.3
	Contribute to the public discussion of development problems	33.9	7.4	43.2	17.3	43.2	25.9	19.1	3.3
	Contribute to the technical or academic discussion of development problems	31.0	13.1	40.8	22.0	44.6	28.3	18.2	4.8
<b>Loans</b>	Contribute to the design of good loan projects for infrastructure	17.6	2.4	41.7	21.4	44.1	32.4	16.4	7.1
	Contribute to the design of good loan projects for social sectors	16.7	2.7	39.9	24.1	39.6	36.6	14.9	3.3
	Contribute to the design of good loan projects for public-sector modernization	18.8	5.1	37.8	21.1	39.3	30.1	11.3	1.8
<b>Financial support</b>	Support the development of new market and private companies	13.7	1.5	28.3	6.0	35.7	14.0	11.9	2.7
	Support the adoption of good economic policies with loan funds	31.0	10.7	44.1	14.9	43.2	20.2	13.7	1.2
	Support the adoption of good social policies with loan funds	17.6	2.1	41.7	18.8	44.1	26.2	12.5	1.8
	Offer loan funds on better conditions than private international markets	22.0	10.4	32.1	22.9	33.6	28.3	15.2	6.0
	Support the country with loan funds when in fiscal or bop difficulties	35.4	22.0	35.4	17.3	35.1	18.8	12.5	3.9
<b>Discipline</b>	Help discipline macroeconomic policies	37.8	28.3	38.4	15.8	37.8	14.6	9.5	2.1
	Help discipline infrastructure and public services policies	18.8	6.9	36.0	14.3	39.6	17.6	10.7	1.8
	Help discipline social policies	17.6	2.4	33.3	14.9	36.9	17.9	9.5	0.3
<b>Efficiency</b>	Rapidly approve loan projects and programs	17.3	3.6	25.3	6.6	29.5	11.0	11.0	4.2
	Disburse the loans in good time	21.7	7.7	33.3	13.4	37.2	19.6	12.5	6.6
	Evaluate the results of the lean programs and projects	17.6	10.4	34.8	13.7	36.9	18.8	11.9	1.8
	Learn from their own errors	14.9	3.3	24.7	6.0	27.7	10.7	7.1	2.1

\* Measured as percentage of the sample.

To more precisely understand the comparative advantages of the IDB (as perceived by our sample respondents), the differences between the fraction of positive answers assigned to the IDB and each of the other organizations was calculated for every question. For instance, in question 1 about understanding development challenges (see the Appendix for full text), the IDB received positive answers from 84 percent of respondents (53 percent “good” and 31 percent “very good,” as shown in Table 4). The difference with respect to the IMF for this question was 30 percentage points, since the IMF obtained positive answers from 54 percent of respondents (44 percent “good” and 10 percent “very good”). After the differences for each question were calculated, they were sorted from the largest to the smallest. This was done for each comparator organization separately, and the results are presented in Figures 2 to 6.

Figure 2 shows the “advantages” and “disadvantages” to IDB with respect to the IMF. For the whole battery of questions the IDB had an average “advantage” of 30 percentage points, with individual margins ranging from almost 60 percent (on designing good loan projects for social sectors and infrastructure) to –10 percent (on helping discipline macroeconomic policies). The main perceived advantage and disadvantage with respect to the IMF were clearly not a surprise. Figure 3 presents the differences with respect to the World Bank. The average IDB “advantage” is much smaller (8 percentage points) than with respect to all of the other organizations. The largest difference favoring the IDB was in the support for development of new markets and private companies (17 percent) and the only disadvantageous comparison was in helping discipline macroeconomic policies (–5 percent). In the Andean countries (Figure 4), the IDB has a better image than the CAF in supporting good social policies. The Bank’s main disadvantage, in this case, is in its ability to rapidly approve loans. In Central America, the IDB is perceived to outperform the BCIE in all areas, but its main advantage is in designing good loan projects for public-sector modernization and for social sectors. The weakest advantage is in supporting the development of new markets and private companies. Finally, with respect to the CDB in the Caribbean countries, the IDB also has a better image in designing good projects for public-sector modernization and social sectors. Its smallest advantage is in approving loans rapidly.

In sum, if the top three advantages and the top three disadvantages (or “weakest advantages”) of the IDB with respect to each organization are considered, two clear conclusions become evident. First, among the most repeated “advantages” are designing good projects for

social sectors and for public-sector modernization, and supporting social policies (which never appears as the principal advantage but often ranks very high).<sup>5</sup> Second, the most frequent disadvantages are timely loan approvals and the ability to learn from mistakes. With respect to the latter point, several respondents cited this survey in their comments as a step in the right direction.

It should be noted that all the institutions received their lowest number of positive responses in the questions related to effectiveness. Furthermore, these questions received the highest number of “none of these entities does it well” answers reinforcing this indication of discontent. Although the IDB still showed the highest approval rate among the international organizations for this set of questions, several comments at the end of the survey cited the difficulties of working with its “slow bureaucracy.” Since these questions showed the lowest satisfaction in for international organizations in general and with the IDB in particular, the responses also were disaggregated by country for closer study. Compared to the IMF and the World Bank, the IDB received the largest number of positive answers from every country (except Barbados, where none of the institutions received any positive response). Across countries, in the question about the ability to rapidly approve loans, the IDB received its lowest fraction of positive answers from Ecuador and Bolivia (13 percent each) and the largest from Nicaragua and the Dominican Republic (66 percent and 63 percent, respectively). In the question about learning from its own errors, the lowest approval for the IDB was in Paraguay (11 percent) and Ecuador (13 percent).

Similarly, since the advantages of the IDB (both comparative and absolute) are perceived to be designing good loan projects for social sectors, infrastructure and public-sector modernization and making loans to support the adoption of good social policies, the answers to these questions were also studied by country. For infrastructure projects, the highest fractions of positive answers were from El Salvador and Nicaragua (almost 100 percent approval rate in both countries) and the lowest were from Ecuador (42 percent), Mexico and Trinidad and Tobago (62 percent each). For social projects, Dominican Republic and Peru ranked in first place (followed closely by El Salvador). Ecuador and Bolivia had the lowest approval rate in this case. Projects for public-sector modernizations received the most positive answers from Suriname and Panama

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<sup>5</sup> The projects for infrastructure are among the top advantages with respect to the World Bank and IMF, but not with respect to the other regional organizations (CAF in the Andean countries, BCIE in Central America and CDB in the Caribbean)

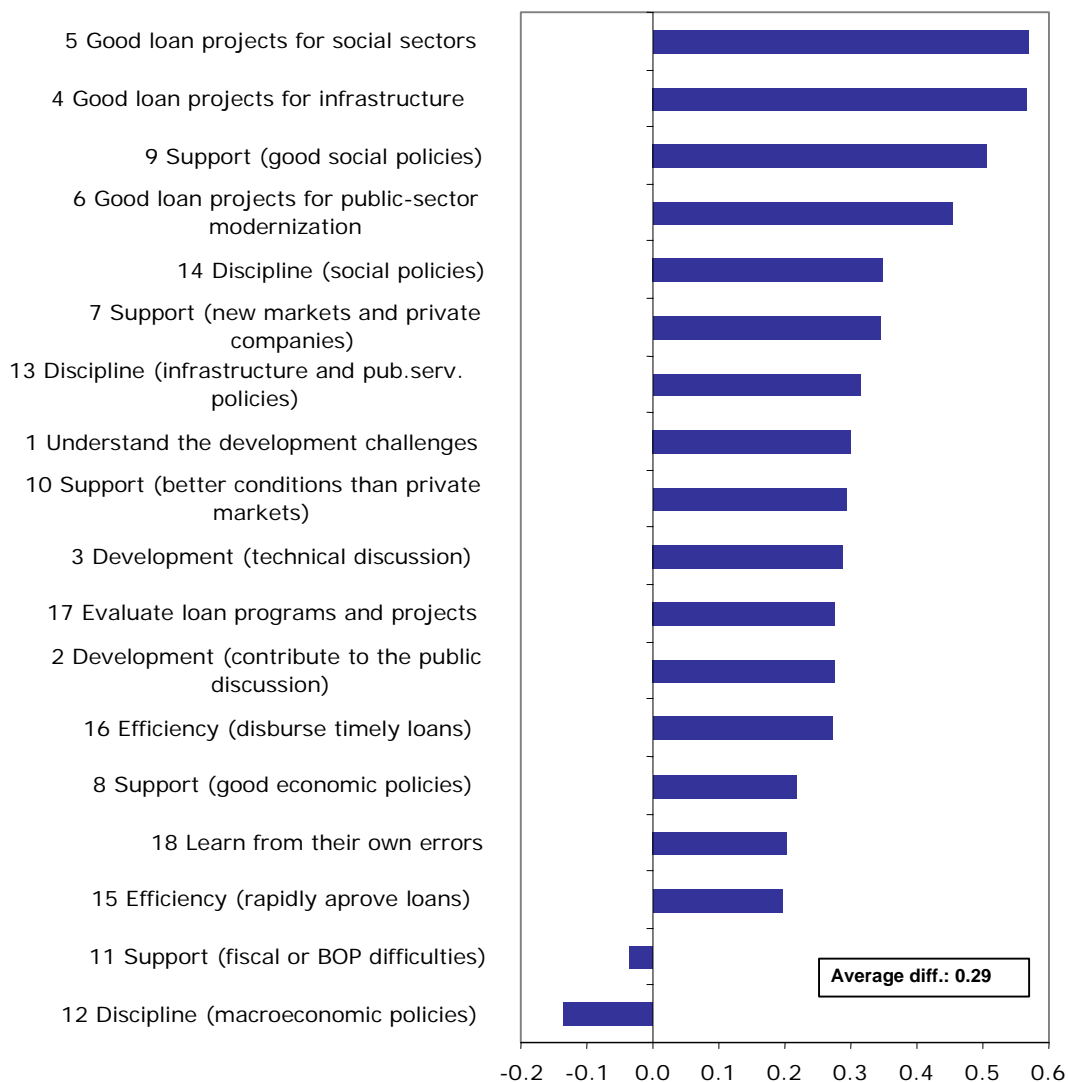
(100 percent each) and the least from Mexico and Haiti (43 percent and 44 percent, respectively). Finally, on support for adoption of good social policies, Trinidad and Tobago and Uruguay (92 percent each) had the highest approval rates, and Belize and Bolivia the lowest (25 percent and 45 percent, respectively).<sup>6</sup>

To conclude the analysis of this part of the survey, the following exercise was performed to better understand overall perceptions of the IDB by country. Rather than analyzing each question separately (as was done with the identified main advantages and disadvantages), the total number of “very good” and “good” answers across the 18 questions was computed for each respondent. Then, using a somewhat arbitrary benchmark, all individuals who rated the IDB as “very good” in at least 10 of the 18 questions in the second part of the survey were classified as “content.” All respondents who rated the IDB as “good” in 10 (or less) of the 18 questions were classified as “discontented.” The same exercise was repeated for the IMF and World Bank. Then the percentage of “contented” and “discontented” respondents was computed by country for each institution. The results are presented in Table 5. The group of “contented” respondents for the IDB totaled 17 percent of the total sample, compared to 10 percent for the World Bank and 3 percent for the IMF. The “discontented” respondents for the IDB totaled 30 percent of the sample, while the IMF totaled 74 percent and the World Bank 41 percent. Among countries, Guyana, Trinidad and Tobago, and Peru had the largest fraction of “contented” respondents for the IDB (40 percent, 38 percent and 38 percent of their samples, respectively). Peru had the highest fraction of “contented” respondents for the World Bank. Barbados, Bolivia and Ecuador had the largest fraction of “discontented” respondents for the IDB (67 percent, 55 percent and 50 percent, respectively). In terms of interaction with the IDB, the largest fraction of “contented” respondents were among public officials directly related with operations, and the largest fraction of the “discontented” were among those who were not directly related with the IDB’s operations, echoing the conclusions discussed earlier.

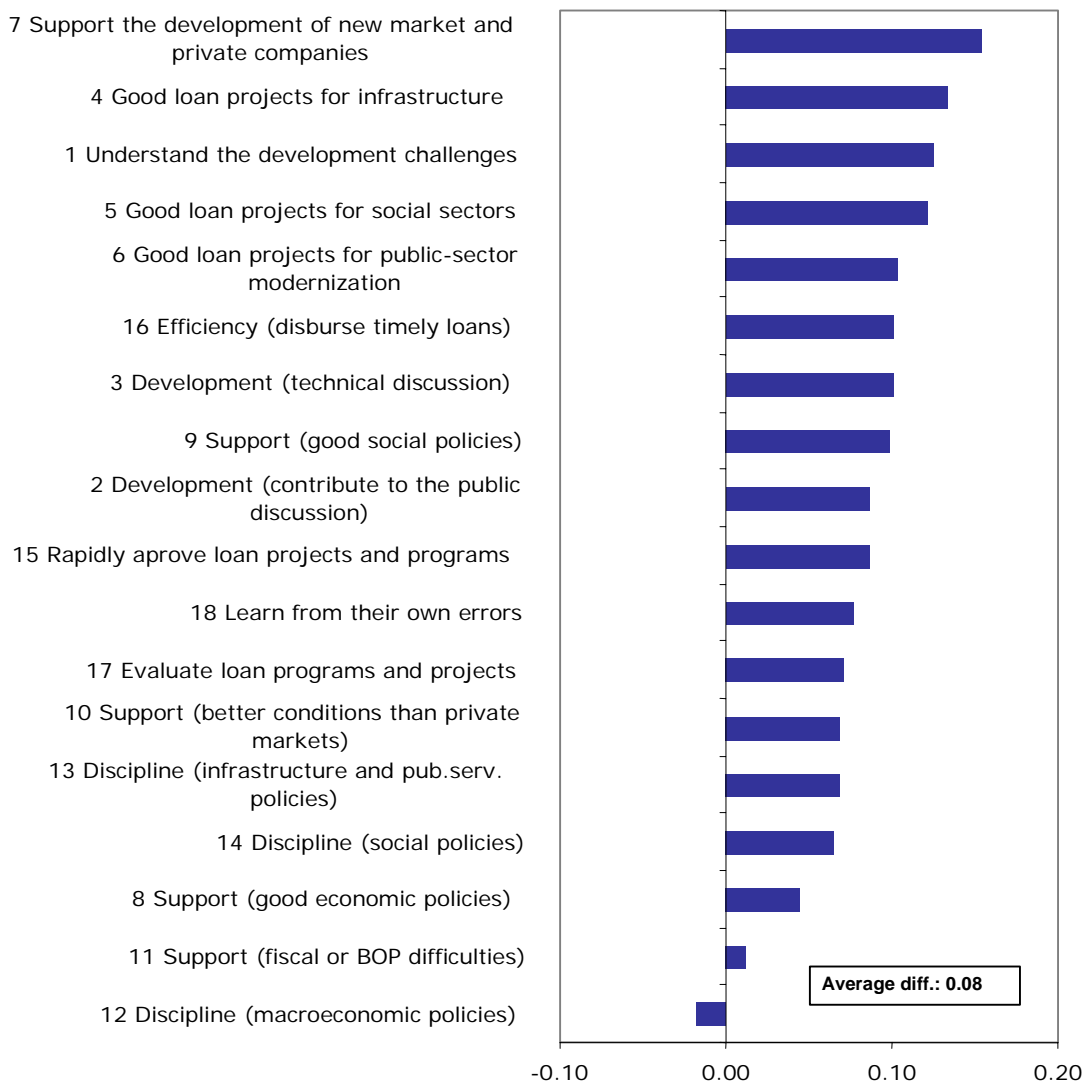
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<sup>6</sup> The complete tables of the approval rates by country are available upon request.

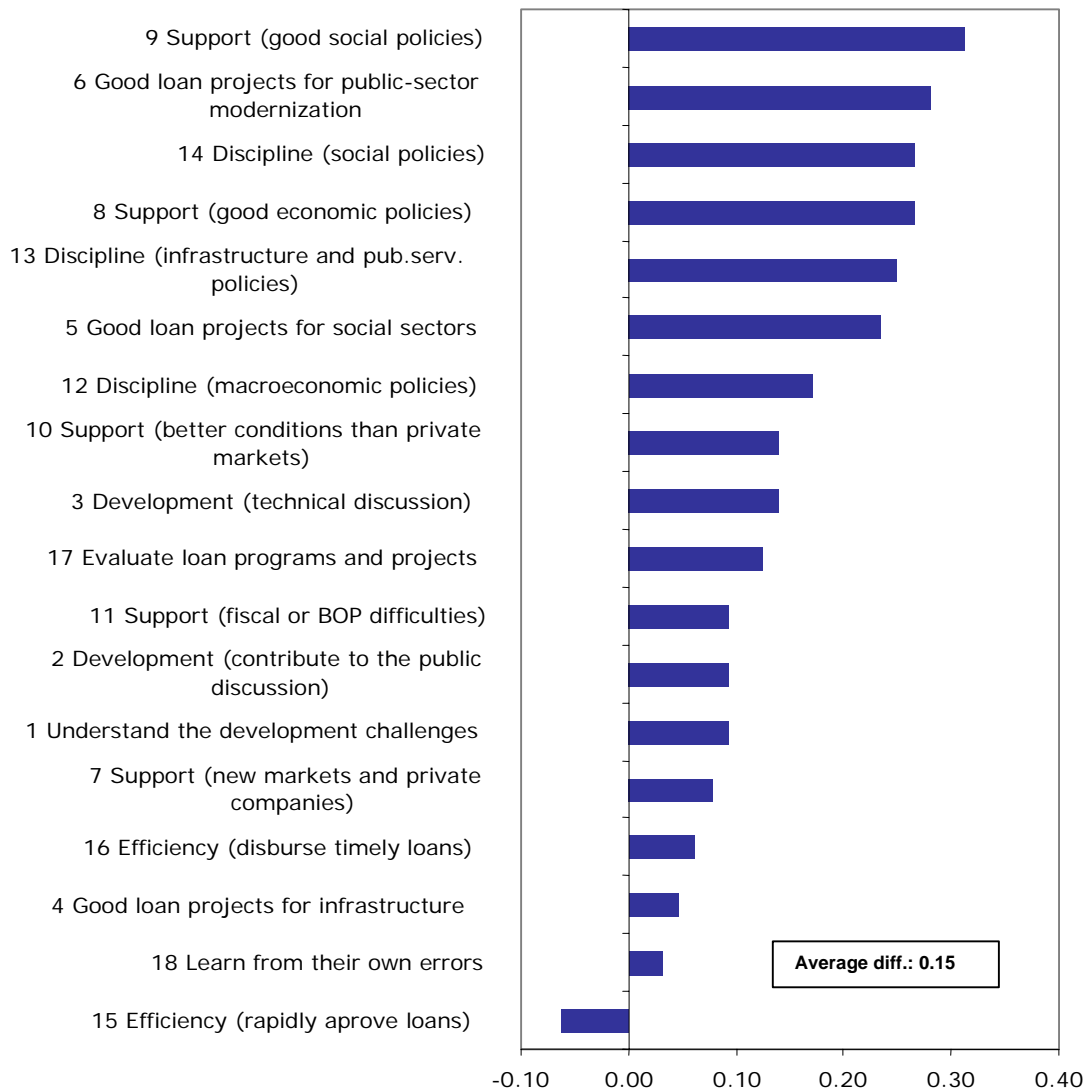
**Figure 2. IDB versus IMF: Differences in Positive Responses by Question**



**Figure 3. IDB versus the World Bank: Differences in Positive Responses by Question**

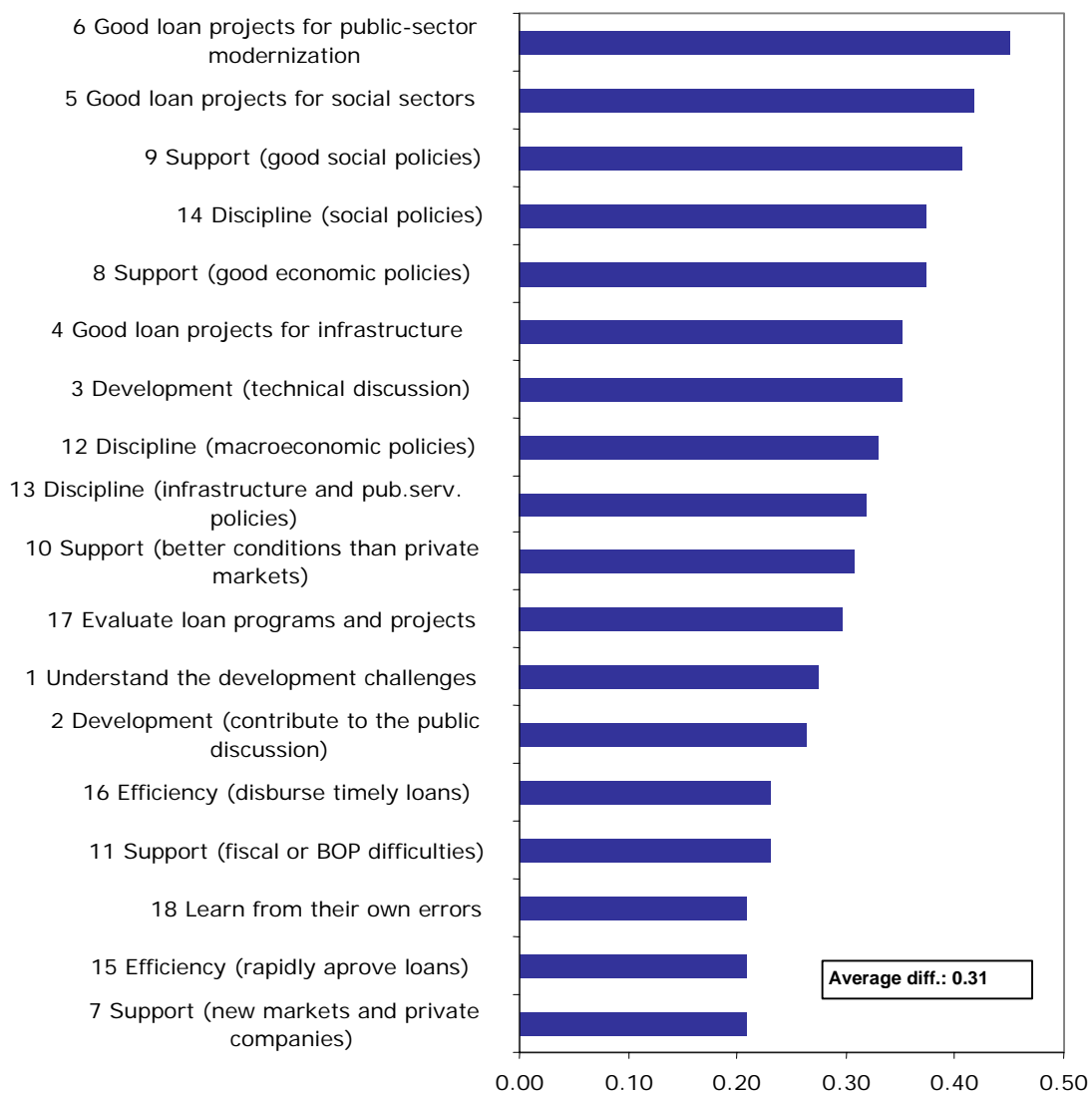


**Figure 4. IDB versus CAF in the Andean Countries:  
Differences in Positive Responses by Question**

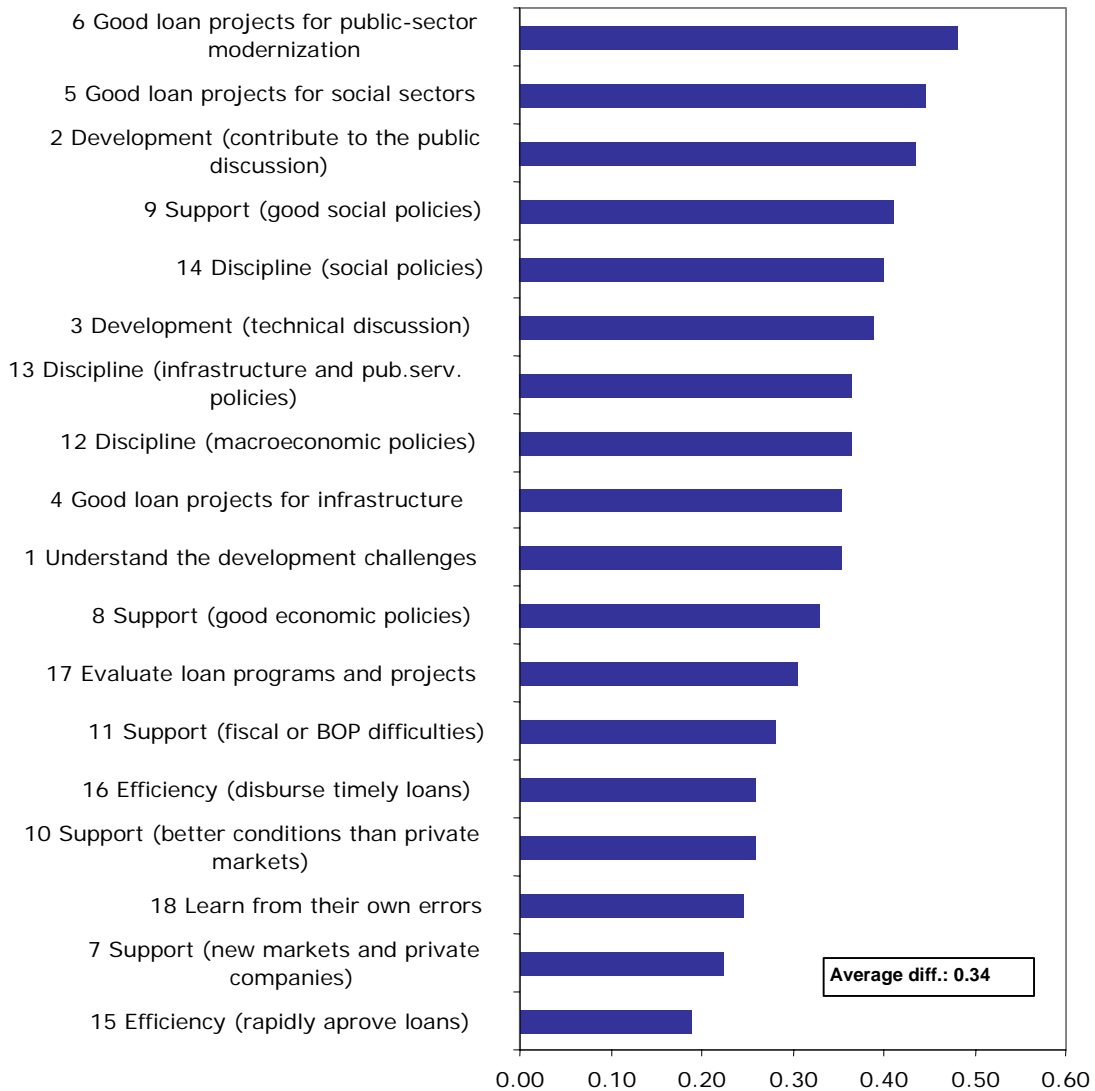




**Figure 5. IDB versus BCIE in Central American Countries:  
Differences in Positive Responses by Question**



**Figure 6. IDB versus CDB in the Caribbean Countries:  
Differences in Positive Responses by Question**



**Table 5. “Contented” and “Discontented” Respondents by Countries**

	Total Number of Responses	Happy <sup>1</sup>			Unhappy <sup>2</sup>			Balance <sup>3</sup>		
		IDB	WB	IMF	IDB	WB	IMF	IDB	WB	IMF
Argentina	22	23%	18%	5%	36%	27%	91%	-13%	-9%	-86%
Bahamas	10	30%	10%	10%	40%	100%	100%	-10%	-90%	-90%
Barbados	6				67%	83%	83%	-67%	-83%	-83%
Belize	11	27%			45%	64%	73%	-18%	-64%	-73%
Bolivia	11				55%	45%	100%	-55%	-45%	-100%
Brazil	14	7%			36%	50%	86%	-29%	-50%	-86%
Chile	13	23%	8%		31%	38%	92%	-8%	-31%	-92%
Colombia	23	9%	9%		39%	39%	87%	-30%	-30%	-87%
Costa Rica	14	21%			21%	50%	57%	0%	-50%	-57%
Ecuador	14				50%	57%	71%	-50%	-57%	-71%
El Salvador	15	20%	20%		13%	7%	73%	7%	13%	-73%
Guatemala	13	8%	15%		23%	23%	62%	-15%	-8%	-62%
Guyana	10	40%	10%	10%		40%	50%	40%	-30%	-40%
Haiti	7	14%	14%		43%	43%	86%	-29%	-29%	-86%
Honduras	12	8%	8%		17%	17%	42%	-8%	-8%	-42%
Jamaica	10	10%	10%		20%	30%	80%	-10%	-20%	-80%
Mexico	16	13%	6%	6%	44%	25%	69%	-31%	-19%	-63%
Nicaragua	11	18%	9%	9%	36%	27%	73%	-18%	-18%	-64%
Panama	15	7%	7%		27%	40%	60%	-20%	-33%	-60%
Paraguay	12	17%	17%	17%	42%	50%	83%	-25%	-33%	-67%
Peru	16	38%	38%	6%	6%	13%	75%	31%	25%	-69%
Dominican Rep.	11	18%	9%		9%	18%	64%	9%	-9%	-64%
Surinam	7	29%			14%	86%	86%	14%	-86%	-86%
Trinidad & Tobago	13	38%		8%	23%	77%	54%	15%	-77%	-46%
Uruguay	12	17%	17%		8%	25%	75%	8%	-8%	-75%
Venezuela	18	17%	11%		39%	56%	67%	-22%	-44%	-67%
<b>Total</b>	<b>336</b>	<b>17%</b>	<b>10%</b>	<b>3%</b>	<b>30%</b>	<b>41%</b>	<b>74%</b>	<b>-13%</b>	<b>-31%</b>	<b>-72%</b>

<sup>1</sup> - 10 or more "very good" out of 18 answers

<sup>2</sup> - 10 or less "good" or "very good" out of 18 answers

<sup>3</sup> - Difference between "content" and "discontent"

### ***3.3 Part Three: Regional Priorities and Focus Areas Where the IDB Should Expand Activities***

In the last section of the survey, respondents were asked if each institution should do more or much more of nine types of activities (infrastructure projects, education, health and social security projects, public-sector modernization projects, projects to develop markets and private companies, loans for economic policy reforms, loans for social policy reforms, loans for fiscal or balance-of-payments support, unconditional loans, and technical assistance and knowledge). The answers are presented in Table 6. Comparing across areas, respondents thought the IDB should increase its activities most in technical assistance and knowledge, with 85 percent of the sample saying the IDB should do more (27 percent) or much more (58 percent) in this area. This program area received the greatest percentage of “much more” answers for the IDB, and respondents identified it as a priority for all the international organizations. In second place, respondents believed that the IDB should increase its education, health and social security projects. Last place in the ranking was given to loans for fiscal or balance-of-payments support, to which respondents gave the second highest priority in the IMF’s program list. This suggests that a better understanding of priorities identified for the IDB requires analyzing them in relative terms, comparing them with responses for the other organizations. Following the same methodology as in the previous section, the total percentage of “more” and “much more” answers were calculated by operational area and institution, and the difference between the IDB and the other organizations was calculated for each priority. Then, the program priorities are sorted for each institution separately. The results are presented in Figures 7 to 11. The smallest difference (negative when the IDB is compared to the IMF) is clearly for loans for fiscal or balance-of-payments support. The largest differences depend on the organization to which the IDB is compared. However, the areas that appear most frequently in the first two places of the countries’ priority lists are social projects and support for social policy reforms. These are followed by projects for infrastructure and public-sector modernization. Interestingly, the IDB does not show an important difference with other organizations in technical assistance and knowledge contributions. This would seem to be a demand for international organizations in general.

Finally, in the comments section at the end of the survey, several respondents said they believe that each country has its particular necessities and each has to be studied separately. For this reason, the “list of priorities” for the IDB (as perceived by the respondents of this survey)

was also analyzed by country and region (as classified by the IDB regional departments). Those results are shown in Table 7. For the countries of Region 1, social service projects were presented as the main priority, followed closely by technical assistance and public-sector modernization projects. In Regions 2 and 3, the main emphasis was given to technical assistance activities, followed by social service projects. If the countries are analyzed separately and the top priority in each case is identified (the area that receives the largest number of “more” and “much more” responses), similar patterns are highlighted. The most frequent priorities are technical assistance (11 out of the 26 countries have it as a top priority), followed by infrastructure projects (10 countries) and social service projects (seven countries).<sup>7</sup>

**Table 6. Program Areas for International Organizations to Expand Activities\***

	IMF		WB		IDB		CAF	
	More	Much More	More	Much More	More	Much More	More	Much More
Technical assistance and knowledge	14.9	41.1	22.9	54.8	27.1	57.7	9.5	24.4
Education, health and social security projects	6.3	20.5	25.6	48.5	33.6	48.5	9.5	19.4
Projects to develop markets and private companies	9.5	21.1	20.2	42.6	23.8	47.6	8.0	21.1
Infrastructure projects	9.5	16.4	27.4	42.6	35.1	44.9	13.7	18.8
Public-sector modernization projects	13.1	21.4	33.6	39.0	41.7	39.6	9.2	15.5
Loans for social policy reforms	11.3	17.3	30.7	34.5	35.7	35.4	8.6	12.5
Loans for economic policy reforms	20.2	22.0	27.1	25.9	29.8	25.6	8.9	10.1
Unconditional loans	14.0	14.0	20.5	20.5	22.6	21.4	11.3	7.7
Loans for fiscal or BOP support	25.0	19.9	25.9	11.6	26.8	11.3	10.1	3.0

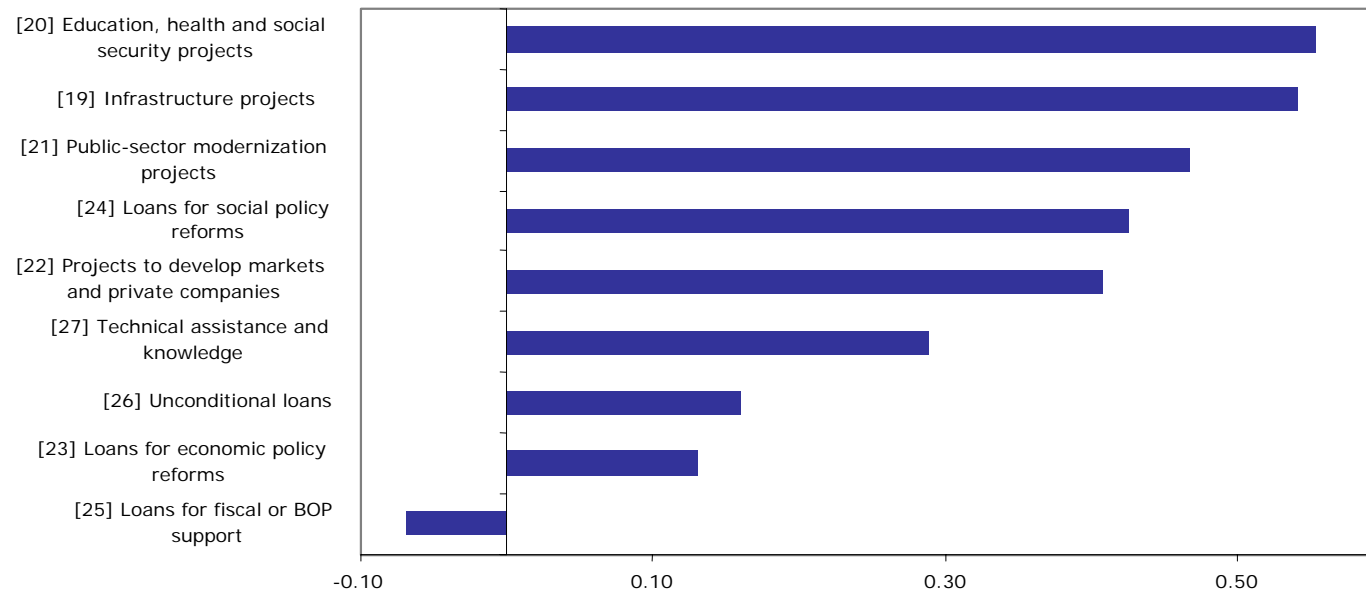
\* Percentage of the sample.

<sup>7</sup> For some countries more than one area is ranked in first place (with the same number of positive answers).

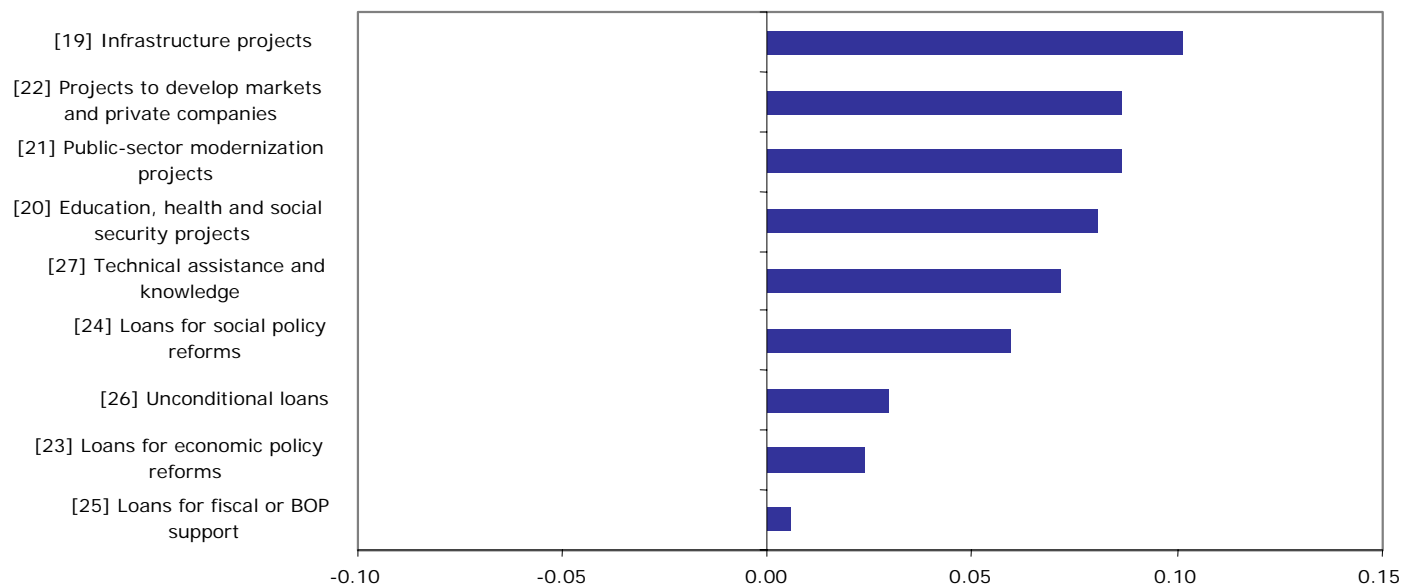
**Table 7. Program Areas for the IDB to Expand Activities, by Country/Region**

Country	Infrastructure projects	Education, health and social security projects	Public-sector modernization projects	Projects to develop markets and private companies	Loans for economic policy reforms	Loans for social policy reforms	Loans for fiscal or BOP support
Argentina	86%	77%	73%	68%	50%	77%	27%
Bahamas	70%	80%	60%	40%	30%	60%	10%
Barbados	100%	83%	50%	83%	50%	50%	17%
Belize	73%	82%	82%	55%	55%	73%	36%
Bolivia	82%	100%	73%	55%	36%	82%	36%
Brazil	93%	86%	86%	71%	29%	71%	43%
Chile	46%	85%	92%	77%	15%	69%	15%
Colombia	74%	65%	70%	74%	48%	48%	30%
Costa Rica	86%	100%	93%	64%	50%	64%	36%
Ecuador	79%	79%	79%	43%	79%	79%	50%
El Salvador	87%	80%	87%	80%	87%	73%	40%
Guatemala	77%	92%	92%	92%	62%	77%	38%
Guyana	90%	70%	80%	80%	70%	60%	50%
Haiti	100%	86%	100%	86%	57%	57%	57%
Honduras	92%	67%	83%	75%	58%	67%	58%
Jamaica	90%	70%	80%	50%	70%	70%	40%
Mexico	75%	88%	75%	69%	50%	69%	38%
Nicaragua	100%	100%	82%	91%	45%	64%	64%
Panama	93%	80%	93%	73%	60%	73%	27%
Paraguay	58%	83%	100%	100%	67%	75%	33%
Peru	81%	81%	100%	75%	63%	81%	75%
Dominican Rep.	73%	100%	91%	73%	82%	91%	27%
Suriname	57%	57%	71%	71%	86%	71%	43%
Trinidad & Tobago	62%	85%	62%	69%	46%	85%	38%
Uruguay	92%	75%	75%	75%	42%	67%	17%
Venezuela	78%	89%	78%	72%	67%	83%	44%
<b>Region 1</b>	77%	83%	82%	74%	40%	74%	29%
<b>Region 2</b>	84%	86%	85%	71%	59%	70%	39%
<b>Region 3</b>	77%	77%	76%	70%	62%	70%	45%

**Figure 7. IDB versus IMF: Areas of Priority**

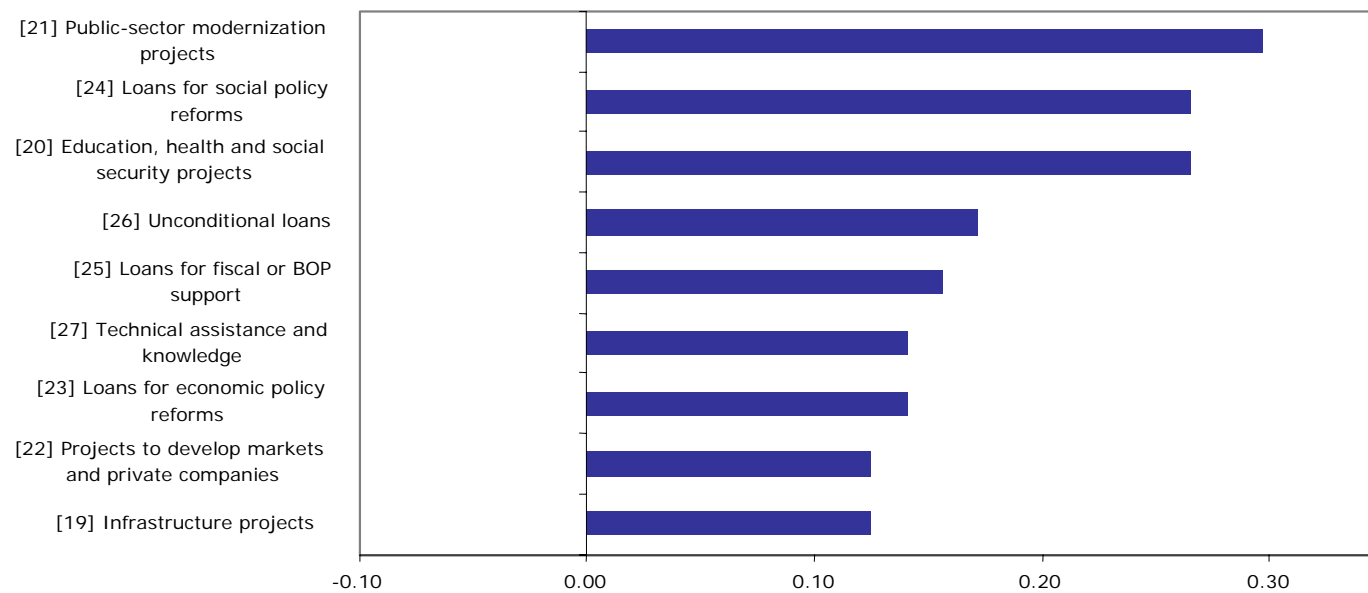


**Figure 8. IDB versus WB: Areas of Priority**

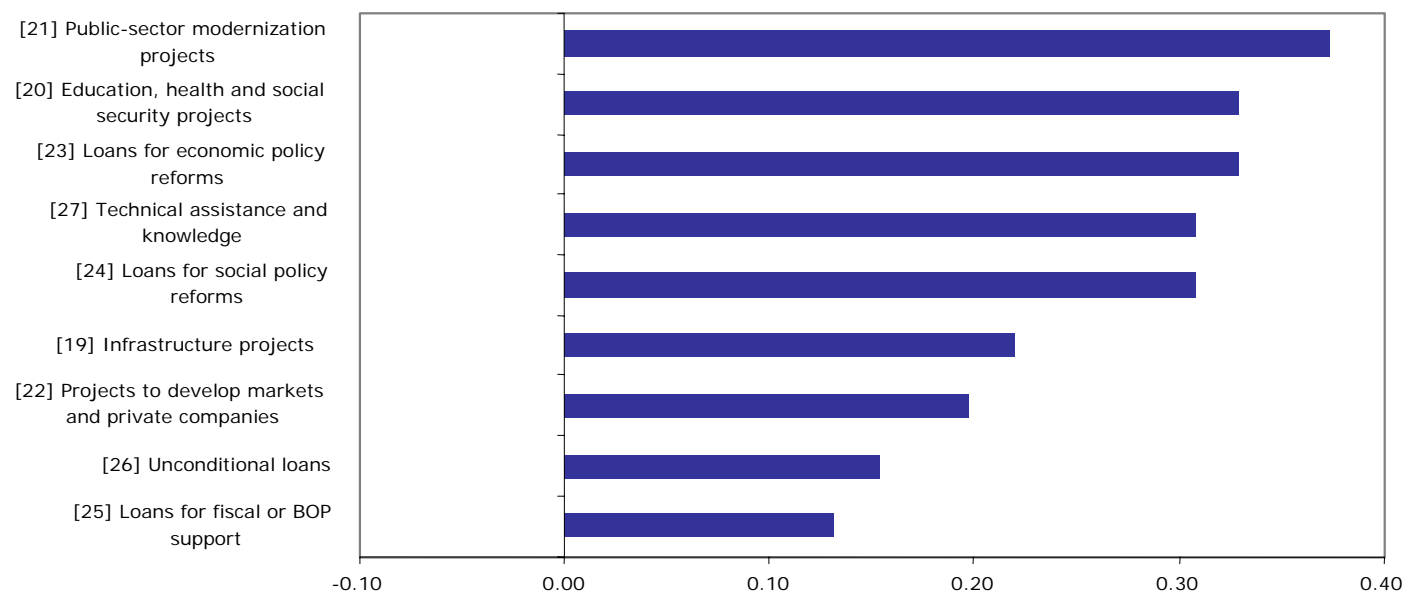




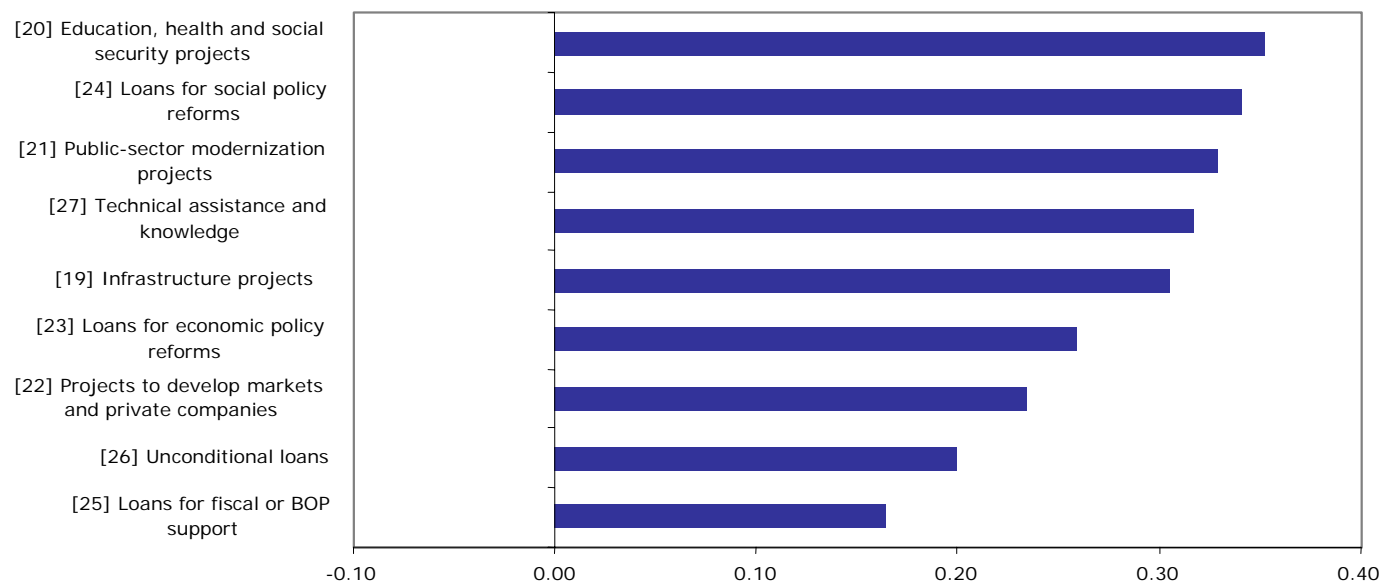
**Figure 9. IDB versus CAF in the Andean Countries: Areas of Priority**



**Figure 10. IDB versus BCIE in Central American Countries: Areas of Priority**



**Figure 11. IDB versus CDB in the Caribbean Countries: Areas of Priority**



## 4. Summary of Comments

### *4.1 Comments Related to the Areas of Development*

- Several comments mentioned not having enough information about the CAF to give an opinion about it.
- Many comments cited the importance of supporting mechanisms for transparency of central and local governmental operations, budget and debt. Some respondents suggested that transparency issues should be included in loan conditionality. One respondent said that increased training of public officials at all government levels, especially in financial issues, could contribute to transparency.
- Several comments were related to the importance of understanding each country's particular development problems. Projects were felt to be designed at times without serious knowledge or consideration of the country situation. As one put it, what was needed was "not an application of recipes but focus on particularities." To focus on specific areas in which countries need more assistance would help increase IDB and World Bank competitiveness. It is important to avoid working on too many areas (a laundry-list approach).
- There is need for more evaluation of (social) projects. A more rigorous monitoring of projects is important.
- More-effective assistance is needed for the judiciary in Latin America. Its bad administration and citizens' lack of awareness about the role of this sector is partly the result of insufficient technical assistance from international organizations.
- Rural, environmental and indigenous issues should have been included in the survey.
- Diagnosis of structural development problems is too shallow. There should be more support to the private sector and capital markets, which will be the sources of sustainable growth.
- More work is needed in infrastructure (roads and railways).
- In the educational sector, tertiary education should receive more attention.
- High public debts and low investment make it necessary to promote private investment.
- Assistance and support to improve institutions and regulatory frameworks is greatly needed.

#### ***4.2 Comments Related to Instruments and Types of Operations***

- Operations with municipalities and regional governments should be expanded.
- Opinions on conditional vs. unconditional loans were a constant refrain. Conditional loans should take into account the political restrictions of governments. Another comment said that conditional loans are sometimes good in helping the government adopt politically unpopular measures.
- Sectorwide approaches (SWAPS) should be promoted for every investment in development. “Easy money” does not bring good results, especially without continuity, responsibility and “ownership.”

#### ***4.3 Comments about Institutional Efficiency***

- Coordination between Washington, local representation and government should be improved. In general, the level of local specialists is not good. Local activities should be increased, and more authority should be given to local offices, especially for small loans.
- The need to improve transparency, control and accountability inside the multilateral organizations, including the IDB, was mentioned repeatedly. In one respondent’s view, the growing “disappointment with reforms” creates a huge reputation problem for international financial organizations.
- International organizations should be more productive and efficient. They should work more with private companies and NGOs, and they should increase their support of NGOs.
- Interaction with universities and think tanks is good and should be expanded.
- International organizations should be able to respond more immediately to each country’s needs. Bureaucracies are too slow to react.
- International organizations, especially the IDB, have been too tolerant with governments’ bad policies and practices.
- The international organizations should better communicate the policies and reforms they support, not only with local authorities but as a process of “educating” the public, which misperceives the issues because of how they have been politicized in partisan speeches.

- International organizations hamstringing the ability of government institutions to operate. Conditions are too strict.
- The IDB should have more contact with all political actors in the country, rather than interacting only with the political party in power. This would further greater consensus on various economic and social issues.



## OPINION SURVEY ON MULTILATERAL ORGANIZATIONS

### About you (mark one or more options):

- ☐ Current public official
- ☐ Former public official
- ☐ Political leader, member of congress
- ☐ Business owner or representative of business organization
- ☐ Leader or representative of non-governmental organization
- ☐ Academic, journalist or analyst

### Your main relation with international financial organizations (International Monetary Fund, World Bank, Inter-American Development Bank, Andean Development Corporation) has been as:

- ☐ Public official directly related to the operations of one or more of these organizations
- ☐ Business owner directly related to the operations of one or more of these organizations
- ☐ Not directly related to the operations of these organizations.

**Country:**

On a scale from **1** to **5** (where 1 is nothing and 5 is very much),  
what is your knowledge and **general opinion** of these institutions:

	I have no information to reply to this question in relation to any institution	International Monetary Fund, IMF	World Bank, WB	Inter-American Development Bank, IDB	Andean Development Corporation, CAF	Caribbean Development Bank, CDB
A. I know this institution	<input type="checkbox"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>
B. This institution contributes to the development of the country	<input type="checkbox"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>
C. This institution should expand its activities in the country	<input type="checkbox"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>
D. I agree with the ideas and policies that this institution promotes	<input type="checkbox"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>	<input type="range"/>

In your experience, which institutions do the following activities **well** or **very well** in your country:  
(select one or more in each category):

	I have no information to reply to this question in relation to any institution	None of these entities does it well	International Monetary Fund, IMF	World Bank, WB	Inter-American Development Bank	Andean Development Corporation, CAF	Caribbean Development Bank, CDB
1. Understand the development challenges of the country	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well
2. . Contribute to the public discussion of development problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well
3. Contribute to the technical or academic discussion of development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well	<input type="checkbox"/> well <input type="checkbox"/> very well



[illegible]



20. Education, health or social security projects	<input type="checkbox"/>	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	
21. Public-sector modernization projects	<input type="checkbox"/>	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	
22. Projects to develop markets and private companies	<input type="checkbox"/>	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	
23. Loans for economic policy reforms	<input type="checkbox"/>	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	
	I have no information...	IMF	WB	IDB	CAF	CDB				
24. Loans for social policy reforms	<input type="checkbox"/>	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	
25. Loans for fiscal or balance-of-payments support	<input type="checkbox"/>	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	
26. Unconditional loans	<input type="checkbox"/>	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	
27. Technical assistance and knowledge not tied to projects or loans	<input type="checkbox"/>	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	<input type="checkbox"/> more <input type="checkbox"/> much more	

Add below any additional explanation or comment:

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