

Questionnaire serial number: |_|_|_|_|

Date of data collection: / /

Study on the Constraints Facing the Development of Micro and Small Enterprises (MSEs)

Basic Information

Governorate: _____ |_|_|

Kism/Markaz: _____ |_|_| Shiakha/Village: _____ |_|_|_|_|

Project Name: _____

Project Sector	1	Commercial	1 Formal
	2	Industrial	
	3	Agriculture	2 Informal
	4	Services	

Data collected for this project is confidential and will only be used for research purposes

Interviewer's name: _____

I Demographic information

q101 Project owner's gender _____|_ |

- 1 Male
- 2 Female

q102 Project owner's age (in years) _____|_ |

q103 Project owner's marital status _____|_ |

- 1 Single
- 2 Married
- 3 Widowed
- 4 Divorced

q104 Project owner's education status _____|_ |

- 1 Illiterate
- 2 Read and Write
- 3 Less than intermediate
- 4 Intermediate
- 5 Above intermediate
- 6 University & above

q105 Ever worked outside Egypt _____|_ |

- 1 Yes
- 2 No

II Project description

q201 Describe the workplace where the project was initiated? _____ | _ |

- 1 Own home
- 2 Another home
- 3 Flat or office (room in an apartment)
- 4 Shop
- 5 Workshop or factory
- 6 Kiosk
- 7 Hut
- 8 Shop-window
- 9 Street vendor

q202 The year when the project started _____ | _ | _ | _ |

q203 Periodicity of work in the project _____ | _ |

- 1 All year
- 2 Seasonal

q204 Project ownership _____ | _ |

- 1 Individual
- 2 Partnership

q205 Is this the only workplace for the project _____ | _ |

- 1 Yes *(Go to q208)*
- 2 No

q206 How many other branches for the project? _____ | _ |

q207 What is the nature of the project workplace _____ | _ |

- 1 Branch
- 2 Headquarter
- 3 Sales point
- 4 Intermediary production place

q208 The project has an activity practice license? _____ | _ |
1 Yes
2 No

q209 The project has a commercial/industrial register? _____ | _ |
1 Yes
2 No

IF Q208 = q209=Yes

(Go to q213)

q210 The project keeps regular accounting books? _____ | _ |
1 Yes
2 No

q211 The project is registered at the taxes authorities _____ | _ |
1 Yes
2 No

q212 If answered “No” in q208 or q209; What is the main reason? (Multiple responses)

1 License/register cost is too high for the project _____ | _ |
2 Project has just started and will be registered upon success _____ | _ |
3 Too long licensing process which might delay starting the project _____ | _ |
4 Too many procedures and approvals required from a number of
authorities to start the project _____ | _ |
5 Others _____ | _ |

q213 *For all projects’ owners:* What facilities would encourage issuing a license for the project and make it formal? (Multiple responses)

1 Temporary exemption from taxes _____ | _ |
2 Temporary exemption from social insurance cost for a number of employees
(including the employer’s insurance) _____ | _ |
3 Reduce both the employer’s and the employee’s share in social insurance _____ | _ |
4 Facilitate the acquisition of financing from banks _____ | _ |
5 Partnership with large projects to reduce the production and marketing costs _____ | _ |
6 Other facilities _____ | _ |

III Sources of project financing

q301 Value of initial capital (in LE) _____ | _ | _ | _ | _ | _ |

q302 Value of current capital (in LE) _____ | _ | _ | _ | _ | _ |

q303 Sources of project financing

	Primary Source	Secondary Source	Value in LE
A- Self-financed	1	2	_____ _ _ _ _ _
B- RoSCA financed	1	2	_____ _ _ _ _ _
C- Loan/advance finance	1	2	_____ _ _ _ _ _
D- Other (specify)	1	2	_____ _ _ _ _ _

If the primary or secondary source is “Self-financed”

q304 Is it from (Multiple response)

- 1 Personal/family savings _____ | _ |
- 2 Family heritage _____ | _ |
- 3 Selling one of the assets _____ | _ |
- 4 Savings from work outside the country _____ | _ |

(Go to q328)

If the primary or secondary source is “RoSCA-financed”

q305 Are you currently, or were, in a RoSCA with relatives, neighbors or friends? _____ | _ |

- 1 Yes, currently
- 2 Yes, previously

q306 What is the amount you are paying, or were you paying, in the RoSCA (in LE)? | _ | _ | _ | _ |

q307 You are paying, or were you paying, the RoSCA every? _____ | _ |

- 1 Month
- 2 Week
- 3 Day

q308 How many members are, or were, engaged with you in the RoSCA? _____ | _ | _ |

q309 When did you last engage in a RoSCA?

Month _____|_|_|

Year _____|_|_|_|_|

q310 Last time, how did you use the money of the RoSCA? _____|_|

- 1 Don't have the money yet
- 2 I saved all the amount
- 3 I did some personal shopping
- 4 I did some shopping for my family
- 5 I invested the money in a private business
- 6 I spent part on my business and the other part on my family
- 7 Others

q311 (If currently engaged in a RoSCA); Next time, how will you use the money? _____|_|

- 1 Don't have the money yet
- 2 I will save all the amount
- 3 I will do some personal shopping
- 4 I will do some shopping for my family
- 5 I will invest the money in a private business
- 6 I will spend part on my business and the other part on my family
- 7 Others

If the primary or secondary source is a “Loan/advance finance”

q312 Main source of the loan/advance _____|_|

- 1 Bank
- 2 SFD
- 3 Credit company
- 4 NGO
- 5 Relatives and friends
- 6 Business partners
- 7 Money lender
- 8 Others

q313 Reason for choosing this source

q314 Date when the loan/advance was acquired.

Month _____|_|_|

Year _____|_|_|_|_|

q315 Date when the loan/advance started to be used.

Month _____|_|_|

Year _____|_|_|_|_|

q316 Value of the loan/advance (in LE) _____|_|_|_|_|_|

q317 Loan/advance duration

Month _____|_|_|

Year _____|_|_|_|_|

q318 Date when the loan/advance duration will end.

Month _____|_|_|

Year _____|_|_|_|_|

IF IT IS NOT A FORMAL LOAN

(Go to q325)

q319 What is the annual interest rate for this loan (%) _____|_|_|

q320 How suitable is the interest rate? _____|_|

1 Suitable

2 High

3 Too high

q321 How suitable is the loan payment method? _____|_|

1 Suitable

2 Not suitable

q322 How suitable is the grace period for this project? _____|_|

1 Suitable

2 Not suitable

q323 How difficult are the procedures to acquire the loan? _____ | _ |

- 1 Simple
- 2 Normal
- 3 Difficult

q324 In which field the loan is used? _____ | _ |

- 1 Starting-up the business
- 2 Capital expansion
- 3 Operating expenses (raw materials, ...etc)
- 4 Others

q325 Loan payment status _____ | _ |

- 1 Fully paid *(Go to q327)*
- 2 Pay regularly *(Go to q327)*
- 3 Do not pay regularly
- 4 Tripped

q326 Reason for not paying regularly or being tripped. (Multiple response)

- 1 Installment is too high _____ | _ |
- 2 Raw material and supplies are expensive _____ | _ |
- 3 Wages are too high _____ | _ |
- 4 High stock of, and low demand on, the product _____ | _ |

q327 Getting a loan was easier before 2011? _____ | _ |

- 1 Yes
- 2 No
- 3 New firm (do not know)

q328 *(Reference to q301, q302)* Did the project capital increase since launch? _____ | _ |

- 1 Yes
- 2 No *(Go to q330)*

q329 What is the type, source and value of the capital increase (value added)?

Type: _____

Value: _____ | _ |

Source: _____

q330 Do you need financial support for the project? _____|_|

1 Yes

2 No

(Go to q401)

q331 What is the value of financial support needed (in LE) _____|_|_|_|_|_|

IV Technical support for the project

(Seminars, workshops, trainings and awareness work)

q401 Got any type of financial awareness or banking training? _____|_|

1 Yes

2 No

(Go to q403)

q402 Title and sponsor of the seminar/training

Title: _____

Sponsor: _____

q403 Should provide training to the employees? _____|_|

1 Yes

2 No

(Go to q405)

q404 Nature of training required

1- _____

2- _____

3- _____

q405 Was the product improved during operation _____|_|

1 Yes

2 No

(Go to q407)

3 Not applicable

(Go to q407)

q406 Describe the product improvements

q407 Are the project raw materials available in your local unit (village/shiakha)_____|-|
1 Yes *(Go to q408)*
2 No

q408 Location where raw materials are available_____|-|
1 At the district
2 At the governorate
3 Outside the governorate

q409 Was the production method developed after operation?_____|-|
1 Yes
2 No *(Go to q411)*

q410 Describe the type of the production method development

q411 Any disruptions have happened during operation?_____|-|
1 Yes
2 No *(Go to q413)*
3 Not applicable *(Go to q413)*

q412 Reasons for disruptions

q413 Daily working hours
At startup_____|-|
At survey time_____|-|

q414 Reason for decreasing/increasing working hours below/above legal limit

V Project labor

q501 Does the Owner/Employer work in the project? _____|_|

1 Yes

2 No

q502 Total number of employees (including the employer) _____|_|

q503 Describe the labor classification; How many are:

Males _____|_|

Females _____|_|

Egyptians _____|_|

Other nationalities _____|_|

Illiterates _____|_|

Can read & write _____|_|

Have acquired an education certificate _____|_|

q504 Have the number of employees changed compared to 2011? _____|_|

1 Yes

2 No *(Go to q507)*

3 New firm (do not know) *(Go to q507)*

q505 What is the direction of change

1 Number has increased _____|_|

2 Number has decreased _____|_|

q506 Level of change (increase/decrease)

Number _____|_|

Percentage _____|_|

q507 Does the project hire waged workers from outside the household? _____|_|

1 Yes

2 No *(Go to q511)*

q508 Number of waged workers from outside the household _____|_|

q509 Have the wages increased since launch? _____ | _ |

- 1 Yes
- 2 No

(Go to q511)

q510 Type of wages increase. (Multiple response)

- 1 Annually _____ | _ |
- 2 According to production _____ | _ |
- 3 According to marketing _____ | _ |

q511 Do the employees (including the employer) benefit from:

	Yes all of them	Yes, but not all of them	No-one	
Employment contracts	1	2	3	_____ _
Social insurance	1	2	3	_____ _
Medical insurance	1	2	3	_____ _
Paid sick leaves	1	2	3	_____ _
Paid annual leaves	1	2	3	_____ _
Maternity leaves	1	2	3	_____ _

q512 In your opinion, what are the main reasons for not writing employment contracts or providing social insurance. (Multiple response)

- 1 Lack of employees' commitment to work _____ | _ |
- 2 High turnover once employees get training _____ | _ |
- 3 Social insurance is a financial burden on the project _____ | _ |
- 4 Refused by workers to avoid salary reduction _____ | _ |
- 5 Amounts insured are less than actual amounts that should _____ | _ |
- 6 Others _____ | _ |

q513 In your opinion, what facilities may encourage you to write employment contracts and provide social insurance for your employees? (Multiple response)

- 1 Temporary tax exemption _____ | _ |
- 2 Temporary insurance fees exemption _____ | _ |
- 3 Reduce employer/employee share in social insurance _____ | _ |
- 4 Others _____ | _ |

VI Project expenditures

q601 What is the amount of project expenditures on:

	Weekly	Monthly	Yearly
A- Total salaries during the month preceding the survey	1	2	3_____ _ _ _ _ _
B- Raw materials required for operation	1	2	3_____ _ _ _ _ _
C- Machines spare parts (if applicable)	1	2	3_____ _ _ _ _ _
D- Land, warehouses, building and premises rentals	1	2	3_____ _ _ _ _ _
E- Machines and vehicles rentals	1	2	3_____ _ _ _ _ _
F- Machines and vehicles maintenance	1	2	3_____ _ _ _ _ _
G- Electricity bills	1	2	3_____ _ _ _ _ _
H- Water bills	1	2	3_____ _ _ _ _ _
I- Last year taxes	1	2	3_____ _ _ _ _ _
J- Other	1	2	3_____ _ _ _ _ _

VII Marketing

q701 Who are the main customers for the project's product/service? _____ | _ |

- 1 Consumers/individuals
- 2 Private sector units
- 3 Public sector units
- 4 Government
- 5 Wholesalers and retailers
- 6 Exporters or foreigners
- 7 Others

q702 Do you develop a marketing strategy for the product? _____ | _ |

- 1 Yes
- 2 No

(Go to q704)

q703 Type of development for marketing strategy _____ | _ |

- 1 Selection
- 2 Packaging
- 3 Storage
- 4 Others

q704 Marketing outlets for the product _____ | _ |

- 1 Business portal
- 2 Permanent markets
- 3 Temporary markets
- 4 Exhibitions
- 5 Project outlets

q705 Marketing methods have been developed/improved? _____ | _ |

- 1 Yes
- 2 No

(Go to q801)

q706 What is the nature of those developments/improvements

VIII Project revenues

q801 Has the project achieved a net profit (after the owner/employer's withdrawals)_____|-|

1 Yes

2 No

(Go to q901)

q802 Value of the net profit (in LE) 1 Monthly 2 Annually_____|-|-|-|-|

q803 In which fields was the net profit used? (Multiple response)

Savings_____|-|

Increasing project capital (fixed assets)_____|-|

Buying raw materials and production supplies_____|-|

q804 Did the net profit change compared to the previous year? _____|-|

1 Increased

2 Decreased

3 Did not change (new firm)

(Go to q806)

q805 Percentage change in the net profit compared to the previous year_____|-|-|

q806 Did the net profit change compared to before 2011?

1 Increased

2 Decreased

3 Did not change (new firm)

(Go to q901)

q807 Percentage change in the net profit compared to before 2011_____|-|-|

IX Constraints facing the project

q901 What are the constraints facing the project? (Multiple response)

- 1 Financial issues_____ | _ |
- 2 Administrative issues_____ | _ |
- 3 Market demands_____ | _ |
- 4 Product quality/project management_____ | _ |
- 5 Technical competency for trained maintenance workers_____ | _ |
- 6 Lack of production supplies_____ | _ |
- 7 Lack of info on raw materials/products markets and project services_____ | _ |
- 8 Severe competition between similar projects_____ | _ |
- 9 Difficulty of participation in exhibitions and public markets_____ | _ |
- 10 Lack of permanent marketing outlets_____ | _ |
- 11 Lack of technical support for marketing operations abroad_____ | _ |
- 12 Low purchasing power in project area_____ | _ |
- 13 Legal issues_____ | _ |
- 14 Training on foreign languages to deal with customers_____ | _ |
- 15 Access to utilities_____ | _ |
- 16 Others_____ | _ |

X Other information on the owner/employer and his/her opinions

q1001 Is the owner/employer a member in a:

- 1 Professional syndicate_____ | _ |
- 2 Cooperative association_____ | _ |
- 3 Trade union_____ | _ |
- 4 Business men association_____ | _ |
- 5 Other entities_____ | _ |
- 6 None_____ | _ |

q1002 Were you ever invited to attend seminars/workshops/conferences/meetings on MSEs awareness_____ | _ |

- 1 Yes
- 2 No

q1003 Do you think about getting a membership in any of the entities, in the future?_____ | _ |

- 1 Yes
- 2 No

q1004 Do you think the society encourages and assists the launching of new MSEs?_____ | _ |

- 1 Yes
- 2 No

q1005 The barriers that may prevent a person from having a private project: (Multiple response)

- 1 Probability of losses or being incapable of paying loans_____ | _ |
- 2 Unable to get the required enough capital to start the project_____ | _ |
- 3 Afraid of not being of socially (social insurance/pension) or securely (high cost of protection from social harm) covered_____ | _ |
- 3 May have lack in the qualifications and experiences required to make the project works _____ | _ |
- 5 May be unable to achieve licensing process and legal conditions_____ | _ |
- 6 Might face harms being a woman_____ | _ |
- 7 Worried about people's perception in case of failure_____ | _ |
- 8 Might be incapable to control work power_____ | _ |
- 9 Might not be capable of facing corruption at work or at the society at large___ | _ |
- 10 Worried about the severe competition in the field_____ | _ |
- 11 Customers may not need my products/services_____ | _ |
- 12 Others_____ | _ |

XI Future expectations

q1101 Do you have any intentions for expansion in your same current activity? _____ | _ |

1 Yes

2 No

(End of survey)

q1102 How do you intend to expand?

	Increase	Decrease	No change
A- Number of workers	1	2	3 _____ _
B- Project area	1	2	3 _____ _
C- Products	1	2	3 _____ _
D- Assets (land, buildings, machines, stock)	1	2	3 _____ _
E- Use of advanced technology	1	2	3 _____ _
F- Revenues	1	2	3 _____ _
G- Local sales	1	2	3 _____ _
H- Exports	1	2	3 _____ _
I- New products	1	2	3 _____ _

q1103 Financing source you intend to use for expansion? _____ | _ |

1 Private savings

2 Assets liquidation

3 Formal loan

4 Informal loan

5 Others