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THE NEXUS BETWEEN INFORMAL
CREDIT AND INFORMAL LABOR FOR MICRO AND
SMALL ENTERPRISES IN EGYPT: SOURCES
OF FINANCE AND ENTERPRISE INFORMALITY:
EVIDENCE FROM MSE SURVEYS
IN TWO GOVERNORATES

Mohamed El-Komi and Mona Said

Working Paper No. 1074

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Abstract

As a result of the economic meltdown in 2008, the hardest hit sector of the economy was the micro and small enterprises (MSE's) sector. MSEs' access to formal finance has been facing increasing restrictions, due to the adoption of more cautious lending strategies by both public and private banks. Hence, MSEs in Egypt still heavily rely on informal credit to finance their operations. This paper identifies the linkages between different sources of finance and their impact on informality of MSEs based on small scale surveys on credit and labor use in household businesses in villages in two governorates in Egypt. Preliminary analysis of this new data confirms that relying on self-finance is associated with increased informality of the surveyed enterprises in both governorate subsamples, whereas access to formal loans is associated with formalization through enterprise registration in non-agricultural enterprises surveyed in one of the governorates. These results provide preliminary evidence that policies that enhance access to formal credit and attempts to formalize informal sources of credit, such as RoSCAs, are likely to impact MSE's formalization positively in Egypt.

JEL Classification: 016; 017; D43

Keywords: Informal credit; MSEs; Informal labor;

ملخص

نتيجة للانهيار الاقتصادي في عام 2008، كان القطاع الأكثر تضررا في الاقتصاد هو قطاع المشاريع الصغيرة ومتناهية الصغر. وقد واجه وصول المشاريع الصغيرة ومتناهية الصغر إلى التمويل الرسمي قيودا متزايدة، بسبب اعتماد استراتيجيات إقراض أكثر حذرا من قبل البنوك العامة والخاصة على السواء. ومن ثم، فإن المشروعات المتناهية الصغر والصغيرة في مصر لا تزال تعتمد اعتمادا كبيرا على الائتمان غير الرسمي لتمويل عملياتها. وتحدد هذه الورقة الصلات بين مختلف مصادر التمويل وأثرها على القطاع غير الرسمي للمشروعات متناهية الصغر والصغيرة استنادا إلى دراسات استقصائية صغيرة النطاق بشأن الائتمان واستخدام العمالة في الأعمال التجارية المنزلية في قرى في محافظتين في مصر. ويؤكد التحليل الأولي لهذه البيانات الجديدة أن الاعتماد على التمويل الذاتي يرتبط بزيادة الأهمية غير الرسمية للمنشآت التي شملتها الدراسة في كل من العينات الفرعية للمحافظات، في حين يرتبط الوصول إلى القروض الرسمية بإضفاء الطابع الرسمي من خلال تسجيل المؤسسات في المؤسسات غير الزراعية التي شملتها الدراسة في إحدى المحافظات. وتوفر هذه النتائج دليلا أوليا على أن السياسات التي تعزز الوصول إلى الائتمان الرسمي ومحاولات إضفاء الصبغة الرسمية على مصادر الائتمان غير الرسمية والتي من المرجح أن تؤثر على إضفاء الطابع الرسمي على المشروعات الصغيرة ومتناهية الصغر بشكل إيجابي في مصر.

1. Introduction

Informal credit affects firms' performance and profiles, especially micro and small enterprises (MSEs), through many channels. Several research papers that use firm-level surveys (Beck, Demirgüç-Kunt, and Maksimovic 2005; Beck et al. 2006; and Beck et al. 2008) show that a more advanced and efficient formal financial sector reduces financing constraints, particularly for small firms. Research by Klapper, Laeven, and Rajan (2006) provide evidence on the impact of improved access to finance on promoting start-ups and smaller firms. Field experimental studies on firms in both Mexico and Sri Lanka (McKenzie and Woodruff 2008 and de Mel, McKenzie, and Woodruff 2008) suggest that the impact of formal access to credit on returns to scale reach high levels (up to 70-79% per month) for firms that report themselves financially constrained. These very high returns imply that there could be no minimum investment threshold below which entry into self-employment is discouraged.

Enhanced access to finance can affect employment through improving firm risk. Demirgüç-Kunt, Love and Maksimovic (2006) conclude that financial deepening increases incentives for firms to benefit from the resulting risk diversification and limited liability. This should reflect positively on the formalization of the firm and on its employment conditions. It is important to understand the channels, through which access to finance can have positive effects on improving opportunities and work environment for MSEs.

As a result of the economic meltdown in 2008, the hardest hit sector of the economy was the micro and small enterprises (MSEs) sector. MSEs' access to formal finance has been facing increasing restrictions, due to the adoption of more cautious lending strategies by both public and private banks. The political turmoil in Egypt, since the beginning of the Arab Spring in January 2011, has exacerbated the access to finance problems for MSEs, resulting in an overall severely constrained macro-financial environment. MSEs in Egypt still rely heavily on informal credit. They also rely on informal labor to a great extent. This paper examines the relationship between informal credit and informal labor for MSEs in Egypt.

The most common source of informal credit in rural Egypt is RoSCA (Rotating Savings and Credit Associations). Mohiltein and Wright (2000) find evidence of that trend in a survey of 200 households in four Egyptian villages. They also find that religious constraints comprise one of the reasons that restricts villagers from seeking formal credit. This conforms with the Consultative Group on Alleviation of Poverty (CGAP)'s 2008 and 2009 findings, which show that Muslims are highly excluded from access to banking products and services, with exclusion rates reaching as high as 80% in India and 17 Organisation of Islamic Cooperation countries. Rejection rates of microloans on religious grounds reach as high as 40% (ibid).

The relationship between RoSCA finance and employment is worth noting. Kan (2000) finds that small business entrepreneurs in Taiwan heavily rely upon RoSCAs to fund their operations. This relationship increases in the manufacturing sector, whereby RoSCA borrowers are more likely to be self-employed. Households with higher income, though, are more likely to engage in RoSCA borrowing. This indicates the existence of a certain level of ability and income for small entrepreneurs to be trusted to use the RoSCA mechanism for finance.

Few studies have ever investigated the relationship between sources of finance and informality. Caro et al. (2012) is one such study, which examines the degree of labor informality in firms that are already considered formal. This differs significantly from the typical approach, which observes informality from household-level data. The study produces several key results. First, financial sector development, as operationalized by the availability of banking credit, is positively correlated

with firm-formality. Second, firms with higher output employ a greater proportion of informal labor. This finding is surprising because one would assume that bigger firms are more formal in nature. When the manufacturing sector was disaggregated into subsectors, the subsector of food, beverages, tobacco, and textiles has the highest degree of informality. Caro et al. find a significantly positive relationship between the availability of credit and labor formality, thus indicating that greater financial development at the sector-level will encourage firms to employ more formal labor. However, being financially-constrained was not found to be related to formality. Finally, as predicted, labor formality is positively related to output and employment growth.

Medvedev et al. (2013) examines the relationship between firm informality and profitability. The study adds to the literature on informality by introducing the variable of profitability, which is different from the more commonly examined “firm performance” link. The authors argue that profitability is a more important determinant of firm survival than firm productivity. Uniquely, this study uses seven different proxies for informality, which include whether a firm has a tax ID number, municipal license, requests for receipts on all purchases, percentage of firm’s registered for social security, percentage of employees with a written contract, being incorporated through a public notary, and registration in the official registry. According to the report, more than 80% of micro and small enterprises in Ecuador are informal in at least one of these dimensions and indicate that it is “difficult or somewhat difficult” to acquire new machinery (including vehicles) or persuade a bank to finance a promising new business opportunity. Very few firms added more than four employees by the end of the first year, while most firms added just one employee and several firms lost employees. The paper’s main finding is that formality is associated with higher profitability and therefore greater chance of firm survival.

In this paper, we complement findings on determinants of enterprise informality in Egypt based on national data sets such as the Egypt Labor Market Survey (ELMPS) household enterprise module by those drawn from our own survey, designed to specifically estimate the relationship between informal credit and informal labor in MSEs, taking into account characteristics of these businesses and the socio-demographic attributes of their owners. Compared to the ELMPS household enterprise questionnaire, this survey explores in more detail the choice of different sources of finance, especially the terms of ROSCAs formal and informal loans. It also collects data about the formality of the employment relationship within the enterprise itself, as measured by formal contracts and social security coverage, which is missing in the ELMPS questionnaire.

The paper is divided into three further sections. Section 2 outlines data and methodology, including field evidence on informality and descriptive statistics. Section 3 presents and discusses estimation results, including correlation between measurements of informality, logit results for the whole sample, logit results for the two governorates, and sensitivity analysis of results. Finally, section 4 presents some concluding remarks and policy implications.

2. Data and Methodology

2.1 Field evidence on informality

We collected survey field data from two governorates in Egypt on micro and small enterprises. The survey was tested in several governorates, but was eventually implemented in the Gharbiya (in lower Egypt) and Bani Suef (upper Egypt) governorates. Administering the survey was often interrupted because of security reasons. After constructing the survey and testing it, four teams of surveyors were trained (two for each governorate), each consisting of 2-4 surveyors, in addition to the team leader, auditors and quality controllers. The survey questionnaire is comprehensive and is composed of 11 modules, with questions about: enterprise owner characteristics, enterprise characteristics,

detailed questions on sources of credit, technical support and product innovation, labor characteristics, expenditure, marketing, project returns, obstacles to growth, owner perceptions and future expectations. (See Appendix for full questionnaire).

We eventually collected 228 valid survey questionnaires from the urban areas in Tanta, capital of Gharbiya Governorate, and 218 from Bani Suef City, capital of Bani Suef Governorate. Given the number of observations, the collected data should be considered a first pilot stage that needs to be expanded on with a larger and more widespread scale.

We adopted a two-stage sampling procedure. In the first stage, we used convenience sampling to choose localities (governorates and cities/towns). Convenience sampling is a non-probability sampling technique that is used by the researcher because the sample is easily accessible (Leiner, 2014). The main weakness of convenience sampling is that the sample could be biased and does not represent the whole population (Farrokhi & Mahmoudi-Hamidabad, 2012). Despite this weakness, real world restrictions may justify using convenience sampling. One of these restrictions is the fact that the research emphasis is on hidden population (Leiner, 2014). Hidden population means that the population cannot be studied using standard sampling methods due to lack of a sampling frame, which is a list of all population members (Salganik & Heckathorn, 2004). We considered our targeted population a hidden population because, at the time, there was no available data on the micro and small enterprises in Egypt¹. Accordingly, we used convenience sampling and chose Tanta because it met specific practical standards; for instance, ease of access and geographical closeness.

In the second stage, we used simple random sampling to choose the establishments from these localities. Simple random sampling means that every element of the population has an equal chance of being selected in the sample (Dura et al., 2010). The researchers walked the streets and approached the enterprises randomly for an on-site interview using the questionnaire. We targeted different types of enterprises pursuing different economic activities to construct a sample that embraced an appropriate range and that better represents the wider population. Two economic criteria were set to choose the establishments. The first criterion was the nature of the activity, whether it is agricultural, manufacturing, commercial or services based. The second criterion was the number of workers in each establishment. If the establishment has up to five workers, we consider it a micro enterprise. If the establishment has between six to 20 workers it is considered to be small enterprise.

2.2 Descriptive statistics

Table 1 shows the survey participant (employer) demographics. Most employers are married and the mean age is in the forties. The Gharbiya sample is much more male dominated (90% of enterprise owners as opposed to 80%) and highly educated (38% compared to 27%) than in Bani Suef. Also 41% of the female employers in Bani Suef are illiterate, compared to only 10% in Gharbiya.

The data covered four different sectors, as Table 2 shows, with the highest concentration in commercial activities and the lowest in the agricultural and services sectors. Most of the surveyed establishments in Gharbiya were commercial (64%), while Bani Suef establishments were distributed rather evenly across sectors, with a third of them in the commercial sector.

Table 3 below shows the breakdown of the surveyed establishments per governorate with regards to the different indicators of formality. There is clearly a higher incidence of formality in Gharbiya than in Bani Suef. The establishments that have contracted labor are around 25% of the sample in

¹ This is an issue we are trying to overcome in a current extension of this study by requesting a sampling frame from CAPMAS 2014 Survey of Economic Establishments in Egypt and selecting a random sample for the same governorates of Gharbiya and Bani Suef.

Gharbiya but less than 1% in Bani Suef. However, 49% of workers are covered by social insurance in Gharbiya and 39% in Bani Suef. We used a wide definition, which incorporates cases where the enterprise owner alone is covered by social security, as this indicates visibility to labor authorities, and hence formality.

The proportion of surveyed formal establishments (measured by obtaining a license, enterprise registration, paying taxes and social security coverage of labor) is shown by sector in Figure 1 below. The most formalized sector is the industrial one, with almost two thirds of enterprises registered and half of its labor covered by social security. It is followed by commercial and services activities, where around half of establishments are formal. The sector with the least formal establishments is the agricultural sector. Despite the relatively high reported tax payments (an upward bias is usually expected in reporting taxes), only one third of the agricultural enterprises are registered or licensed and as little as 5% of agricultural labor is covered by social security, which reflects the highly casual nature of employment in that sector.

Besides formality, sector of economic activity and demographic characteristics of owners, tables A1 - A3 (annex) below report descriptive statistics on these and the rest of variables used in the logit regressions for the whole sample and for Gharbiya and Bani Suef separately. The main credit and labor variables of interest in this project show that for the overall sample enterprises rely heavily on self-finance followed by informal sources of credit, including RoSCAs as primary and secondary sources of finance. Only 8% of the overall sample rely on formal loans. The Gharbiya subsample is more reliant on self-finance than Bani Suef, and the latter seems to resort much more to informal sources of credit such as NGOs, families and friends, work colleagues and money lenders. In terms of labor, it seems clear that we are dealing mostly with micro enterprises, with the average size of the enterprise being just under three workers in both governorates subsamples. Only 47% of surveyed establishments in Gharbiya and 32% in Bani Suef, use labor outside the family.

3. Estimation Results

3.1 Correlation between measures of formality

Before estimating the above equations, using logit regressions, it is worth exploring the extent to which the different dependent variables or measures of informality are correlated. Table 4 (annex) below presents the correlation coefficient between them, which shows that the three enterprise formality variables (license, registration and paying taxes) are indeed highly correlated (mostly above 80 % coefficient), and less so with the labor formality variable (social security coverage of workers, coefficients are in the 60s). This confirms that there is value added in considering labor formality separately from enterprise formality and this is why this data was collected.

3.2 Logit results for the whole sample

Tables A5 – A9 (annex) below present the results of the logit regressions for the four models for the overall sample. It is clear that enterprise age (or project life) and current capital are the most significant positive determinants of formality, across all measures. Thus, the larger the establishment's current capital and the longer it has been in business, the higher the probability that it will be formal. Profits also have a positive and significant effect on formality, but it is marginal and fades away when employer's socio-demographics and other labor characteristics are introduced in the insured labor and enterprise registration equation. As for the impact of these employer demographic and enterprise labor characteristics, being highly educated, size of labor force and number of workers outside family hired are all positive determinants of most but not all measures of formality. Meanwhile, concentration in the agricultural sector of activity negatively correlates

with formality in all cases. Female ownership and being a return migrant are also negative correlates in the combined formality and registration measures.

It is interesting that the only positive correlates with labor formality are capital, project life and number of workers outside the household hired. The only negative correlate is operation in agricultural activities, which are dominated by casual labor as noted above. None of the other characteristics seems to matter, nor do the credit variables for the full sample.

Logit regression results of our limited sample show suggestive indicators on the impact of credit on informality. Table A7 (annex), for instance, shows a negative and marginal effect of relying on self-finance on the registration of a business, as shown in Model (2). The impact is significant at the 10% level, but it does not sustain when adding other variables of the employer's socio-demographics and labor characteristics. The negative marginal impact of relying on self-finance is persistent throughout the different models when we use one indicator of formality, which is License (obtaining a license) in the Bani Suef subsample, and for all measures, except insured labor, in Gharbiya (see Tables A10 and A11 annex).

3.3 Logit results for the Gharbiya and Bani Suef subsamples

In the whole sample regressions, being located in Gharbiya (relative to Bani-Suef) was in fact negatively associated with overall formality and license regressions, but not with the rest. Thus, it is worth examining how the rest of variables impact formality in the two governorates' subsamples. Tables A10 and A11 (annex) show the separate results of estimating the full model, using the different measures of formality for Gharbiya and Bani Suef respectively. We observe that relying on self-sources of finance (such as personal or family savings, inheritance or remittances from abroad) has a significantly negative impact on informality particularly in the Gharbiya subsample. Moreover, as can be seen in Table A11, for Gharbiya only there is the negative marginal effect of informal loan finance on holding a license by an enterprise, subject to correction for all variables included in model. On the other hand, reliance on RoSCAs as first or secondary source of finance is ambiguous, as it is a positive determinant of formality of labor and having a license in Bani Suef, but a negative determinant of formality of labor in Gharbiya. Thus, for the whole sample, using RoSCAs in financing the project yielded insignificant results.

3.4 Sensitivity analysis of results

Finally, it is worth pursuing some sensitivity analysis to check the robustness of the above results. In particular, it is interesting to examine whether the impact of sources of finance on informality is influenced by two issues: (1) the predominance of informality and casual labor in agricultural establishments and (2) the way in which we defined the sources of finance variables to include whether each source was used as a primary or secondary source of finance. Table A12 (annex) presents logit estimates of the full model (model 4) for the whole sample and for each subsample, but after restricting estimation only to the non-agricultural sector, and to use of sources of finance as a primary source of finance. As each source finance, will now be mutually exclusive to the other, we omitted self-finance from the regression. Thus, parameter estimates associated with RoSCA formal and informal credit should be interpreted in relation to the impact of self-finance, as the omitted category

The results confirm that indeed some of the previous results were influenced by inclusion of agriculture and/or driven by the impact of use of sources of finance as secondary not primary ones. Compared to self-finance, RoSCA's formal loans and informal loans have no significant impact on any measure of formality for the overall sample and for Gharbiya on its own. The only significant

effects are observed in the non-agricultural sector of Bani Suef, where access to formal credit is associated with formality of enterprises registration and thus the result that being involved in RoSCA positively and significantly affects formality of hiring labor is confirmed.

Thus, overall, we find some indicators that relying on self-sources of finance (such as personal or family savings, inheritance or remittances from abroad) has a significantly negative impact on formality (or its separate indicators), which suggests that owners who rely on these sources of finance are less eager to formalize their businesses than the others. We also find some marginal evidence on the negative impact of informal credit on formality. We could not find strong and meaningful results on the role of RoSCA for the overall sample, although there seems to be a positive impact of RoSCA on labor formality only in the Bani Suef non-agricultural establishment subsample. Finally, the results concerning formal credit are quite limited, with the expected positive association between formal loans and formality only detected in the case of license registration in the non-agricultural segment in Bani Suef.

The limited impact of sources of finance on formality might be partly due to the lack of adequate reported information, in general, on the sources of finance. Only 15% of the surveyed establishments reported using RoSCA, whether as a primary source of finance or a secondary one, while less than 9% of the surveyed establishments reported using formal loans to finance their projects primarily or secondarily. We conclude that more in-depth data is needed on the sources of finance for MSEs to adequately study the association between credit, firm and labor formality.

4. Conclusion

The main objective of this research was to investigate the relationship between formal sources of credit and formalization of MSEs. Whether or not formalization of the MSE sector is good for the economy as a whole is not the concern of this paper. More specialized data is required to study the relationship and interaction of informality and credit at the enterprise level in Egypt, and especially to capture informality in the employment relationship within the enterprise and its relationship to choice of mode of finance. For that purpose, we conducted small scale and specialized MSE surveys in two governorates in Egypt: Gharbiya from lower Egypt and Bani Suef, from upper Egypt. A positive relationship between formality and having a large size of labor force, current capital, enterprise age and profits is confirmed by our field survey data. On the other hand, female ownership, return migrant status and concentration in agricultural sector are negatively associated with informality. There is also evidence that relying on self-finance credit is associated with increased informality of enterprises in the overall sample, whereas access to formal loans positively impacted enterprise registration in Bani Suef's non-agricultural surveyed enterprises.

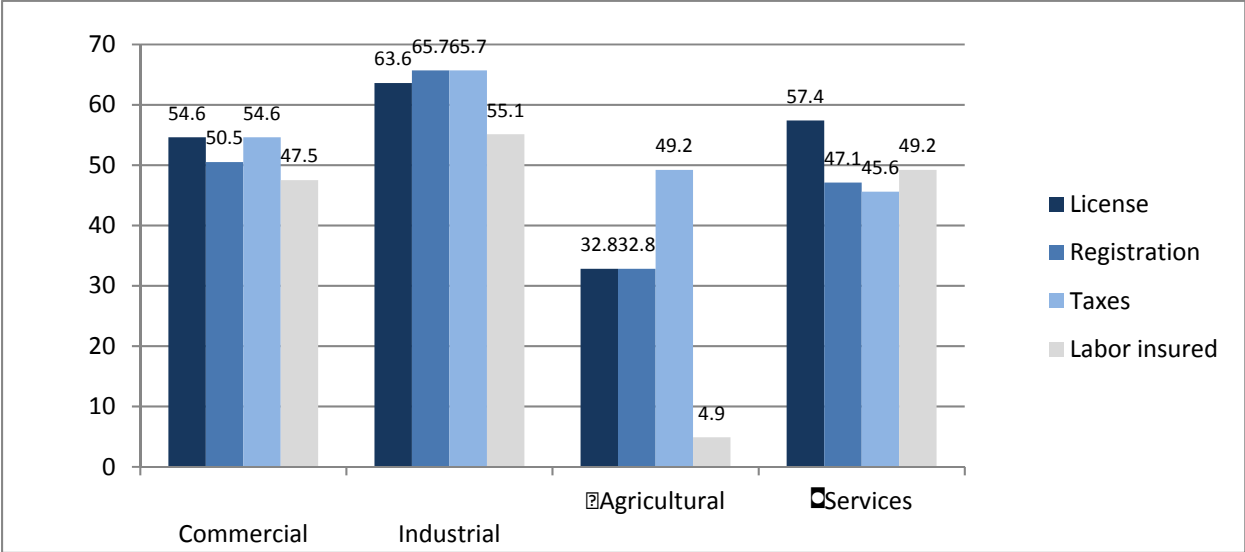
We found some evidence based on ELMPS and our survey results suggestive of a positive association between informality of credit and enterprise and MSE and labor informality in Egypt, which indicates certain directions for further research and data collection in those two governorates, as well as others. The nexus of informal credit and enterprises, if further investigated, will lead to important policy implications with regards to formalizing MSEs in Egypt. The current results indicate that providing access to formal credit will lead to more formalization. Also, formalizing informal sources of credit, such as RoSCA, is likely to impact MSEs' formalization positively.

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Figure 1: Formality by Sector (% of establishments reporting formal status)



Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table 1: Summary of Participant Demographics

Governorate	Gender	%	% Education level			% Married	Age	
			% Illiterate	% Middle Education	% Hi Edu		Mean	Std. Dev.
Gharbiya	Male	90	2	60	38	85	45	12
	Female	10	4	74	22	60	43	9
	(Mean)		3	61	36	83	45	
Bani Suef	Male	80	8	63	27	88	42	12
	Female	20	41	41	18	70	40	9
	(Mean)		15	58	26	85	41	

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table 2: Sample Distribution Across Sectors of Economic Activity

		Commercial	Industrial	Agricultural	Services
Gharbiya		64%	22%	2%	11%
N	228	147	51	5	25
Bani Suef		33%	22%	26%	20%
N	218	71	48	56	44
Total observations	446	218	99	61	69

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table 3: Measures of Formality of Enterprises and Labor

	N	License	Registration	Taxes	Contracted labor	Insured labor
Gharbiya	228	54.39%	52.63%	61.40%	25.00%	49.00%
Bani Suef	218	45.41%	40.83%	35.78%	0.92%	39.00%

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Appendix

Table A1: Summary Statistics for Variables Used in Logit Regressions, All, 2014

Variable	Obs	Mean	Std. Dev.	Min	Max
License	447	0.50	0.50	0	1
Registration	447	0.47	0.50	0	1
book-keeping	447	0.20	0.40	0	1
Taxes	447	0.49	0.50	0	1
Labor social security	447	0.44	0.50	0	1
Formal	447	0.55	0.50	0	1
formal2	447	0.58	0.49	0	1
log current capital	442	9.88	1.34	5.30	13.59
project_life	446	11.46	12.10	0	65
log Profits	381	7.10	1.04	2.71	9.90
Self Finance	447	0.83	0.38	0	1
ROSCA	447	0.15	0.36	0	1
Loan	447	0.20	0.40	0	1
formal_loan	447	0.09	0.28	0	1
informal_loan	447	0.11	0.31	0	1
Number of workers	446	2.78	2.46	1	20
Hires workers outside household	447	0.39	0.49	0	1
Number of workers outside household	447	1.08	2.26	0	19
Commercial	447	0.49	0.50	0	1
Industrial	447	0.22	0.41	0	1
Services	447	0.15	0.36	0	1
Agricultural	447	0.14	0.34	0	1
Female	447	0.15	0.36	0	1
return migrant	447	0.16	0.37	0	1
Age	443	42.93	11.53	19	69
Secondary or higher education	447	0.32	0.47	0	1
Married	447	0.84	0.37	0	1

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table A2: Summary Statistics for Variables Used in Logit Regressions: Gharbiya, 2014

Variable	Obs	Mean	Std. Dev.	Min	Max
License	228	0.54	0.50	0	1
Registration	228	0.53	0.50	0	1
book-keeping	228	0.28	0.45	0	1
Taxes	228	0.61	0.49	0	1
Labor social security	228	0.49	0.50	0	1
Formal	228	0.62	0.49	0	1
formal2	228	0.65	0.48	0	1
log current capital	224	10.17	1.19	7.31	13.22
project_life	227	13.15	14.16	1	65
log Profits	197	7.35	0.82	5.30	9.90
Self Finance	228	0.89	0.31	0	1
ROSCA	228	0.15	0.36	0	1
Loan	228	0.15	0.36	0	1
formal_loan	228	0.10	0.30	0	1
informal_loan	228	0.05	0.22	0	1
Number of workers	228	2.87	2.17	1	14
Hires workers outside household	228	0.47	0.50	0	1
Number of workers outside household	228	1.16	1.96	0	14
Commercial	228	0.64	0.48	0	1
Industrial	228	0.23	0.42	0	1
Services	228	0.11	0.31	0	1
Agricultural	228	0.02	0.15	0	1
Female	228	0.10	0.30	0	1
return migrant	228	0.26	0.44	0	1
Age	227	44.48	11.60	19	69
Secondary or higher education	228	0.36	0.48	0	1
Married	228	0.83	0.37	0	1

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table A3: Summary Statistics for Variables Used in Logit Regressions: Bani Suef, 2014

Variable	Obs	Mean	Std. Dev.	Min	Max
License	219	0.45	0.50	0	1
Registration	219	0.41	0.49	0	1
book-keeping	219	0.11	0.32	0	1
Taxes	219	0.36	0.48	0	1
Labor social security	219	0.38	0.49	0	1
Formal	219	0.47	0.50	0	1
formal2	219	0.51	0.50	0	1
log current capital	218	9.59	1.43	5.30	13.59
project_life	219	9.72	9.23	0	47
log Profits	184	6.82	1.17	2.71	9.62
Self Finance	219	0.77	0.42	0	1
ROSCA	219	0.14	0.35	0	1
Loan	219	0.25	0.43	0	1
formal_loan	219	0.07	0.26	0	1
informal_loan	219	0.17	0.38	0	1
Number of workers	218	2.70	2.73	1	20
Hires workers outside household	219	0.32	0.47	0	1
Number of workers outside household	219	1.00	2.53	0	19
Commercial	219	0.34	0.47	0	1
Industrial	219	0.21	0.41	0	1
Services	219	0.20	0.40	0	1
Agricultural	219	0.26	0.44	0	1
Female	219	0.20	0.40	0	1
return migrant	219	0.06	0.24	0	1
Age	216	41.30	11.26	20	69
Secondary or higher education	219	0.27	0.44	0	1
Married	219	0.85	0.36	0	1

Table A4: Correlation Coefficients between Different Formality Measures

	license	registration	taxes	Insured Labor
ALL (obs=447)				
License	1			
Registration	0.82	1		
Taxes	0.79	0.83	1	
Insured labor	0.67	0.65	0.63	1
Gharbiya (obs=228)				
License	1			
Registration	0.80	1		
Taxes	0.84	0.82	1	
Insured labor	0.65	0.63	0.63	1
Bani Suef (obs=219)				
License	1			
Registration	0.84	1		
Taxes	0.76	0.84	1	
Insured labor	0.68	0.67	0.63	1

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table A5: Formality Logit Regressions

VARIABLES	(1) formal	(2) formal	(3) formal	(4) formal
Log of Current Capital	0.644*** (0.144)	0.665*** (0.153)	0.595*** (0.157)	0.492*** (0.168)
project_life	0.111*** (0.0196)	0.110*** (0.0203)	0.115*** (0.0222)	0.114*** (0.0221)
Log of Profit	0.617*** (0.183)	0.620*** (0.185)	0.571*** (0.189)	0.456** (0.198)
Industry	0.0933 (0.358)	0.0281 (0.364)	0.0963 (0.392)	-0.129 (0.414)
Services	0.835** (0.399)	0.840** (0.411)	0.866** (0.438)	0.792* (0.440)
Agriculture	-5.584*** (1.158)	-5.670*** (1.162)	-5.617*** (1.178)	-6.039*** (1.202)
Gharbiya	-0.731** (0.311)	-0.771** (0.322)	-0.580* (0.340)	-0.575* (0.347)
Self- Finance		-0.585 (0.480)	-0.431 (0.496)	-0.509 (0.505)
ROSCA		-0.132 (0.400)	0.0400 (0.423)	0.110 (0.425)
formal_loan		-0.138 (0.550)	0.166 (0.560)	0.000526 (0.581)
informal_loan		-0.498 (0.483)	-0.475 (0.510)	-0.555 (0.517)
Age			0.000742 (0.0156)	-0.00480 (0.0159)
Female			-0.856* (0.452)	-0.973** (0.469)
return migrant			-0.869** (0.430)	-0.899** (0.444)
Secondary or higher Education			0.556 (0.347)	0.624* (0.353)
Married			-0.288 (0.419)	-0.227 (0.427)
Number of workers				0.399** (0.200)
Hires workers outside household				-0.216 (0.505)
Number of workers outside household				-0.0377 (0.291)
Constant	-11.01*** (1.508)	-10.59*** (1.570)	-9.641*** (1.755)	-8.275*** (1.909)
Observations	379	379	377	377

Notes: Standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table A6: License Logit Regressions

VARIABLES	(1) license	(2) license	(3) license	(4) license
Log of Current Capital	0.461*** (0.127)	0.469*** (0.134)	0.411*** (0.137)	0.335** (0.148)
project_life	0.0879*** (0.0162)	0.0851*** (0.0166)	0.0850*** (0.0182)	0.0846*** (0.0181)
Log of Profit	0.455*** (0.167)	0.450*** (0.169)	0.387** (0.173)	0.311* (0.182)
Industry	-0.221 (0.328)	-0.291 (0.334)	-0.241 (0.356)	-0.380 (0.378)
Services	0.472 (0.370)	0.426 (0.380)	0.431 (0.398)	0.369 (0.401)
Agriculture	-4.969*** (1.096)	-5.088*** (1.098)	-5.013*** (1.108)	-5.071*** (1.114)
Gharbiya	-0.848*** (0.289)	-0.907*** (0.299)	-0.787** (0.313)	-0.771** (0.316)
Self- Finance		-0.453 (0.452)	-0.315 (0.463)	-0.317 (0.464)
ROSCA		-0.127 (0.380)	0.0240 (0.395)	0.0506 (0.395)
formal_loan		-0.271 (0.506)	-0.0570 (0.517)	-0.108 (0.524)
informal_loan		-0.669 (0.469)	-0.615 (0.484)	-0.615 (0.484)
Age			0.00691 (0.0145)	0.00433 (0.0146)
Female			-0.731* (0.428)	-0.761* (0.438)
return migrant			-0.642 (0.401)	-0.608 (0.407)
Secondary or higher Education			0.514* (0.312)	0.523* (0.315)
Married			-0.398 (0.381)	-0.374 (0.384)
Number of workers				0.144 (0.159)
Hires workers outside household				0.177 (0.381)
Number of workers outside household				-0.0515 (0.194)
Constant	-7.993*** (1.258)	-7.436*** (1.327)	-6.600*** (1.492)	-5.574*** (1.674)
Observations	379	379	377	377

Notes: Standard errors in parentheses, *** p<0.01, ** p<0.05, * p<0.1

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table A7: Registration Logit Regressions

VARIABLES	(1) regis	(2) regis	(3) regis	(4) regis
Log of Current Capital	0.637*** (0.135)	0.686*** (0.144)	0.684*** (0.149)	0.542*** (0.159)
project_life	0.0810*** (0.0153)	0.0801*** (0.0159)	0.0818*** (0.0179)	0.0835*** (0.0179)
Log of Profit	0.373** (0.170)	0.361** (0.172)	0.317* (0.178)	0.200 (0.188)
Industry	0.0985 (0.332)	0.0199 (0.338)	-0.0953 (0.369)	-0.344 (0.395)
Services	0.237 (0.375)	0.214 (0.387)	0.0678 (0.407)	-0.0263 (0.411)
Agriculture	-4.668*** (1.091)	-4.856*** (1.094)	-5.054*** (1.131)	-5.069*** (1.134)
Gharbiya	-0.620** (0.290)	-0.631** (0.301)	-0.536* (0.320)	-0.490 (0.326)
Self- Finance		-0.920** (0.466)	-0.761 (0.486)	-0.750 (0.488)
ROSCA		-0.409 (0.393)	-0.391 (0.412)	-0.337 (0.414)
formal_loan		-0.496 (0.517)	-0.273 (0.542)	-0.366 (0.559)
informal_loan		-0.570 (0.487)	-0.669 (0.510)	-0.669 (0.514)
Age			0.000938 (0.0152)	-0.00368 (0.0154)
Female			-0.977** (0.460)	-0.949** (0.472)
return migrant			-1.051** (0.420)	-0.957** (0.430)
Secondary or higher Education			0.129 (0.320)	0.114 (0.326)
Married			-0.896** (0.404)	-0.875** (0.408)
Number of workers				0.140 (0.168)
Hires workers outside household				0.344 (0.432)
Number of workers outside household				0.0828 (0.231)
Constant	-9.428*** (1.339)	-8.816*** (1.407)	-7.678*** (1.585)	-5.811*** (1.760)
Observations	379	379	377	377

Notes: Standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table A8: Taxes Logit Regressions

VARIABLES	(1) taxes	(2) taxes	(3) taxes	(4) taxes
Log of Current Capital	0.739*** (0.153)	0.765*** (0.161)	0.710*** (0.164)	0.609*** (0.175)
project_life	0.125*** (0.0202)	0.122*** (0.0207)	0.127*** (0.0228)	0.126*** (0.0227)
Log of Profit	0.577*** (0.195)	0.565*** (0.196)	0.505** (0.199)	0.400* (0.205)
Industry	0.0190 (0.370)	-0.0314 (0.375)	-0.0183 (0.401)	-0.240 (0.424)
Services	0.552 (0.404)	0.511 (0.411)	0.505 (0.430)	0.437 (0.432)
Agriculture	-5.064*** (1.165)	-5.165*** (1.165)	-5.164*** (1.182)	-5.479*** (1.196)
Gharbiya	0.137 (0.308)	0.112 (0.316)	0.293 (0.335)	0.328 (0.341)
Self- Finance		-0.469 (0.509)	-0.334 (0.522)	-0.386 (0.527)
ROSCA		-0.231 (0.422)	-0.0681 (0.439)	0.000965 (0.443)
formal_loan		-0.488 (0.555)	-0.240 (0.563)	-0.362 (0.573)
informal_loan		-0.542 (0.541)	-0.551 (0.575)	-0.621 (0.578)
Age			0.00409 (0.0163)	-0.00128 (0.0165)
Female			-0.920* (0.494)	-1.010** (0.511)
return migrant			-0.697 (0.439)	-0.718 (0.452)
Secondary or higher Education			0.415 (0.345)	0.438 (0.349)
Married			-0.348 (0.433)	-0.286 (0.438)
Number of workers				0.300 (0.193)
Hires workers outside household				-0.184 (0.489)
Number of workers outside household				0.0150 (0.275)
Constant	-12.64*** (1.617)	-12.21*** (1.680)	-11.35*** (1.846)	-9.969*** (2.003)
Observations	379	379	377	377

Notes: Standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table A9: Formality of Labor (covered by social security) Logit Regressions

VARIABLES	(1) Lab_ss	(2) Lab_ss	(3) Lab_ss	(4) Lab_ss
Log of Current Capital	0.588*** (0.123)	0.566*** (0.128)	0.561*** (0.130)	0.445*** (0.143)
project_life	0.0751*** (0.0138)	0.0715*** (0.0141)	0.0675*** (0.0152)	0.0693*** (0.0153)
Log of Profit	-0.0502 (0.157)	-0.0568 (0.158)	-0.0801 (0.163)	-0.113 (0.174)
Industry	-0.0303 (0.312)	-0.0842 (0.317)	-0.208 (0.334)	-0.568 (0.370)
Services	0.522 (0.359)	0.458 (0.365)	0.364 (0.374)	0.233 (0.379)
Agriculture	-3.325*** (0.790)	-3.403*** (0.794)	-3.528*** (0.813)	-3.534*** (0.829)
Gharbiya	-0.238 (0.269)	-0.275 (0.276)	-0.251 (0.287)	-0.159 (0.295)
Self- Finance		0.00777 (0.460)	0.0660 (0.469)	0.0461 (0.471)
ROSCA		-0.361 (0.388)	-0.356 (0.394)	-0.280 (0.393)
formal_loan		0.115 (0.495)	0.153 (0.502)	0.147 (0.514)
informal_loan		-0.295 (0.481)	-0.316 (0.489)	-0.417 (0.493)
Age			0.00687 (0.0138)	0.00417 (0.0141)
Female			-0.585 (0.416)	-0.558 (0.422)
return migrant			-0.509 (0.384)	-0.434 (0.396)
Secondary or higher Education			-0.0414 (0.293)	-0.133 (0.302)
Married			-0.201 (0.364)	-0.239 (0.366)
Number of workers				-0.108 (0.125)
Hires workers outside household				-0.406 (0.396)
Number of workers outside household				0.486** (0.192)
Constant	-6.368*** (1.143)	-5.950*** (1.230)	-5.659*** (1.386)	-4.046** (1.618)
Observations	379	379	377	377

Notes: Standard errors in parentheses, *** p<0.01, ** p<0.05, * p<0.1

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table A10: Logistic Regression of Determinants of Enterprise Formality Status: Gharbiya

VARIABLES	formal	Lab_ss	license	regis	taxes
Log of Current Capital	0.381 (0.255)	0.427** (0.215)	0.392* (0.225)	0.318 (0.233)	0.448* (0.253)
project_life	0.145*** (0.0317)	0.0803*** (0.0210)	0.0921*** (0.0228)	0.0868*** (0.0220)	0.143*** (0.0316)
Log of Profit	0.887** (0.411)	0.214 (0.313)	0.358 (0.340)	0.494 (0.357)	0.733* (0.400)
Self- Finance	-1.662** (0.812)	-1.116 (0.778)	-1.610** (0.736)	-1.631** (0.765)	-1.424* (0.791)
ROSCA	-0.787 (0.668)	-2.029*** (0.723)	-0.901 (0.621)	-1.004 (0.652)	-0.718 (0.655)
formal_loan	-0.505 (0.810)	-0.0590 (0.674)	-0.832 (0.699)	-1.062 (0.757)	-0.845 (0.781)
informal_loan	-1.382 (0.935)	-0.800 (0.888)	-1.595* (0.954)	-0.999 (0.889)	-1.245 (0.917)
Female	-1.346* (0.794)	-0.245 (0.624)	-0.818 (0.695)	-0.991 (0.726)	-1.337* (0.788)
return migrant	-0.358 (0.517)	-0.0962 (0.471)	-0.110 (0.460)	-0.596 (0.488)	-0.327 (0.506)
Industry	-0.382 (0.621)	-0.980* (0.544)	-0.946* (0.550)	-0.800 (0.574)	-0.619 (0.606)
Services	0.101 (0.683)	-0.0861 (0.628)	-0.505 (0.639)	-1.209* (0.723)	0.00775 (0.671)
Agriculture	-4.402** (1.713)	0.0349 (1.401)	-2.518* (1.414)	-2.815* (1.501)	-4.038** (1.634)
Age	-0.0202 (0.0224)	0.00657 (0.0193)	-0.0108 (0.0199)	-0.00199 (0.0208)	-0.0158 (0.0220)
Secondary or higher Education	0.552 (0.487)	-0.165 (0.411)	0.398 (0.424)	0.197 (0.451)	0.372 (0.472)
Married	-0.540 (0.686)	-0.289 (0.524)	-0.493 (0.570)	-1.210* (0.622)	-0.272 (0.654)
Number of workers	0.839*** (0.303)	-0.173 (0.177)	0.420* (0.225)	0.404* (0.236)	0.827*** (0.297)
Hires workers outside household	0.607 (0.684)	0.380 (0.498)	0.846 (0.519)	1.094* (0.571)	0.676 (0.651)
Number of workers outside household	-0.541 (0.412)	0.284 (0.223)	-0.412 (0.268)	-0.249 (0.306)	-0.629 (0.386)
Constant	-9.879*** (3.228)	-5.348** (2.574)	-5.724** (2.636)	-5.681** (2.751)	-9.912*** (3.165)
Observations	195	195	195	195	195

Notes: Standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table A11: Logistic Regression of Determinants of Enterprise Formality Status: Bani Swef

VARIABLES	(1) formal	(3) Lab_ss	(4) license	(5) regis	(6) taxes
Log of Current Capital	0.490* (0.263)	0.325 (0.235)	0.195 (0.229)	0.818*** (0.271)	0.844*** (0.304)
project_life	0.175*** (0.0544)	0.144*** (0.0456)	0.178*** (0.0520)	0.150*** (0.0462)	0.197*** (0.0541)
Log of Profit	0.609** (0.296)	-0.297 (0.286)	0.508* (0.282)	0.219 (0.259)	0.544* (0.304)
Self- Finance	0.714 (0.772)	1.095 (0.804)	1.258* (0.738)	0.0169 (0.777)	0.997 (0.894)
ROSCA	0.946 (0.798)	1.882** (0.796)	1.372* (0.782)	0.0714 (0.738)	0.340 (0.829)
formal_loan	1.702 (1.182)	0.345 (1.146)	1.524 (1.048)	1.177 (1.101)	1.274 (1.158)
informal_loan	0.128 (0.747)	-0.122 (0.742)	0.478 (0.718)	-0.0746 (0.755)	0.291 (0.847)
Female	-1.483** (0.744)	-1.613** (0.710)	-1.574** (0.728)	-1.187 (0.739)	-1.255 (0.848)
return migrant	-4.581*** (1.641)	-9.564 (13.59)	-4.317*** (1.541)	-2.664* (1.403)	-3.650** (1.643)
Industry	-0.550 (0.716)	-0.629 (0.692)	-0.325 (0.692)	-0.241 (0.681)	-0.689 (0.800)
Services	1.463** (0.735)	0.363 (0.616)	1.281* (0.676)	0.690 (0.626)	0.797 (0.688)
Age	0.00154 (0.0289)	-0.0345 (0.0289)	0.0117 (0.0277)	-0.0129 (0.0285)	0.0191 (0.0317)
Secondary or higher Education	0.889 (0.658)	-0.703 (0.583)	1.047* (0.620)	-0.142 (0.599)	0.743 (0.662)
Married	-0.00876 (0.683)	0.510 (0.664)	-0.207 (0.661)	-0.788 (0.662)	-0.894 (0.767)
Number of workers	-0.316 (0.382)	0.137 (0.343)	-0.399 (0.279)	-0.407* (0.230)	-0.548** (0.274)
Hires workers outside household	-1.271 (0.783)	-1.574* (0.916)	-0.933 (0.723)	-0.535 (0.711)	-1.375 (0.890)
Number of workers outside household	0.573 (0.408)	0.844* (0.495)	0.671** (0.328)	0.559* (0.290)	0.829** (0.420)
Constant	-10.04*** (3.142)	-2.580 (2.778)	-7.664*** (2.830)	-8.615*** (2.986)	-13.82*** (3.706)
Observations	132	132	132	132	132

Notes: Standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table A12: Sensitivity Analysis: Logit Regressions for Non-agricultural Activities and Primary Sources of Credit only

VARIABLES	All SAMPLE					Gharbiya					Bani Seuf				
	formal	license	regis	taxes	Lab_ss	formal	license	regis	taxes	Lab_ss	formal	license	regis	taxes	Lab_ss
Log of Current Capital	0.578*** (0.170)	0.399*** (0.148)	0.586*** (0.159)	0.676*** (0.175)	0.539*** (0.146)	0.372 (0.252)	0.351 (0.218)	0.307 (0.231)	0.425* (0.247)	0.506** (0.214)	0.696** (0.271)	0.375 (0.231)	0.963*** (0.283)	0.931*** (0.303)	0.399* (0.233)
project_life	0.126*** (0.0238)	* (0.0190)	* (0.0190)	0.135*** (0.0240)	* (0.0163)	0.134*** (0.0308)	* (0.0220)	* (0.0211)	0.132*** (0.0307)	* (0.0204)	0.198*** (0.0564)	0.180*** (0.0505)	0.178*** (0.0485)	0.204*** (0.0529)	0.135*** (0.0424)
Log of Profit	0.470** (0.184)	0.311* (0.191)	0.201 (0.191)	0.414** (0.207)	-0.137 (0.182)	0.818** (0.404)	0.334 (0.330)	0.454 (0.349)	0.686* (0.394)	0.158 (0.304)	0.659** (0.307)	0.503* (0.280)	0.220 (0.270)	0.558* (0.304)	-0.258 (0.278)
industry	-0.0962 (0.417)	-0.326 (0.378)	-0.305 (0.397)	-0.208 (0.427)	-0.554 (0.374)	-0.286 (0.610)	-0.736 (0.541)	-0.670 (0.571)	-0.483 (0.595)	-0.823 (0.533)	-0.684 (0.710)	-0.456 (0.670)	-0.322 (0.688)	-0.780 (0.795)	-0.543 (0.670)
services	0.918** (0.448)	0.463 (0.401)	0.0550 (0.410)	0.528 (0.432)	0.294 (0.381)	0.139 (0.662)	-0.433 (0.611)	-1.041 (0.686)	0.0660 (0.651)	0.112 (0.603)	1.689** (0.747)	1.315** (0.663)	0.870 (0.642)	0.739 (0.673)	0.331 (0.598)
Gharbiya	-0.513 (0.351)	-0.722** (0.316)	-0.467 (0.327)	0.373 (0.346)	-0.221 (0.299)										
ROSCA-Primary	0.658 (0.469)	0.457 (0.435)	0.167 (0.445)	0.487 (0.481)	0.337 (0.428)	0.471 (0.720)	0.230 (0.653)	0.350 (0.668)	0.440 (0.715)	-0.397 (0.698)	0.695 (0.732)	0.764 (0.700)	0.0562 (0.725)	0.133 (0.772)	1.513** (0.733)
formal_loan-Primary	0.986 (0.647)	0.367 (0.544)	0.752 (0.586)	0.362 (0.574)	0.00960 (0.532)	1.222 (0.852)	0.306 (0.713)	0.377 (0.775)	0.562 (0.809)	0.598 (0.674)	2.491* (1.335)	1.343 (1.065)	2.396* (1.283)	1.303 (1.106)	-0.610 (0.965)
informal_loan-Primary	0.810 (0.643)	0.511 (0.589)	0.641 (0.637)	0.567 (0.727)	-0.143 (0.639)	-0.620 (1.869)	-0.345 (1.522)	-0.835 (1.742)	-0.454 (1.766)	-0.0407 (1.275)	1.105 (0.854)	0.961 (0.807)	1.367 (0.864)	0.797 (1.002)	-0.158 (0.844)
age	-0.00129 (0.0163)	0.00870 (0.0149)	0.000754 (0.0156)	0.00382 (0.0167)	0.0120 (0.0147)	-0.0106 (0.0225)	-0.00119 (0.0200)	0.00752 (0.0211)	-0.00543 (0.0220)	0.0199 (0.0193)	-0.00223 (0.0285)	0.00941 (0.0266)	-0.0140 (0.0282)	0.0169 (0.0312)	-0.0315 (0.0285)
female	-1.060** (0.476)	-0.837* (0.440)	-1.011** (0.475)	-1.084** (0.511)	-0.682 (0.432)	-1.211 (0.778)	-0.715 (0.676)	-0.912 (0.720)	-1.231 (0.767)	-0.148 (0.622)	-1.539** (0.762)	-1.499** (0.712)	-1.354* (0.778)	-1.416* (0.848)	-1.533** (0.709)
return migrant	-1.070** (0.458)	-0.742* (0.417)	1.158*** (0.441)	-0.913** (0.464)	-0.713* (0.412)	-0.528 (0.520)	-0.245 (0.459)	-0.879* (0.494)	-0.517 (0.512)	-0.356 (0.463)	4.716*** (1.688)	4.194*** (1.545)	-2.778* (1.457)	-3.644** (1.680)	-9.733 (16.33)
Secondary or higher Education	0.588 (0.361)	0.506 (0.318)	0.0874 (0.332)	0.421 (0.354)	-0.232 (0.309)	0.541 (0.480)	0.457 (0.416)	0.269 (0.445)	0.407 (0.467)	0.0217 (0.402)	0.746 (0.639)	0.823 (0.592)	-0.140 (0.603)	0.665 (0.651)	-0.771 (0.574)
Married	-0.338 (0.436)	-0.453 (0.387)	-0.990** (0.414)	-0.355 (0.443)	-0.256 (0.371)	-0.713 (0.674)	-0.621 (0.551)	-1.321** (0.608)	-0.424 (0.644)	-0.325 (0.512)	-0.103 (0.688)	-0.274 (0.650)	-0.969 (0.682)	-0.844 (0.751)	0.430 (0.649)
Number of workers	0.377* (0.212)	0.122 (0.162)	0.105 (0.168)	0.269 (0.198)	-0.118 (0.129)	0.816*** (0.302)	0.350 (0.220)	0.329 (0.233)	0.783*** (0.294)	-0.193 (0.171)	-0.431 (0.381)	-0.428 (0.278)	-0.486** (0.233)	-0.578** (0.275)	0.127 (0.344)
Hires workers outside household	-0.211 (0.515)	0.163 (0.378)	0.350 (0.429)	-0.230 (0.500)	-0.528 (0.412)	0.340 (0.736)	0.709 (0.511)	0.798 (0.577)	0.436 (0.683)	-0.0178 (0.502)	-1.446* (0.812)	-1.041 (0.730)	-0.585 (0.725)	-1.536 (0.975)	-1.724* (0.918)
Number of workers outside household	-0.0595 (0.305)	-0.0501 (0.193)	0.0884 (0.227)	0.0248 (0.285)	0.517** (0.202)	-0.342 (0.464)	-0.308 (0.267)	-0.0657 (0.320)	-0.462 (0.416)	0.423* (0.234)	0.701 (0.431)	0.698** (0.341)	0.640** (0.298)	0.927* (0.488)	0.868* (0.501)
Constant	9.990*** (2.024)	6.796*** (1.716)	7.199*** (1.808)	11.42*** (2.090)	5.079*** (1.666)	11.25*** (3.300)	7.041*** (2.631)	7.188*** (2.788)	11.09*** (3.225)	7.537*** (2.580)	11.48*** (3.329)	7.892*** (2.832)	10.11*** (3.168)	13.76*** (3.631)	-2.393 (2.647)
Observations	324	324	324	324	324	192	192	192	192	192	132	132	132	132	132

Source: Authors' calculation based on Obstacles to MSE Growth Survey, 2014

Table B1. Survey Form

مسلسل الاستمارة: | | | | |

تاريخ الأستيفاء / /

دراسة معوقات تنمية
المشروعات الصغيرة والمتناهية الصغر

بيانات أساسية :

المحافظة: | | | | | القسم/المركز: | | | | |
الشاخه/القرية: | | | | |
أسم المشروع: | | | | |

	1	تجاري	
(1) رسمي	2	صناعي	نوع المشروع:
	3	زراعي	
(2) غير رسمي	4	خدمي	

البيانات الفردية لهذا البحث سرية و لن تستخدم الا في أغراض البحث العلمي

1. بيانات شخصية :			
م	السؤال	كود الاجابة	أنتقل الي
1.1	نوع المبحوث	1	ذكر
		2	أنثي
1.2	عمر صاحب المشروع	.....
1.3	الحالة الاجتماعية لصاحب المشروع	1	أعزب
		2	متزوج
		3	أرمل
		4	مطلق
1.4	الحالة التعليمية لصاحب المشروع	1	أمي
		2	يقرأ ويكتب
		3	أقل من متوسط
		4	متوسط
		5	فوق متوسط
		6	جامعي و اعلي
1.5	هل سافرت للعمل خارج مصر من قبل؟	1	نعم

	2	لا	
--	---	----	--

2. وصف المشروع			
م	السؤال	كود الاجابة	انتقل الي
2.1	المكان المقام عليه المشروع مع الوصف	1	المنزل الخاص
		2	منزل آخر
		3	شقة، حجرة في شقة
		4	محل
		5	ورشة/مصنع
		6	كشك
		7	عشة
		8	فترينة
2.2	تاريخ بداية العمل بالمشروع	سنة.....	
2.3	طبيعة العمل بالمشروع	1	طوال العام
		2	موسمي
		3	أخرى (تذكر):.....

2.تابع وصف المشروع			
م	السؤال	كود الاجابة	انتقل الي
2.4	ملكية المشروع	1	فردية
		2	مشاركة
2.5	هل هذا هو المكان الوحيد للمشروع؟	1	نعم (مفردة)
		2	لا
2.6	كم عدد الأماكن الأخرى للمشروع؟	العدد بالأرقام:	
2.7	ما طبيعة هذا المكان؟	1	فرع
		2	مركز رئيسي
		3	منفذ بيع
		4	منتج للسلع الوسيطة
		5	اخرى (تذكر).....
2.8	هل للمشروع ترخيص لمزاولة النشاط	1	نعم
		2	لا
2.9	هل للوحدة سجل تجاري/صناعي	1	نعم
		2	لا
2.10	هل للمشروع دفاتر محاسبية منتظمة؟	1	نعم
		2	لا

	1	نعم	هل المشروع مسجل في الضرائب؟	2.11
	2	لا		
	1	التكاليف المالية للتسجيل او الترخيص فوق طاقة المشروع	2.9 او 2.8 في حاله وجود اجابه (لا) في 2.8 او 2.9 ما سبب الرئيسي لعدم وجود 0000000؟ (يسمح بتعدد الاجابات)	2.12
	2	لسه المشروع في بدايته ولو نجح هسجل		
	3	الاجراءات بتاخذ وقت طويل والروتين بيعطل بداية المشروع ونجاحه		
	4	كثرة الاجراءات وتعدد الجهات والموافقات المطلوبة لبدء النشاط		
	5	أخرى (تذكر)		
2.تابع وصف المشروع				
م	السؤال		كود الاجابة	أنتقل الي
	1	الاعفاء الضريبي المؤقت	2.13	(لكل اصحاب المنشآت) في رايك ايه التسهيلات اللي ممكن تشجع على التسجيل والترخيص وتكون المشروعات رسميه؟ (يسمح بتعدد الاجابات)
	2	الاعفاء المؤقت من رسوم التأمين لعدد من العاملين بمن فيهم صاحب المشروع		
	3	تقليل نسبة العامل وصاحب العمل في التأمين		
	4	تسهيل الحصول على تمويل من بنوك وخلافه		
	5	التشبيك مع مشروعات كبرى لتقليل تكلفة الانتاج او للتسويق		
	6	أخرى (تذكر)		
3.مصادر تمويل المشروع				
م	السؤال		كود الاجابة	أنتقل الي
	3.1		المبلغ بالأرقام:	قيمة رأس مال المشروع الإبتدائي
	3.2		المبلغ بالأرقام:	قيمة المشروع الحالية
	القيمة بالجنيه المصري	نوع المصدر		3.3
		مصدر رئيسي	مصدر ثانوي	
		1	2	
		أ. التمويل ذاتي	ب. جمعية دوارة	
		ج. قرض/ سلفة	د. أخرى (تذكر).....	
انتقل الي 3.4	.....	2	1	
انتقل الي 3.5	.....	2	1	
انتقل الي 3.12	.....	2	1	
	.....	2	1	
	1	مدخرات شخصية او عائلية		3.4
	2	نتيجة ميراث احد افراد العائلة		
	3	بيع أصل من الأصول		
(يسمح بتعدد الاجابات)				

انتقل الي 3.28	4	حصيلة العمل بخارج مصر		
تابع مصادر تمويل المشروع 3ع				
م	السؤال	كود الاجابة	انتقل الي	
	في حالة المصدر الرئيسي/الثانوي جمعية دواره أجب على ما ياتي:			
3.5	أنت دلوقتي داخل في جمعية مع قرايب أو جيران أو أصدقاء؟	1 نعم ، حاليا		
		2 نعم ، سابقا		
3.6	بتدفع قد ايه في الجمعية (او كنت بتدفع قد ايه في اخر جمعية)؟	القيمة بالجنيه		
3.7	بتدفع الجمعية كل اد ايه؟(او كنت بتدفع الجمعية كل اد ايه في اخر جمعية)؟	1 شهر		
		2 اسبوع		
		3 يوم		
3.8	كم فرد مشترك معاك في الجمعية؟	العدد بالأرقام		
3.9	امتي اشتركت في الجمعية دي(او اخر جمعية اشتركت فيها)	الشهر		
		السنة		
3.10	آخر مرة، لما جه دورك تأخذ الفلوس، عملت بيها أيه؟	1 مجاش علي الدور لسه		
		2 حوشتها كلها		
		3 اشتريت بيها حاجات لنفسي		
		4 اشتريت بيها مستلزمات للأسرة		
		5 استثمرتها في المشروع		
		6 انفقت جزء على الاسرة وجزء على المشروع		
		7 أخرى (تذكر)		
3.11	للباحث اذا كان مشترك في جمعية حالياً (ويوجه السؤال حسب دوره) المره الجاية، لما تأخذ الفلوس، هتعمل بيها أيه؟	1 مجاش علي الدور لسه		
		2 حوشتها كلها		
		3 اشتريت بيها حاجات لنفسي		
		4 اشتريت بيها مستلزمات للأسرة		
		5 استثمرتها في المشروع		
		6 انفقت جزء على الاسرة وجزء على المشروع		
		7 أخرى (تذكر)		

تابع مصادر تمويل المشروع 3ع				
م	السؤال	كود الاجابة	انتقل الي	
	في حالة المصدر الرئيسي/الثانوي القرض أو السلفة اجب على ما ياتي:			
3.12	ما مصدر هذا القرض او السلفة؟	1 بنك (يذكر اسم البنك)00000000		
		2 الصندوق الاجتماعي للتنمية		
		3 شركة انتمان		
		4 منظمات غير الحكومية		
		5 اقارب و اصدقاء		
		6 شركاء العمل		
		7 مقرض المال		

	8	اخرى:.....		
		..... .....	لماذا اخترت هذا المصدر؟	3.13
		الشهر	تاريخ الحصول على القرض/السلفة	3.14
		السنة		
		الشهر	وبداية العمل بالقرض/السلفة	3.15
		السنة		
		جنيه	قيمة القرض (السلفة)	3.16
		شهر	مدة القرض (السلفة)	3.17
إذا كانت سلفة انتقل الي 3.25		شهر	نهاية القرض أو السلفة	3.18
فحالة القرض		%.....	فائدة القرض السنوية	3.19
	1	مناسبة	الفائدة مناسبة؟	3.20
	2	مرتفعة		
	3	مرتفعة جدا		
	1	مناسبة, السبب:.....	طريقة سداد القرض	3.21
	2	غير مناسبة, السبب:.....		
	1	مناسبة, السبب:.....	فترة السماح	3.22
	2	غير مناسبة, السبب:.....		
<u>تابع مصادر تمويل المشروع 3</u>				
	1	بسيطة, السبب:.....	نوع الإجراءات للحصول على القرض	3.23
	2	عادية, السبب:.....		
	3	صعبة, السبب:.....		
	1	بدء النشاط	الى اي مجال تم توجيه القرض	3.24
	2	التوسعات راسمالية		
	3	نفقات تشغيلية, كموايد خام وخلافه		
	4	أخرى (تذكر)		
انتقل الي 3.27	1	انتهى السداد	حالة سداد القرض او السلفة	3.25
انتقل الي 3.27	2	منتظم		
	3	غير منتظم		
	4	متعثر		
	1	لارتفاع قيمة القسط	أذكر أسباب عدم الانتظام أو التعثر في السداد	3.26
	2	ارتفاع قيمة الخامات والمستلزمات		
	3	ارتفاع الأجرور		
	4	وجود مخزون كبير يسبب الركود في السوق وانخفاض الطلب على المنتج		

	5	أخرى (تذكر)		
	1	نعم	هل كان الحصول على قرض اسهل قبل 2011؟	3.27
	2	لا		
	3	منشأة حديثة (لا اعرف)		
	1	نعم	للباحث (راجع س 3.1 و 3.2)	3.28
3.30	2	لا	هل حدثت زيادة في رأس المال المشروع منذ بداية المشروع وحتى الآن (اضافات)	
		أ. نوع:	يذكر نوع وقيمة الإضافة في رأس المال ومصدرها	3.29
		ب. قيمتها:		
		ت. مصدرها:		
	1	نعم	هل تحتاج إلى تدعيم/تمويل (قرض)؟	3.30
4.1	2	لا		
		القيمة بالجنيه المصري:	ما القيمة التي تحتاجها؟	3.31

4. الدعم الفني للمشروع: "الندوات والحلقات النقاشية والتدريب و أعمال التوعية"				
م	السؤال	كود الاجابة	انتقل الي	
4.1	هل حصلت على أي نوع من أنواع التوعية المالية أو التدريب المصرفي؟	نعم	1	
		لا	2	4.3
4.2	اسم الندوة و الجهة المنفذة؟	أ. اسم الندوة:		
		ب. الجهة المنفذة:		
4.3	هل هناك حاجة لتدريب العاملين في المشروع ؟	نعم	1	
		لا	2	4.5
4.4	ما هي طبيعة التدريب المطلوب؟	(1)		
		(2)		
		(3)		
4.5	هل تم إجراء أية تحسينات على المنتج أثناء التشغيل	نعم	1	
		لا	2	4.7
		لا ينطبق	3	4.7
4.6	اوصف التحسينات على المنتج	.....	
			
4.7	هل خامات المشروع متوفرة داخل الوحدة المحلية؟(شياخة /قرية /وحدة محلية)	نعم	1	انتقل الي 4.8 كود (1)
		لا	2	
4.8	اين تتوفر الخامات؟	متوفرة بالمركز	1	
		متوفرة بالمحافظة	2	
		متوفرة خارج المحافظة	3	
4.9	هل حدث تطور في أسلوب الإنتاج بعد التشغيل	نعم	1	
		لا	2	4.11
4.10	أذكر نوع التطوير	.....	
4.11	هل تحدث اعطال أثناء التشغيل ؟	نعم	1	

4.13	2	لا	
4.13	3	لا ينطبق	
		.....	أذكر السبب
4.13	.....	في بداية التشغيل	ساعات العمل اليومية :
في حالة عدم وجود اختلاف انتقل الى 5.1	.....	في الوقت الراهن	
		.....	في حالة انخفاض أو زيادة ساعات العمل اليومية عن الحد القانوني يذكر السبب

5. العمالة في المشروع :			
م	السؤال	كود الاجابة	انتقل الي
5.1	هل صاحب العمل يعمل في المشروع	نعم	1
		لا	2
5.2	عدد العمالة بالمشروع (بما فيهم صاحب العمل)	.....فرد	
5.3	من هؤلاء كم منهم: (اذكر تصنيفهم)	أ- ذكر	.....
		ب- انثي	.....
		ت- مصري	.....
		ث- جنسيه اخري	.....
		ج- امي	.....
		ح- يقرأ و يكتب	.....
		خ- حاصل علي شهاده	.....
5.4	هل تغير عدد العاملين الان بالمقارنة قبل 2011؟	نعم	1
		لا	2
5.7		المنشأة حديثة	3
5.5	عدد العاملين زاد او قل؟	زاد عدد العمال	1
		قل عدد العمال	2
5.6	كم الزيادة/النقصان	عدد نسبة %.....	
5.7	هل يضم المشروع عاملين باجر من خارج الأسرة؟	نعم	1
		لا	2
5.11			
5.8	كم عددهم؟	.....
5.9	هل حدثت زيادة في أجر العاملين منذ البدء في المشروع	نعم	1
		لا	2
5.11			
5.10	أذكر نوع الزيادة (يسمح بتعدد الاجابات)	سنويا	1
		حسب الإنتاج	2
		حسب التسوق	3
5.11	هل العاملين لديك يتمتعوا بالاتي:(يشمل صاحب العمل)	نعم كلهم	لا ولا واحد
	أ- عقود عمل	نعم ولكن ليس كلهم	2
	ب- تأمين اجتماعي	نعم كلهم	1
	ت- تأمين صحي	نعم ولكن ليس كلهم	2
	ث- أجازات مرضية مدفوعة الأجر	نعم كلهم	1
	ج- أجازات سنوية مدفوعة الأجر	نعم ولكن ليس كلهم	2
	ح- أجازات وضع للسيدات	نعم كلهم	1

5. تابع العمالة في المشروع :			
يوجهه س 5.13 و س 5.14 لكل اصحاب المنشآت			
م	السؤال	كود الاجابة	انتقل الي
5.12	في رأيك اصحاب المنشآت مبدع عمل او تامن على العمال ليه ؟ (يسمح بتعدد الأجابات)	1	خشية عدم انتظام العاملين
		2	العاملين يتركون العمل بمجرد تدريبهم
		3	التامين يمثل عبء مادي على المشروع
		4	العمال يرفضوا التامين حتى لا يتم خصم نسبة من رواتبهم حسب القانون
		5	يتم التامين على العاملين بمرتببات تامينية رمزية اقل من الحقيقية
		6	أخرى (تذكر)
5.13	في رأيك ايه نوع التسهيلات اللي ممكن تجعلك تتعاقد بشكل رسمي مع العمال وتامن عليهم؟ (يسمح بتعدد الأجابات)	1	الاعفاء الضريبي المؤقت
		2	الاعفاء المؤقت من رسوم التامين حتى ينتظم العاملين
		3	تقليل نسبة العامل وصاحب العمل في القانون
		4	أخرى (تذكر)

6. نفقات المشروع:			
م	السؤال	كود الاجابة	انتقل الي
6.1	ما قيمة نفقات المشروع على البنود التالية: أ- جملة رواتب العاملين (في الشهر الماضي): ب- المواد الخام او(البضائع) اللازمة للتشغيل ت- قطع الغيار للعدد والالات (في حالة ينطبق) ث- ايجار اراضي / مخازن / مباني / مقرات ج- ايجار الات / مركبات ح- اصلاح وصيانة الات / مركبات خ- كهرباء د- مياه ذ- الضرائب (العام الماضي) ر- أخرى (تذكر)	الفترة	القيمة بالجنيه
		(1) اسبوع (2) شهر (3) سنة	
		(1) اسبوع (2) شهر (3) سنة	
		(1) اسبوع (2) شهر (3) سنة	
		(1) اسبوع (2) شهر (3) سنة	
		(1) اسبوع (2) شهر (3) سنة	
		(1) اسبوع (2) شهر (3) سنة	
		(1) اسبوع (2) شهر (3) سنة	
		(1) اسبوع (2) شهر (3) سنة	
		(1) اسبوع (2) شهر (3) سنة	

7. التسويق:			
م	السؤال	كود الاجابة	أنتقل الي
7.1	من المشتري الأساسي للمنتج او الخدمة التي يقدمها المشروع؟	1	مستهلكون افراد
		2	وحدات قطاع خاص
		3	وحدات قطاع عام
		4	الحكومة
		5	تجار جملة وتجزئة
		6	التصدير للخارج بالنفس او الغير
		7	أخرى (تذكر)
7.2	هل يتم الإستعانة بتطوير عمليات تسويقية على المنتج؟	1	نعم
		2	لا
7.3	أذكر نوع التطوير في العمليات التسويقية على المنتج	1	فرز
		2	تعبئة/ تغليف
		3	تخزين
		4	أخرى (تذكر)
		1	باب المشروع
7.4	منافذ التسويق لمنتجات المشروع	2	الأسواق الدائمة
		3	الأسواق المؤقتة
		4	المعارض
		5	منافذ خاصة بالمشروع
		1	نعم
7.5	هل حدث تطوير وتحسين لأسلوب التسويق في المشروع؟	2	لا
		1	نعم
7.6	أذكر طبيعة (التحسن أو التطور)	.....	.....
	

8. عائد المشروع:			
م	السؤال	كود الاجابة	أنتقل الي
8.1	هل حقق المشروع عائد مادي صافي؟ (بعد مسحوبات صاحب العمل)	1	نعم
		2	لا
8.2	ما قيمته بالجنيه	.....	جنيه في (1) الشهر (2) السنة
8.3	إستخدمت العائد المادي في ايه؟ (يسمح بتعدد الإجابات)	1	مدخرات
		2	زيادة رأس مال المشروع (الأصول الثابتة)
		3	شراء مواد خام ومستلزمات انتاج
8. تابع عائد المشروع:			
م	السؤال	كود الاجابة	أنتقل الي
8.4	هل تغير هذا العائد عن العام الماضي	1	زاد
		2	قل
		3	لاتغير
8.5	ما نسبة هذا التغير%	
8.6	هل تغير هذا العائد عن قبل 2011؟	1	زاد
		2	قل
		3	لاتغير
8.7	ما نسبة هذا التغير%	

9. المعوقات التي تواجه المشروع:			
م	السؤال	كود الاجابة	انتقل الي
9.1	ما هي المعوقات التي تواجه المشروع؟	أ- مشاكل مالية	1
		ب- مشاكل إدارية	2
		ت- متطلبات السوق	3
		ث- جودة المنتجات / وإدارة المشروع	4
		ج- المهارة الفنية لعمال الصيانة المدربة	5
		ح- قلة مستلزمات الإنتاج	6
		خ- عدم وجود معلومات عن (أسواق المواد الخام/ أسواق منتجات / خدمات المشروع)	7
		د- المنافسة الشديدة بين المشروعات المشابهة	8
		ذ- صعوبة الاشتراك في المعارض و الأسواق العامة	9
		ر- عدم وجود منافذ تسويقية دائمة لمنتجات المشروع	10
		ز- عدم وجود دعم فني في عمليات التسويق الخارجية	11
		س- انخفاض القوة الشرائية بمنطقة المشروع	12
		ش- مشاكل قانونية	13
		ص- التدريب على مهارات اللغات الأجنبية للتعامل مع العملاء	14
		ض- الحصول على المرافق	15
		ط- اخري.....	

10. معلومات أخرى عن صاحب المشروع وارانته:			
م	السؤال	كود الاجابة	انتقل الي
10.1	هل انت عضو في اي من الجهات التالية؟ (يسمح بتعدد الاجابات)	نقابة مهنية	1
		جمعيات تعاونية	2
		اتحاد تجاري	3
		جمعيات رجال أعمال	4
		أخرى (تذكر): _____	5
		لا يوجد	6
10.2	هل تمت دعوتك من قبل لحضور اجتماعات/ ورش عمل / ندوات / مؤتمرات للتوعية بالمشروعات الصغيرة؟	نعم الجهة الداعية تذكر : _____	1
		لا	2
10.3	هل بتفكر في المستقبل انك تشترك في أي من هذه المؤسسات؟	نعم	1
		لا	2

10.4	هل تعتقد أن المجتمع يشجع ويساعد على إقامة المشروعات الصغيرة؟	نعم لا	1 2
10.5	أنا عايز أعرف منك إيه هي المعوقات اللي ممكن تمنع الفرد من عمل مشروع خاص؟ (يسمح بتعدد الإجابات)	إحتمال الخسارة / عدم القدرة على سداد القرض/الدين عدم القدرة على الحصول على المال الكافي لبدء النشاط الخاص. أخشى من احتمال عدم تغطيتي إجتماعياً(تأمينات اجتماعية/ معاش)/ أمنياً (أخشى من ارتفاع تكلفة الحماية من المخاطر الاجتماعية) أخشى من عدم حصولي على المهارات والخبرات الكافية لنجاح المشروع أخشى من احتمال عدم استيفائي للتراخيص وكافة الشروط القانونية أخشى من احتمال حدوث أي أضرار لكوني امرأة أخشى من نظرة الناس لي سواء من عائلتي أو من خارجها إذا فشلت أخشى من عدم قدرتي على السيطرة على طاقة العمل أخشى من عدم استطاعتي مواجهة الفساد في العمل أو في المجتمع بشكل عام أخشى من المنافسة القوية في مجال عملي أخشى من احتمال عدم احتياج العملاء لمنتجاتي/لخدماتي أخرى (تذكر):	1 2 3 4 5 6 7 8 9 10 11 12

11. التوقعات المستقبلية:						
م	السؤال	كود الاجابة			انتقل الي	
11.1	عندك النية في التوسع في نفس نشاطك الحالي	نعم	1		انتقل الي	
		لا	2			
11.2	كيف تنوي التوسع في المشروع؟	زيادة	تقليل	لا تغيير	انتهى	
		أ- عدد العمال	1	2		3
		ب- مساحة المشروع	1	2		3
		ت- المنتجات	1	2		3
		ث- حجم الأصول(الأرض، المباني، المعدات، المخزون، النقدية)	1	2		3
		ج- استخدام التكنولوجيا الحديثة	1	2		3
		ح- حجم الإيرادات	1	2		3
		خ- حجم المبيعات المحلية	1	2		3
		د- حجم الصادرات	1	2		3
		ذ- إضافة منتجات جديدة	1	2		3
11.3	ما مصدر التمويل الذي تنوي استخدامه؟	المخدرات الخاصة	1		انتقل الي	
		تصفية أصول	2			
		قرض رسمي	3			
		قرض غير رسمي	4			
		اخرى.....	5			