

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

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**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)

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**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

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

**q412** Reasons for disruptions

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**q413** Daily working hours

At startup\_\_\_\_\_ | \_ |  
At survey time\_\_\_\_\_ | \_ |

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

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**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

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## 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