MAPS: RWANDA

Private Sector Diagnosis: Phase III

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PRIVATE SECTOR DIAGNOSIS: RWANDA

MAPS PHASE III

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EXECUTIVE SUMMARY

A survey on the perceptions of the business community in Rwanda was undertaken from October 1 to November 20 1989. A total of 260 firms were sampled at random, half of which were unregistered firms.

Based on the survey results, it is clear that the typical Rwandan firm is small in scale. Sixty-five percent of the firms sampled employ less than five people. More than 75 percent of the firms have fixed capital assets of less than 25 million RWF ($312,500). Most of the firms have been created recently.

About half of the firms sampled are from the commerce sector. The overwhelming majority of firms sampled produce almost exclusively for the local market. Many of the firms interviewed reported that they were not interested in, and had no plans of entering into, the export market.

The business environment in Rwanda has deteriorated in the past year according to the majority of businesses sampled. Sales volumes are significantly lower than last year. About half the firms surveyed are operating at less than 50 percent of capacity. The evidence suggests that the Rwandan economy is experiencing a substantial recession.

The factors believed by respondents to be the most constraining to business performance are taxes, high costs of production, raw material prices and low retail prices which are partially a result of margin controls. Larger firms were hampered by foreign exchange controls and restrictive import licensing procedures.

The infrastructure and resource constraints believed to be the most binding are the cost of transportation, reliability of electricity, and access to spare parts. In general, enterprises were unusually satisfied with the condition of infrastructure, by developing country standards.

Government registration procedures impede the establishment of businesses in Rwanda. The average time delay is between 1-3 months. Because of this and other bureaucratic obstacles many small firms remain unregistered. Although this status may benefit many firms in the short run, it may hamper their long-term growth because as informal firms they will not be eligible for credit, import licenses, and certain export opportunities.

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The importance of the informal sector in Rwanda implies that any comprehensive private sector development strategy must take the informal sector into account. Efforts can be directed to facilitate the shift in status from informal to formal or to meet some of the more fundamental development needs of informal sector firms.

Rwandan enterprises rely almost exclusively on their own capital resources. There is generally little business borrowing even though some of the banks such as the Banques Populaires have high levels of liquidity. In addition to the low levels of formal lending, very little informal business lending takes place according to the survey. These findings suggest there is great potential for the financial sector to meet the needs of Rwandan firms to a greater extent both in terms of savings and lending.

The sector with the best prospects for profits is the commerce sector according to the respondents. The sector perceived as offering the worst prospects is agricultural production for the local market.

Private businesses generally are not satisfied with the performance of the business associations to which they belong. Fifty-two percent of the members of the Chamber of Commerce surveyed rated it as not effective. Firms stated an interest in associations providing them with more market information, helping them get access to credit, and providing training.

1. OBJECTIVES OF THE STUDY

1.1 Organization of the Report

Section 1 of this report presents the organization and objectives of the study. Section 2 presents the major findings of the survey and includes a description of the characteristics of survey sample. Section 3 summarizes the study's key findings and the implications for subsequent dialogue sessions and strategy formulation.

Section 4 presents the methodology used for gathering data on private sector perceptions. This section includes a discussion of the scope of the survey, the sampling frames, the stratification techniques, and the key policy issues examined by the survey. It also presents a discussion of the analytical tools used to understand and interpret the survey results.

1.2 Study Purpose

The objective of the MAPS PHASE III, diagnosis of the private sector, is to develop information on the perceptions of the business community regarding:

- past, current and future investment climate;
- resource constraints to business development in the country;
- the effect of public policies on business growth;
- the role and effectiveness of business associations; and
- interest in potential growth and investment opportunities.

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A survey instrument was designed to gather data from all the major sectors in the Rwandan economy (see Exhibit 1 for the breakdown of the sample by sector). The topics covered by the survey included not only questions regarding the general business climate, but also perceived resource constraints in the areas of credit, labor, energy, transportation, communications and land. In addition, it included questions on the effectiveness of the support provided by existing business associations. The survey was implemented over a period of seven weeks from October 1 to November 20, 1989 by a local contractor, GENIE. A copy of the survey instrument is provided in Appendix A to this report. A copy of the terms of reference for GENIE is provided in Appendix B.

The results of the survey will help the USAID Mission in Rwanda develop indicators with which to trace the evolution of the private sector over time. The survey will also be of use in identifying new program/policy priorities in private sector promotion.

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2. RESULTS OF THE SURVEY

This section first presents descriptive data on the firms sampled. Subsequent sections discuss how perceptions regarding the environment, resource constraints, opportunities, and business associations are distributed by firm size, sector, location or management characteristics.

2.1 Description of the Sample

2.1.1 Respondent. In most cases (63%) it was the owner of the firm who responded to the questionnaire (Appendix A question 1). In 21 percent of the cases it was the Director or Manager of the firm answering. Therefore the respondents were generally the most important decision makers for the firm.

2.1.2 Firm Size. Sixty-five percent of the firms sampled employed less than 5 people (Appendix A question 9). Thus the size distribution was smaller than most of the other African countries which had conducted similar surveys. For the purposes of analyzing results, those firms with fixed capital assets of less than 25 million RWF were considered micro and small-scale enterprises, those with fixed assets between 25 and 75 million were classified as medium and those with fixed assets over 75 million RWF were considered large. These divisions were not arbitrary; analysis of the data showed that there were substantial differences among the responses of firms according to the size categories outlined above. Seventy-six percent of the sample consisted of micro and small-scale enterprises, 16 percent fell under the medium category, and the remaining 8 percent were classified as large (see Exhibit 2). Most of the firms in the large category were actually quite large employing more than 80 people.

2.1.3 Sector Breakdown. About half of the firms surveyed were from the commerce and services sector, and 29 percent were from the manufacturing and artisanal sector (see Exhibit 4). Only three percent of the sample was from the fisheries sector as there are few private companies involved in this sector in Rwanda. Nearly all of the firms in the sample from the fisheries sector were located in Gisenyi, which borders on Lake Kivu. Similarly only 4 percent of the firms surveyed were from the tourism sector, as this sector is mainly dominated by the government in Rwanda.

2.1.4 Registration. Most of the firms surveyed had been created recently (Appendix A question 4). Fifty-two percent of the firms have been created since 1986. Seventy-four percent have been established since 1981. One half of the firms had made an official application to the Government to become registered. The Government response to the registration application was quite slow although quicker on average than had been reported in some earlier studies. Eighty-six percent of the firms which filed an application for registration had to wait a month or longer for their response (Appendix A question 6). Fifteen percent of those which filed have never received an answer. The most common delay in response was between one and three months with 44 percent of firms experiencing that delay in their registration response. It is important to note that registration could be interpreted as a simple registration to the trade register ("Registre du Commerce") or as the completion of all the registrations needed to operate.

2.1.5 Gender Issues. On average[1] women make up only 18 percent of the work force in the firms sampled. They also comprise only 15 percent of the top management and 14 percent of the skilled labor force. (Appendix A questions 11, 14, 15). Twenty-one percent of the firms were directed by women (Appendix A question 10).

[1] not weighted by size of the firm

Of the women-directed firms in the sample, 89 percent were micro and small-scale enterprises. Exhibit 5 shows the size distribution of women-directed firms. Analyzing women-directed firms by sector, 67 percent operate in services, 24 percent in manufacturing, and 6 percent in agro-industry (Exhibit 6).

2.1.6 Foreign Ownership. Larger firms are more likely to be foreign-owned than smaller firms. Exhibit 7 shows that as the size of the firms increases, the likelihood that the firm will be foreign-owned also increases. Forty-nine percent of all large firms are foreign-controlled, while in only four percent of small firms do foreigners own a majority of the capital.

2.1.7 Location. Almost half the firms sampled operated in Kigali. Appendix A question 2 shows the geographic distribution of the sample.

2.1.8 Market. The overwhelming majority of the firms sampled sell primarily to the domestic market. Appendix A, question 19 shows that 98 percent of the firms sell primarily to the local market. Given that Rwanda's main exports (coffee and tea) are marketed almost exclusively by parastatals, the low-export content of the private sector sampled in this survey is not surprising. Larger firms were more likely to export, as 10 percent of larger firms' primary market is the export market. (Exhibit 8).

2.1.9 Imports. Larger firms are also more likely to use imported inputs than smaller firms (Exhibit 9). Imports are the primary source of inputs for two-thirds of larger firms. For smaller firms, imports are the primary source of inputs for only one-fifth of the firms.

2.2 Perceptions Regarding the Business Environment

2.2.1 Business Environment. Only 11 percent of the firms sampled believed that there had been an improvement in the business climate over the last year (Appendix A question 22). Sixty-eight percent of the firms thought the economic environment was worse. Sales volumes were also significantly lower this year than last, as only 20 percent of the firms sampled thought that their sales volume had increased over last year (Appendix A question 25). This evidence suggests that the Rwandan economy is experiencing a rather substantial recession.

2.2.2 Seventy percent of firms employing less than five people felt their overall economic performance was worse in 1989. A more moderate opinion was held by firms employing five to twenty people--only 60% believed 1989 was a worse year. Analyzing the response patterns by sector, firms from most of the sectors felt that sales performance was down in 1989. However, this assessment did vary by sector. Although most sectors confirmed that 1989 was a difficult year, 80% of the respondents in agriculture and 90% in fishing have a very positive assessment of their firm performance during 1989. Tourism was the only sector where less than half the respondents felt that sales performance was worse in 1989.

2.2.3. Rwandan private sector expectations are also generally negative for the upcoming year. An overall 73% of respondents do not expect 1990 to be any better than last year. Large firms, those with more than 20 employees, have the gloomiest outlook (80% vs. 59% for small firms). Again, an analysis by sector shows that commerce still have negative expectations, similar to their assessment of 1989. Fishing is a growth sector as 100% of respondents are bullish for 1990. Agriculture, agro-industry, tourism and manufacturing are also optimistic with respectively 92%, 75%, 70% and 70% of the segment groups expecting sales to grow. Exhibits 13-14 present the assessments of performance for the past year and expectations for the upcoming year.

2.2.4 Capacity Utilization. Nearly half of all firms are currently operating at less than 50 percent of capacity (Appendix A question 29). Differences between firm sizes were small. Tourism and the agricultural sectors reported operating at the highest levels of capacity, while the agro-processing sector reported the lowest capacity-utilization levels. The low capacity utilization levels support the perception of firms about the current business environment. Exhibit 15 presents capacity utilization by firm size.

2.2.5 Constraints. Exhibit 16 shows the rank order for the four factors believed by respondents to have had the most negative impact on their business in the past year. Firms of all sizes viewed taxes, high production costs, high raw material prices and low output prices as negatively affecting their business performance. The larger firms, which are much more likely to be importing, also reported being negatively affected by import licensing procedures, which make it difficult for them to import materials. Exhibit 17 compares the perceived effect of all factors identified by the sample as negatively affecting their business performance.

2.2.6 Policy Constraints. Many of the factors mentioned as most constraining by respondents such as high production costs, high raw material prices and low retail prices are market-related and therefore are largely outside of government control. However, several of the other constraining factors such as taxes, access to foreign exchange, and import licensing arrangements are under government control. Even when they are not perceived as the most binding constraints they still should be given serious attention by the government, because they, unlike some of the other market-related factors, are variables which can be adjusted by GOR policy makers.

2.2.7 Sector Prospects. Agricultural production for the local market is viewed by firms as the least promising and profitable activity (Appendix A question 49B). The best returns are perceived to be in the commerce sector, followed by the manufacturing for the local market. Exhibits 18 and 19 show the sample's view of the most and least attractive sectors.

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2.2.8 Export Plans. Only 12 percent of the firms sampled currently export or have plans to export in the future. Those firms which do export or plan to export in the future perceive the regional market followed by the EEC to be the potentially most profitable export markets (Appendix A question 50). Exhibit 20 presents the constraints to export as they were rated by the sample and Exhibit 21 identifies the most attractive export markets by size of firm.

2.2.7 Market Information. Respondents have little reliable information on international markets. While 54 percent of the respondents felt they had reliable information on the local market (Appendix A question 41), only 7 percent felt they had good information on international markets (Appendix A question 42). Official information sources such as the Ministry of Industry and the Chamber of Commerce are currently acting as an important source of market information to less than 4 percent of the respondents. The majority of firms (78 percent) look to personal contacts and a smaller proportion rely on trade journals and publications (2.7%), the Chamber of Commerce (2.7%) and the BNR (1.2%) for information on markets (Appendix A question 44). The demand for market information is more acute for exporting firms. All respondents in agriculture and fishing desire information concerning the export markets. These sectors are also those that are marked by a high degree of optimism regarding expectations of growth for next year. Exhibits 22-26 present the demand for market information.

2.3.0 Firms are most interested in information on prices and contacts with other firms (Appendix A question 43). Information on prices is of most interest to agricultural sector establishments, while information on contacts with other firms is of most interest to agro-industrial and manufacturing firms.

2.3.1 Most firms would be interested in a joint venture with a foreign partner. Appendix A question 62 shows that 56 percent of Rwandan firms would be interested in joint ventures with foreign partners. Rwandan firms are mainly looking for technical expertise and new market opportunities from their foreign partners (Appendix A question 63).

2.4 Perceptions Regarding Resource Constraints Affecting Productivity

2.4.1 Resource Constraints. Perceptions about resource constraints vary considerably across size categories and sectors. Exhibit 27 shows the rank order for the four resource constraints believed by respondents to have had the most negative effect on their productivity. In general, firms were satisfied with the condition of infrastructure such as water, electricity and transport. Satisfaction with the state of infrastructure is a fairly unusual response for private firms in developing countries. This suggests that the condition of infrastructure in Rwanda is probably quite good by developing country standards and attests to the success in this area of the GOR Public Investment Program.

2.4.2 Small Firm Constraints. For micro and small-scale enterprises, the key factors negatively affecting productivity are the cost of transportation, access to spare parts, and access to equipment. Fifty-two percent of small firms do not have access to appropriate technology and equipment. Access to these services and inputs is evidently hampered by limited purchasing power of small firms. Lack of access to land and to credit are also problems faced by the smaller firms.

2.4.3 Large Firm Constraints. Larger firms are faced with a different set of obstacles. The biggest resource constraints facing larger firms are access to credit, availability of skilled labor, and the reliability of electricity.

2.4.4 Constraints by Sector. Constraints pertaining to reliability of electricity, cost of transport, and access to spare parts were most hindering to manufacturing firms. The cost of transportation and the availability of equipment were the biggest impediments facing the agriculture sector. Cost of transportation, reliability of electricity, and access to spare parts were perceived most often as serious constraints by firms in most sectors (See Exhibit 27).

2.4.5 Land. Regarding land problems, the cost of land and access to land were viewed as important or very important constraints by about half the respondents. However, access to land titles was not seen as being a major obstacle facing the firms surveyed (Appendix A question 32).

2.4.6 Assessment of Employees. Rwandan companies are satisfied with the productivity of their employees. Eighty percent of Rwandan employers surveyed stated that they were satisfied with the productivity of their employees (see Appendix A question 33). However, finding well qualified managers, professionals, and technicians was difficult for about 25 percent of the firms surveyed in all the sectors (Appendix A question 34).

2.5 Use of Capital Market

2.5.1 Financing. Rwandan companies rely mainly on their own capital resources as their source of financing (see Appendix A question 36). Over 90% of the firms surveyed received no external financing from either commercial banks, development banks or cooperative societies. Small companies had virtually no access to capital other than their own funds. (89% of the small businesses surveyed received funding through their own personal funds, 30% by family and friends and 21% by their suppliers.) Surprisingly, only 4% of all companies surveyed reported receiving any credit from the informal sector. Findings from similar studies in other sub-Saharan African countries show that in those countries small firms were more likely to obtain credit from informal sources when they encountered difficulties obtaining credit from formal sources.

2.5.2 Formal credit organizations, make only a small contribution to small business financing: 8% from the Banques Populaires, 6% from the BRD and 5% from the Commercial Banks. Similarly for medium sized and large scale businesses, personal funds played a large role in financing. Large firms, however have some degree of flexibility since sources of financing are diverse: BRD financing is received by 42% of the segment group, the Banques Populaires, Commercial Banks and Supplier credit--39%, and family and informal sources to 21% and 4% respectively. Exhibit 28 illustrates the utilization of the various methods of financing available to the business community in Rwanda; Exhibits 29-31 present a breakdown of financing by size of firm; Exhibit 32 by sector of operation and Exhibit 33 by location of firm.

2.5.3 Constraints to Borrowing. Banking formalities, loan security requirements, and interest rates are viewed by Rwandan companies as the biggest obstacles to obtaining credit (Exhibit 34). For small firms, the biggest constraint to obtaining credit was perceived to be loan security requirements. Since many of the small firms have no title to their land and few fixed assets, security requirements essentially exclude them from any formal sector borrowing.

2.5.4 Investment Plans. Despite the impediments to obtaining credit, a large percentage of Rwandan companies surveyed have formulated investment plans for their firms. Enterprises are most interested in investment plans to improve marketing, quality control, and plant improvement (Appendix A question 48). Firms are relatively less interested in personnel development and training. This is consistent with management satisfaction with employee productivity, but it also may be related to a concern about investing in an employee's training when there is no guarantee that the employee will stay with the firm.

2.5.5 Small Firm Investment Plans. Small firms are less interested in investing in any kind of improvement than the larger firms. The cause for this relative lack of interest may be rooted in their inherent insecurity. Lack of certainty about maintaining access to land and facilities encourages firms to be short-term oriented. Investments which do not promise rapid returns will not be undertaken since the entrepreneur is not certain if his company will be in the same location long enough to reap the benefits.

2.6 Private Sector Associations

The results presented above demonstrated that there are some key bottlenecks to private sector development in Rwanda. The questions which then arise are: What kinds of institutional mechanisms could help support private sector development in Rwanda? How well are existing private sector institutions and associations performing in Rwanda?

2.6.1 Association Membership. Larger enterprises are much more likely to belong to a business association than smaller firms (Exhibit 13). Most large enterprises report belonging to some association (84 percent compared to only 38 percent). Women-directed firms, which also tend to be small-scale, are unlikely to be members of a professional association (only 24 percent are members). Tourism sector establishments are the most likely of all sectors to be members of an association, while agricultural sector firms are the least likely to do so (28 percent). Exhibit 35 and 36 present the membership in associations by type and size of firm.

When the firms which do not belong to an association were asked why they did not belong the most common reason was that no association provides them with useful services (Appendix A question 56).

2.6.2 Rating of Associations. The Chamber of Commerce and Industry was rated as effective or very effective by only 48 percent of its members rating its effectiveness (Exhibit 37). The association receiving the highest effectiveness rating from its members was KORA, an artisanal support association. Sixty-four percent of its members felt it was effective or very effective. The association receiving the lowest approval rating was the Association of Rwandan Businesswomen -- only 22 percent of its members surveyed felt it was effective or very effective.

2.6.3 Rating by Sector. The tourism and commerce sectors rated the Chamber of Commerce as effective, while the Chamber received lower effectiveness ratings from the manufacturing sector.

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2.6.4 Demand for Services. Firms are most interested in associations providing market information and credit (Exhibit 38). Smaller firms are more interested in credit (52 percent very interested) while larger firms are interested in contact with the government (65 percent very interested) and market information (65 percent very interested).

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3. IMPLICATIONS FOR DIALOGUE AND STRATEGY

3.1 The current business environment is not favorable according to a majority of the Rwandan businesses sampled. Many of the constraints affecting businesses are largely dictated by international market conditions (such as sharply declining terms of trade) and geographic features like Rwanda's land-locked and isolated location which raises the costs of inputs and limits the range of competitive exports. These factors are outside of direct government control. Nonetheless, the government can contribute significantly to an improvement in the general economic climate through the adoption of sound macroeconomic policies which contain inflation, maintain a competitive exchange rate, and encourage investment and saving.

3.2 In addition to these broader macroeconomic policies necessary for a good business environment, the survey has identified several sectoral and regulatory policies which strongly affect businesses. If these policies are improved they could dramatically improve the business environment in Rwanda. Although many of the policy constraints identified in the survey may not be perceived by the business community to be the most binding constraints, they still should be given careful attention by the GOR as they are under the control of government policy makers and can be adjusted. These include credit policy, taxation, importing and exporting procedures, and business registration.

3.3 Most firms surveyed reported very little access to capital sources other than their own. Banking formalities, security requirements, and high interest rates constrained access to credit. This dependency on self-financing indicates that the Rwandan financial sector is not meeting the needs of the business community. This survey does not fully explore the reasons for the weakness in the financial sector performance. Given the importance of the problem, further study should be a priority.

3.4 The dialogue sessions with the government and the business community should also explore the extent to which there is a consensus regarding the seriousness of the credit constraint. These sessions should also focus on how to mobilize savings more effectively and intermediate them towards productive enterprises.

3.5 Other policy constraints affecting firms include taxation policy, importing licensing procedures and access to foreign exchange. Dialogue sessions should seek to clarify which specific regulations or policies are considered most cumbersome for each type of firm (e.g. what types of government regulations constraint the agri-business sector --import licensing, taxation policy?) Sessions with the government would focus on the policy bottlenecks and try to identify the easiest ways of unblocking constraints.

3.6 The survey identified high transport costs to be an important factor limiting business performance for a broad spectrum of firms. High transport costs are certainly in part a result of Rwanda's land-locked and isolated location -- a factor outside of the GOR's control. Dialogue sessions and subsequent phases of the MAPS should examine, however, to what extent high transport costs are a function of government policy. For example, parastatal marketing and transport monopolies can have an important impact on transport costs. Other policy influences on transport costs are taxation, import control, and tariff policies.

3.7 Although firms were generally satisfied with infrastructure, the reliability of electricity was seen by firms as the second most important constraint affecting production. This problem was the biggest resource constraint affecting the manufacturing sector. Resolving the electricity problem should be central to the government's strategy to promote to private sector growth.

3.8 One of the constraints identified in the survey was the length of time it took to establish a business. Instead of a quasi-automatic registration process, the government evidently views the process as a bank might review an application for a loan. There is a careful review of the cost-benefit projections for the project. These procedures should be streamlined into a more automatic "one stop" registration process. Cost-benefit analyses should be left to the entrepreneurs taking the commercial risks. Such a policy would encourage more free market entry of firms and would allow more capital formation. Dialogue sessions with the government and private sector may want to focus on this issue and how procedures could be streamlined.

3.9 Associations could play an important role in promoting private sector growth. To do so they must change current practices, however. Members indicated their organizations are currently not effective in meeting their needs. Firms are most interested in receiving market information, gaining access to credit, and receiving training from their associations. Discussions with entrepreneurs and representatives from business associations should confirm the need for these services and focus on the most effective vehicles for providing them.

4. STUDY METHODOLOGY

4.1 Survey Instrument Design

The survey instrument was carefully developed in terms of substance and language. It is the result of close collaboration between USAID Mission personnel, the MAPS Team consultants, and the survey team from GENIE.

4.1.1 An initial draft of the survey instrument was prepared during the first visit of the MAPS Team which took place in September 1989. All senior USAID Mission staff present, as well as GENIE representatives, had a chance to comment and suggest changes/ additions to the questionnaire. On the basis of their comments, which were generally oriented towards simplifying the survey given the small size and lack of sophistication of many of the firms, significant changes were made to the questionnaire.

In particular, the language and manner in which the questions were posed were adapted so that they would be understandable to the small-scale entrepreneurs. Ambiguities in the meanings of some of the terms were clarified. The questions were formatted so as to facilitate post-survey codification and data entry by using pre-coded responses.

4.1.2 The survey was modified based on the Pre-Test results. The amended draft questionnaire was then tested during a pilot survey conducted during the last week of September by GENIE. Fifteen enterprises were chosen at random in Kigali for the pilot survey. Eight of those firms were in the informal sector (see point 4.2.3 below for a definition of informal sector). The remaining seven firms in the pilot study came from the formal sector (their names were drawn at random from one of the registries listed in point 4.2.1 below).

Testing was aimed at obtaining a cross-section of the target groups for the sample. The results from enterprises chosen from the pre-test were not included with the results from the full-scale survey. Following the pilot survey, a final version of the questionnaire was agreed upon during the end of MAPS Team visit at the end of September.

4.1.3 Interviewers were carefully selected and trained. GENIE interviewed 44 applicants for 14 enumerator positions. Twenty-four were selected from the interviews to undergo a three day training session. The 24 trainees were given a written examination and the 12 trainees who achieved the highest scores were selected as enumerators for the survey.

4.2 Sampling Methodology

4.2.1 The sampling frame was constructed from 5 distinct sources:

- o formal sector firms drawn from the membership roster of the Rwanda Chamber of Commerce and Industry;
- o formal sector firms drawn from the registry of firms kept by the Statistical Service (Miniplan);
- o informal sector firms drawn from a list developed under the USAID-funded PRIME project;
- o informal sector firms drawn from a list of cooperatives kept by IWACU; and
- o informal sector firms drawn from a list of micro and small-scale firms kept by KORA.

4.2.2 GENIE identified several potential data sources for the sampling frame of formal sector firms. The primary basis for the formal sector frame was the membership roster of the Chamber of Commerce. A total of 7,000 businesses are included on the Chamber of Commerce registry. This list was supplemented by the list of firms kept by the Statistical Service (Miniplan), whose list was in some cases more up-to-date as a result of recent surveys undertaken by the Statistical Service. Both lists were consolidated into one, and duplicates (firms appearing on more than one roster) eliminated. A random sample was drawn from the consolidated list.

4.2.3 It is likely that those firms that are registered but small in size (e.g. employing less than 5 workers) are not representative of the universe of small-scale enterprises operating in the country. They are more likely to have been operating longer and are operating out of a more permanent locale than the typical small Rwandan firm. Moreover data from the Description of the Private Sector showed that the informal sector in Rwanda plays a major role in the economy and may be more dynamic than the formal sector. Hence the composite list from the formal sector was not likely to yield an accurate picture of the entire private sector in the country. Since informal sector firms did not by definition appear on a registry and since the lists that do exist do not begin to cover the entire population, a combination of <u>random sampling</u> from the informal sector lists and <u>cluster sampling</u> was used to draw the informal sector sample.

The geographic distribution of the clusters reflected the distribution of formal sector establishments in the country as they appeared in the sample drawn for the formal sector firms. In each town where formal sector firms were to be interviewed, GENIE field personnel first established those geographical areas where there were informal sector firms operating. A sample of clusters was drawn from that list. The enumerators were given a methodology by the field supervisors for choosing firms at random within each cluster. The methodology ensured that the enumerators chose a sample within each cluster that was roughly representative of the sectoral distribution of firms in that cluster. This methodology minimized interviewer discretion in terms of whom to interview and so reduced the likelihood of systematic biases introduced in the manner in which firms were chosen (e.g. that not only those firms operating next to the road were chosen).

The above procedure minimizes biases in the responses. However, because the universe of the informal sector is still unknown the sample of the informal sector is by definition a non-probability sample. This means that we cannot generalize from the results of the sample to the underlying population of informal sector firms. We have no mathematical theory to stipulate the chance of any unit in the universe being selected into the sample and, therefore have no basis for estimating population parameters. On the other hand, by minimizing biases when choosing the respondents, we can be fairly confident that the responses will be a "good" (though not "statistically valid") representation of the population of firms found in the clusters chosen.

4.2.4 Survey Stratification. The survey was stratified by size and by sector. Twenty large firms (fixed assets above 75 million RWF) were included in the sample to give strong representation to firms which were contributing significantly to the economy in terms of indicators such as value added, employment etc. A total of 41 mid-sized firms (fixed assets between 2 and 75 million RWF) were included and 199 micro and small-scale enterprises (fixed assets less than 2 million RWF).

The sector stratification was drawn along the following lines:

1. Commercial agriculture
2. Aquaculture and fishing
3. Agro-processing
4. Tourism
5. Commerce and other services
6. Manufacturing and artisan sector

4.2.5 Location. The location of the survey included the main population centers of Rwanda. Almost half of the firms surveyed were from Kigali (Appendix A question 2).

1. Kigali

2. Gitarama

3. Butare

4. Ruhengeri

5. Gisenyi

4.2.6 <u>Sample size</u>. A total of 260 firms were surveyed, of which 130 were registered and 130 were not registered. The sample of registered firms represents about 2 percent of the sample universe of 7,000 formal sector firms. Because the universe of informal sector firms is unknown it is not possible to estimate the sample as a proportion the sample universe. However as a very rough estimate it might be assumed that the informal sector sample represents about 1 percent of the informal sector universe.

4.2.7 The rejection rate was low, reducing the likelihood of biases in the sample. In total about 20 firms refused to be interviewed out of the total sample size of 260 firms, roughly equal to that experienced in other countries where similar private sector surveys have been performed. All of the commercial banks except one declined to participate in the survey. Even for the one commercial bank that did participate, however, the answers were mailed to GENIE too late to be included in the analysis. Because the commercial banks would make up such a small part of the sample (less than 2 percent) it was felt that their omission would not have a significant impact on the survey results.

4.3 Survey Analysis

4.3.1 All survey responses were coded, entered and processed by the GENIE survey team. The data were entered and processed in SPSS, a software package for statistical analysis.

4.3.2 Most of the questions are categorical responses for the opinions of the persons interviewed. Thus, rather than computing a measure, such as a mean response (which is more appropriate when the response is measured on an ordinal scale) only relative frequency distributions are shown for most questions.

4.3.3 The first output produced from the survey data was a complete set of frequency tables for the distribution of answers to each questions. For categories where ordinal integer scales were used, means and correlation coefficients were calculated. The frequency distributions for all answers to the survey are shown in Appendix A to this report.

4.3.4 Contingency tables or "cross-tabulations" were also prepared in order to examine the effect of firm size (using the number of employees and level of fixed capital assets), economic activity (sector), direction (women-run vs. male run), and location of the firm (Kigali, Gisenyi, Butare, etc.).

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EXHIBITS

Exhibit 1

FREQUENCY DISTRIBUTION OF THE SAMPLE BY SECTOR

Sector	Raw Frequency	Relative Frequency (%)
1) Agricultural Production[1]	21	8.1
2) Fisheries	8	3.1
3) Agro-Industry[2]	17	6.5
4) Tourism[3]	11	4.2
5) Commerce and Services	128	49.2
6) Manufacturing[3]	75	28.8
	260	100.0

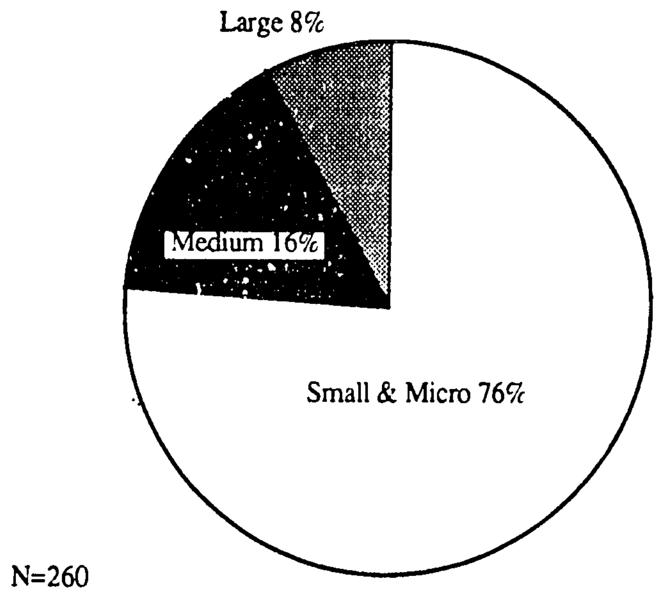
Question 17

[1]Includes fruits and vegetables production and commercial estates.

[2]Includes coffee and tea processing, fruit juice manufacturing, meat and dairy.

[3]Includes handicrafts, textiles, and metal products.

EXHIBIT 2
SIZE DISTRIBUTION OF THE SAMPLE BY LEVEL OF FIXED ASSETS



Note: The following methodology is used to determine firm size:

- Small/Micro: Less than RwF 2 million in fixed assets
- Medium: Between RwF 2 million and RwF 75 million in fixed assets
- Large: More than RwF 75 million in fixed assets

EXHIBIT 3
LOCATION OF ENTERPRISE

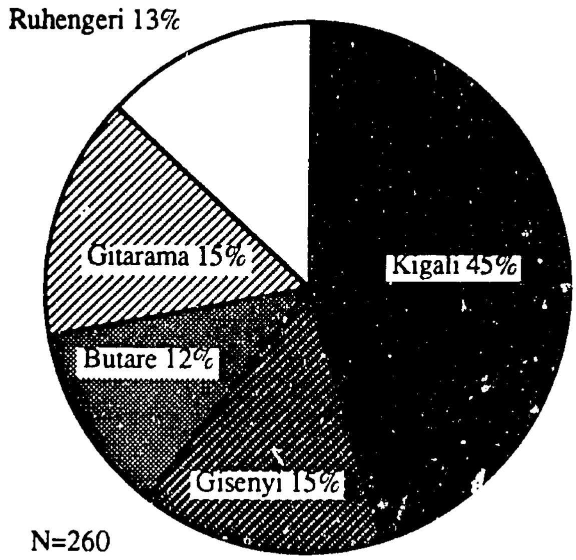


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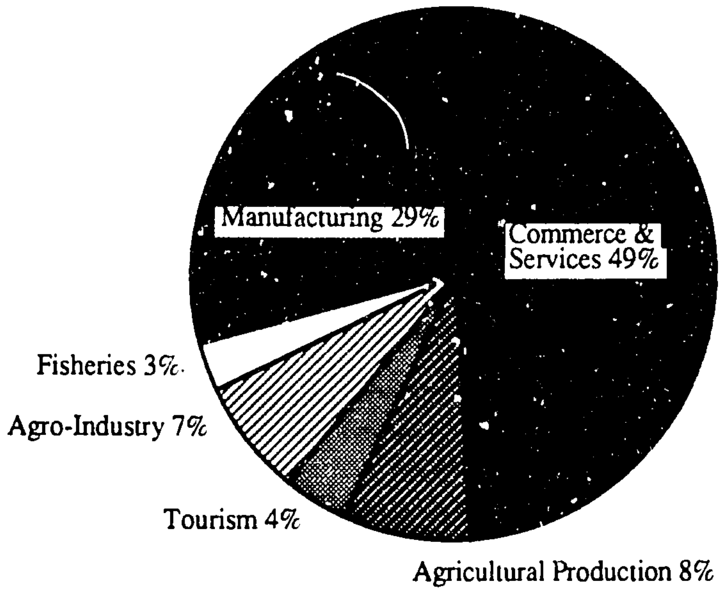
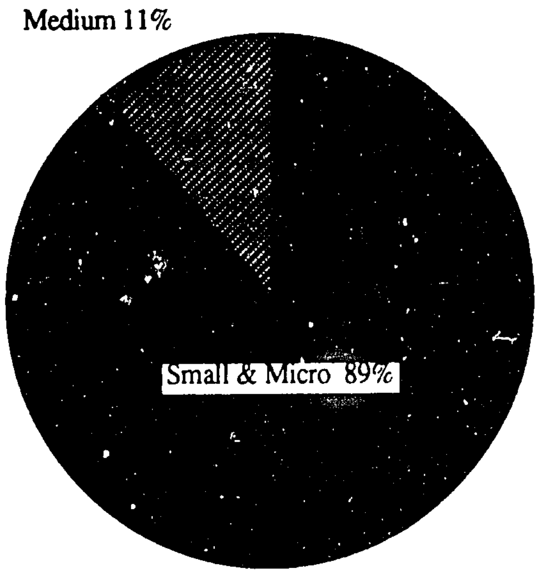
EXHIBIT 4
SECTORAL DISTRIBUTION OF THE SAMPLE



N=260

EXHIBIT 5
SIZE DISTRIBUTION OF WOMEN DIRECTED FIRMS



N=55

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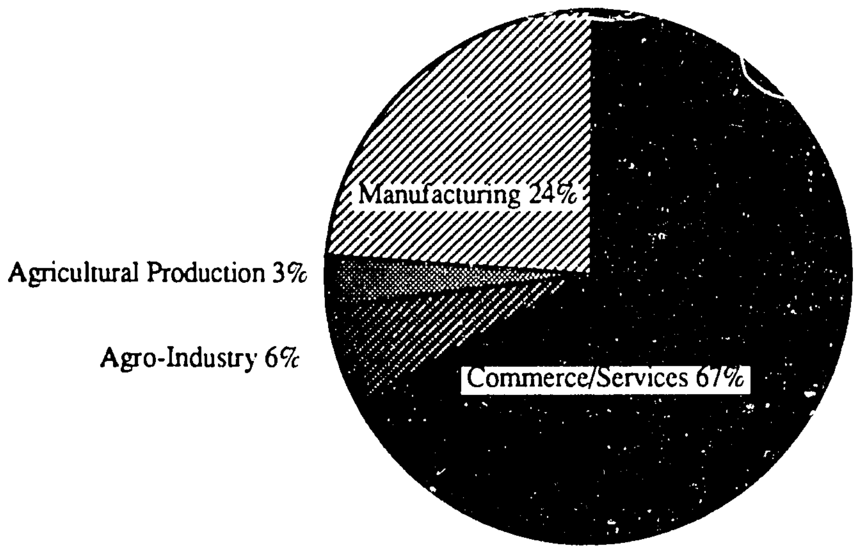
EXHIBIT 6
SECTORAL DISTRIBUTION OF WOMEN DIRECTED FIRMS



N=55

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EXHIBIT 7
SIZE DISTRIBUTION OF FIRMS WITH MAJORITY FOREIGN OWNERSHIP

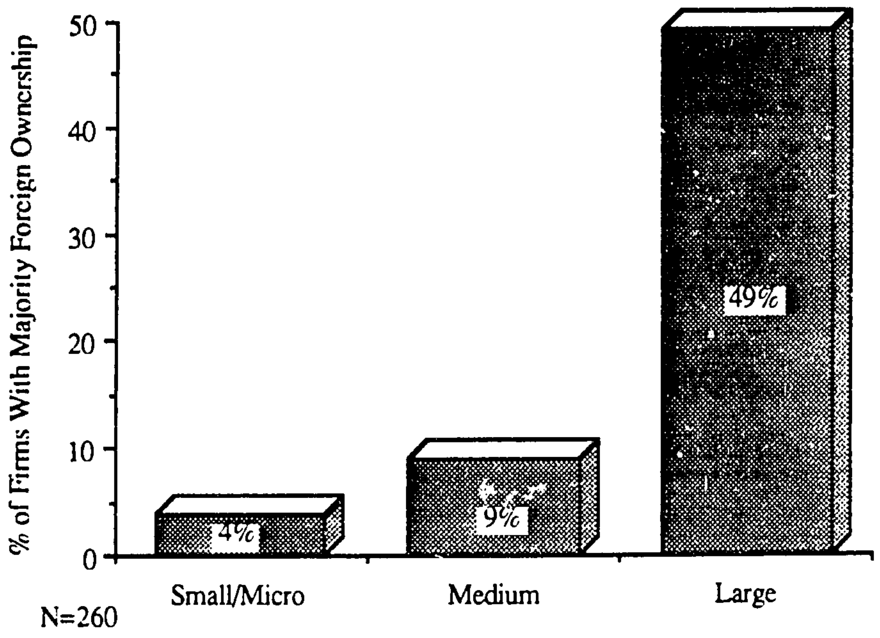

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EXHIBIT 8
SIZE DISTRIBUTION OF EXPORTING FIRMS

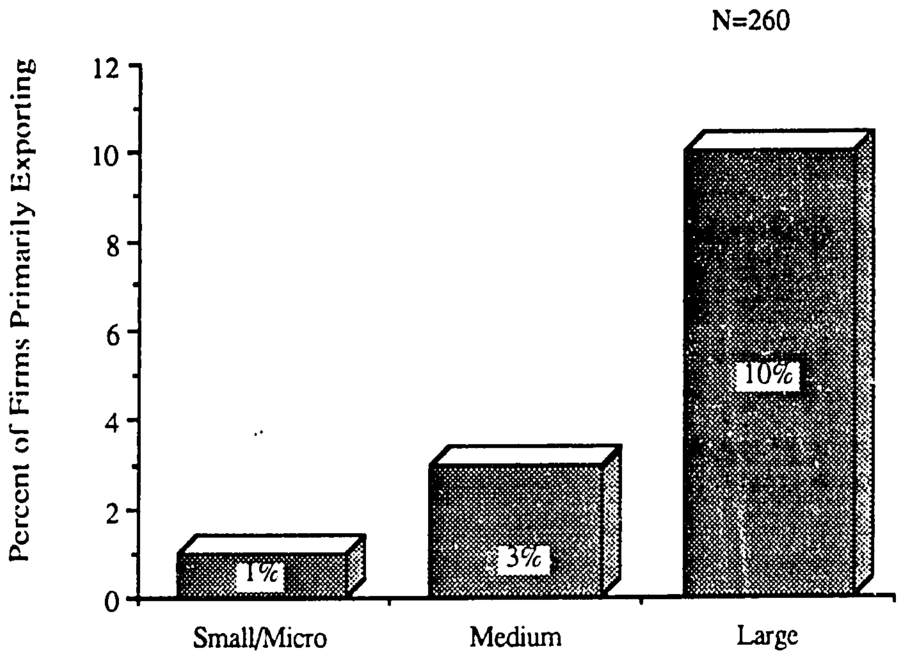

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EXHIBIT 9
SOURCING OF RAW MATERIALS BY SIZE DISTRIBUTION

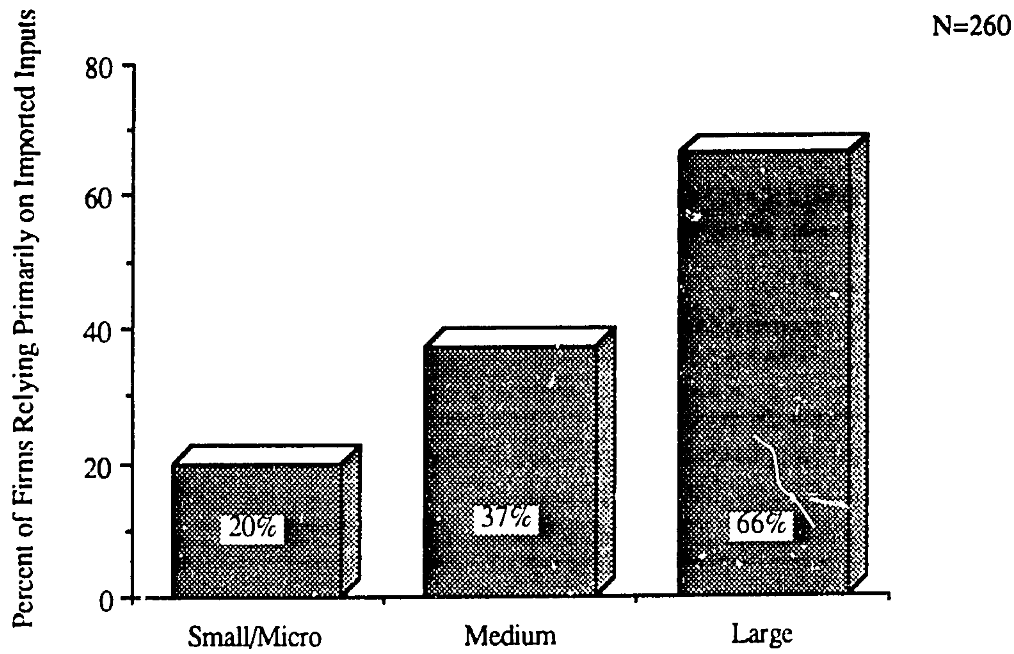

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EXHIBIT 10
ASSESSMENT OF THE FIRM'S SALES PERFORMANCE IN 1989
(By Sector)

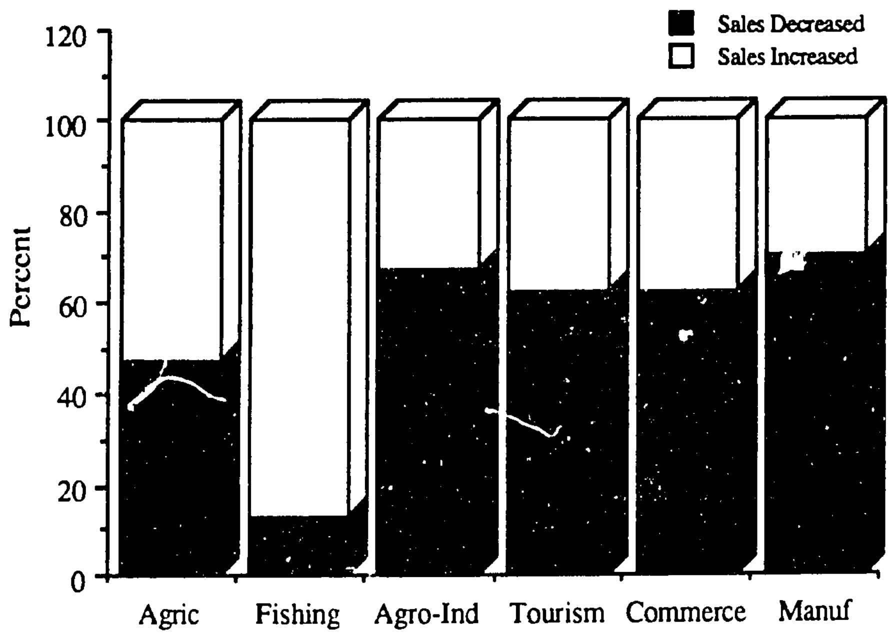

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EXHIBIT 11
PRIVATE SECTOR ASSESSMENT OF THIS YEAR'S SALES PERFORMANCE VS. THAT OF LAST YEAR

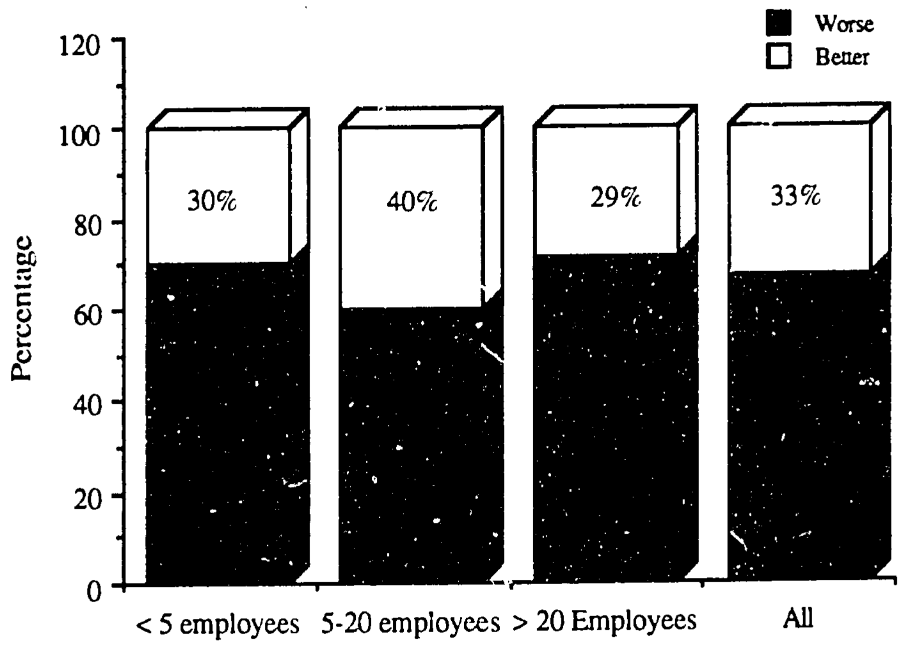

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EXHIBIT 12
ASSESSMENT OF 1989 PERFORMANCE BY LOCATION OF ENTERPRISE
WAS 1989 BETTER, THE SAME OR WORSE THAN 1988?
(SALES PERFORMANCE)

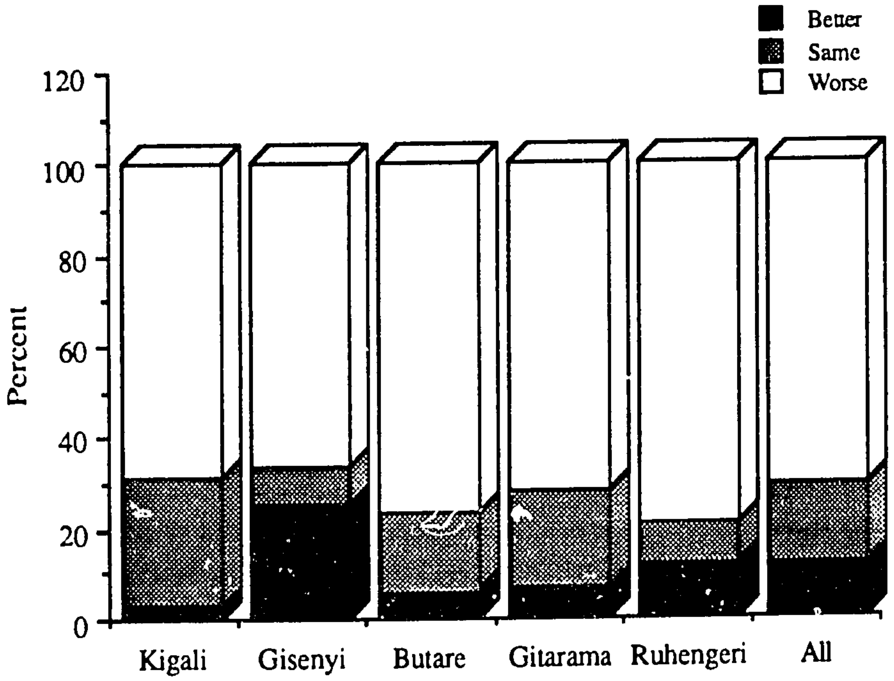

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EXHIBIT 13
PRIVATE SECTOR EXPECTATIONS FOR NEXT YEAR
(GROWTH IN SALES)

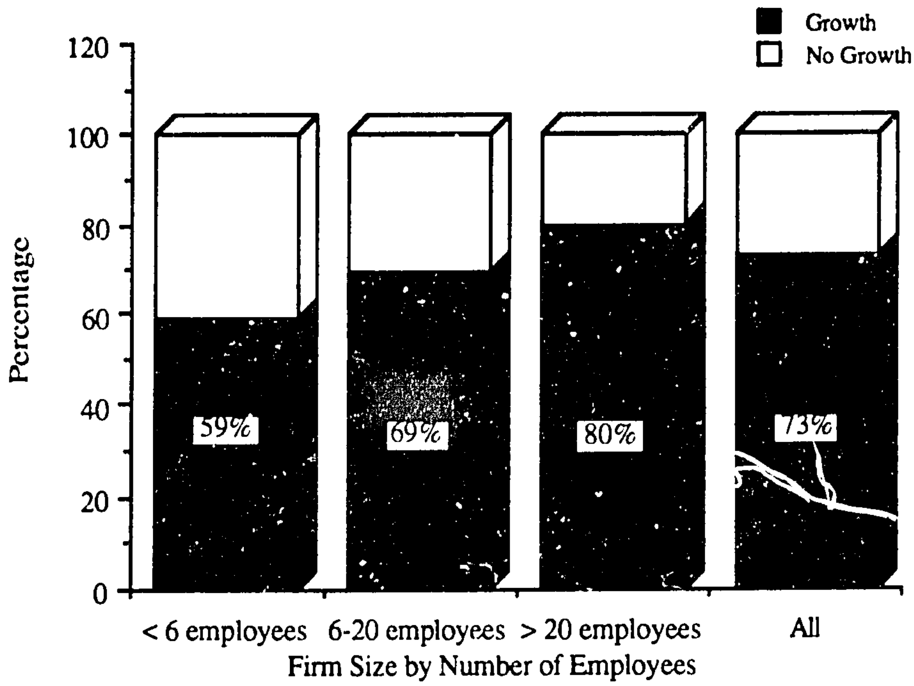

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EXHIBIT 14
EXPECTATIONS OF FIRM'S SALES PERFORMANCE IN 1990
(By Sector)

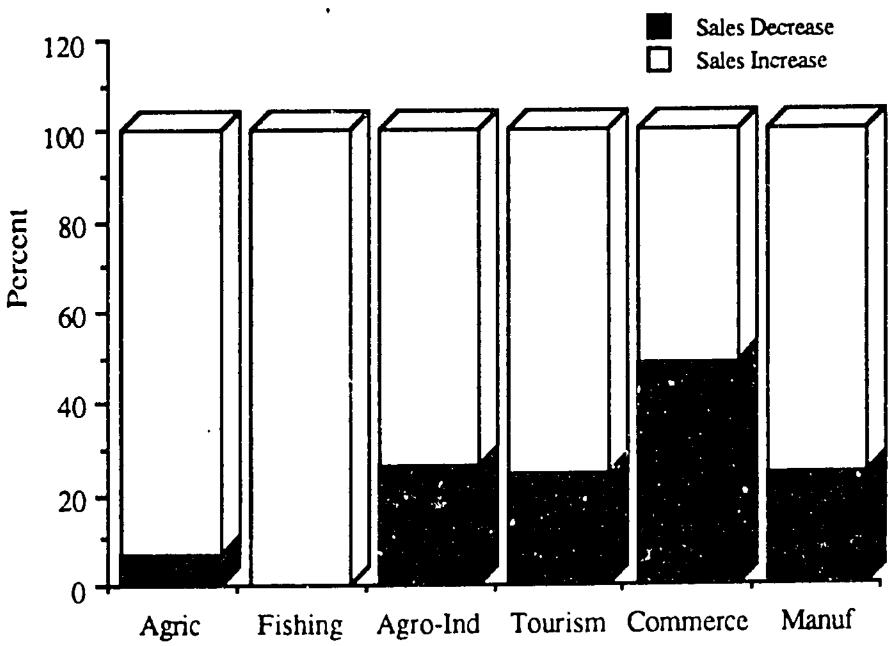

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EXHIBIT 15
CAPACITY UTILIZATION BY FIRM SIZE

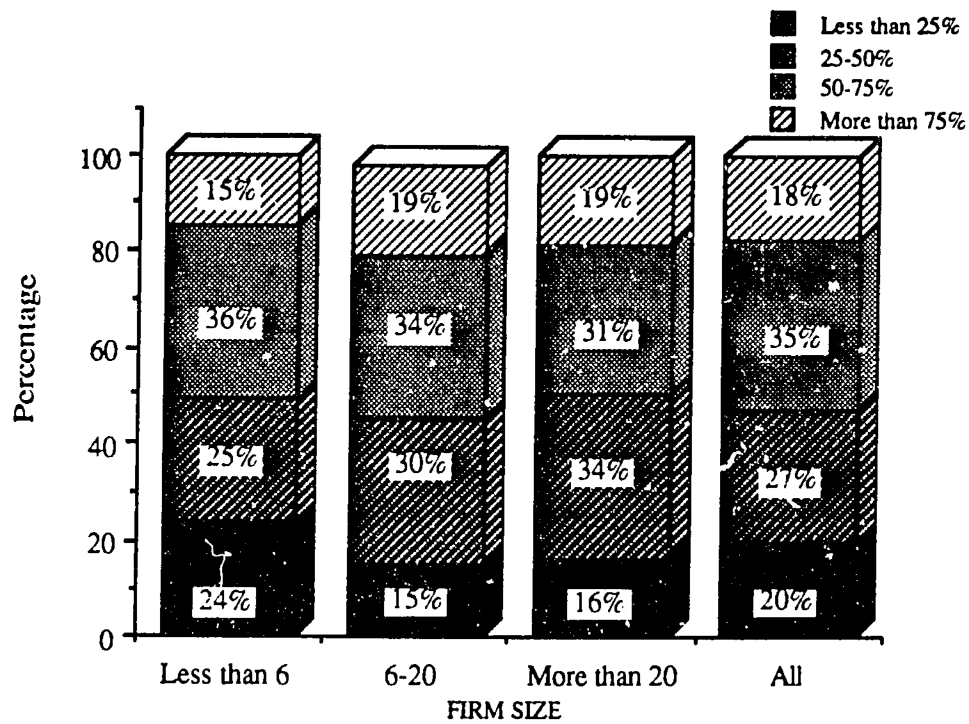

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Exhibit 16

FACTORS HAVING MOST NEGATIVE EFFECT ON BUSINESS PERFORMANCE

By Size Category:

Rank	Small and Micro	Medium	Large
1)	Taxes	Exchange Rate	Import Licensing
2)	Raw Material Prices	Costs of Production	Costs of Production
3)	Output Prices	Access to Foreign Exchange	Access to Foreign Exchange
4)	Availability of Raw Material	Import Licensing	Competition
5)	Costs of Production	Competition	Exchange Rate

Questions 8, 23, and 24

EXHIBIT 17
WHAT FACTORS NEGATIVELY AFFECTED BUSINESS PERFORMANCE IN 1989?

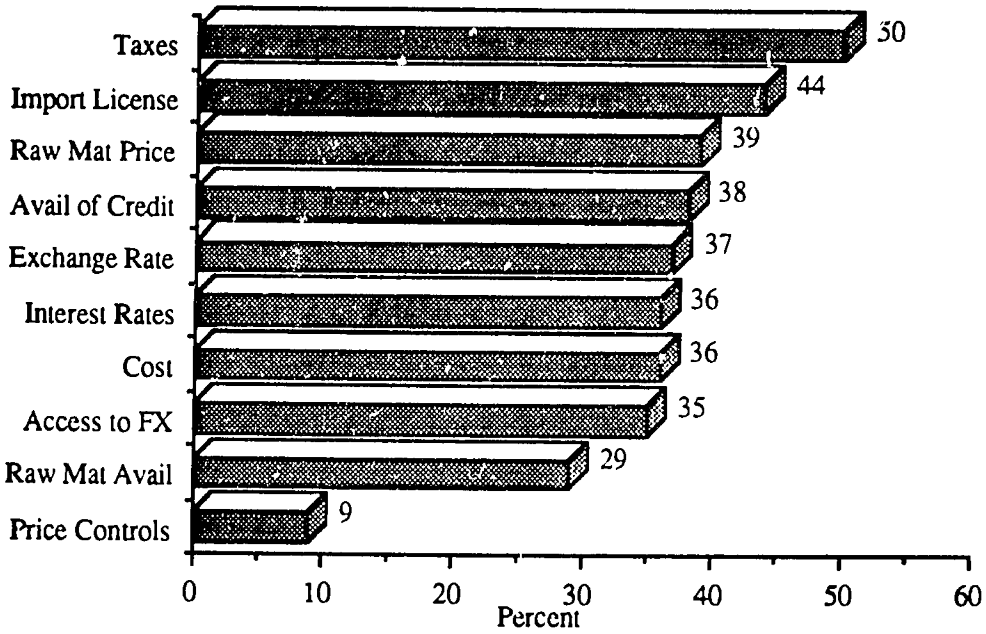

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EXHIBIT 18
WHICH SECTORS OFFER THE BEST RETURN ON INVESTMENT?

N=260

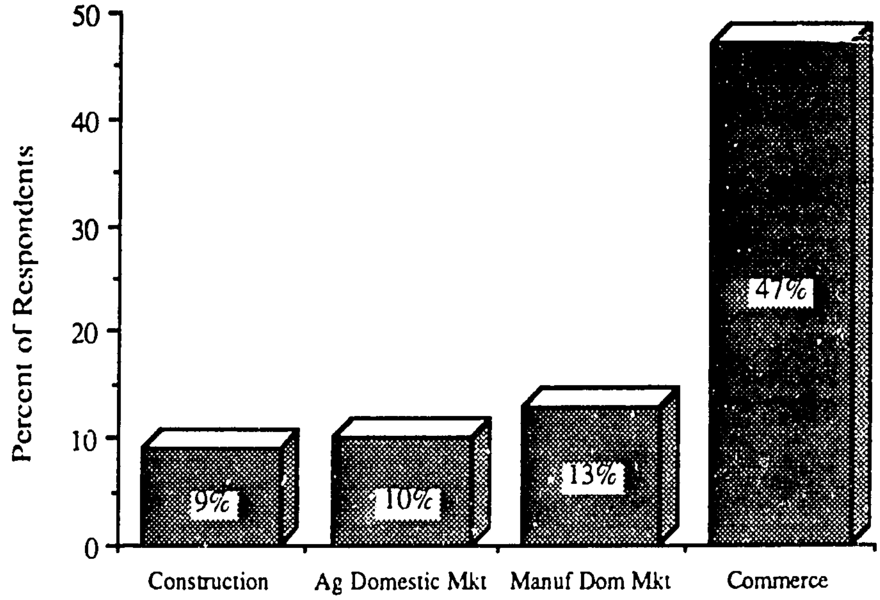

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EXHIBIT 19
WHICH INDUSTRY OFFERS THE BEST AND WORST RETURNS ON INVESTMENT?

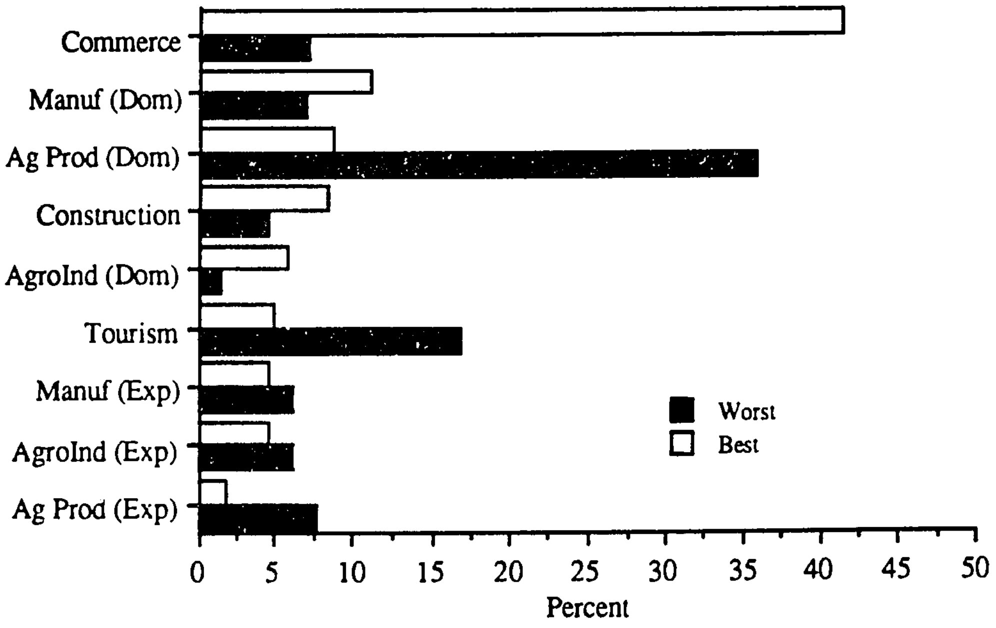
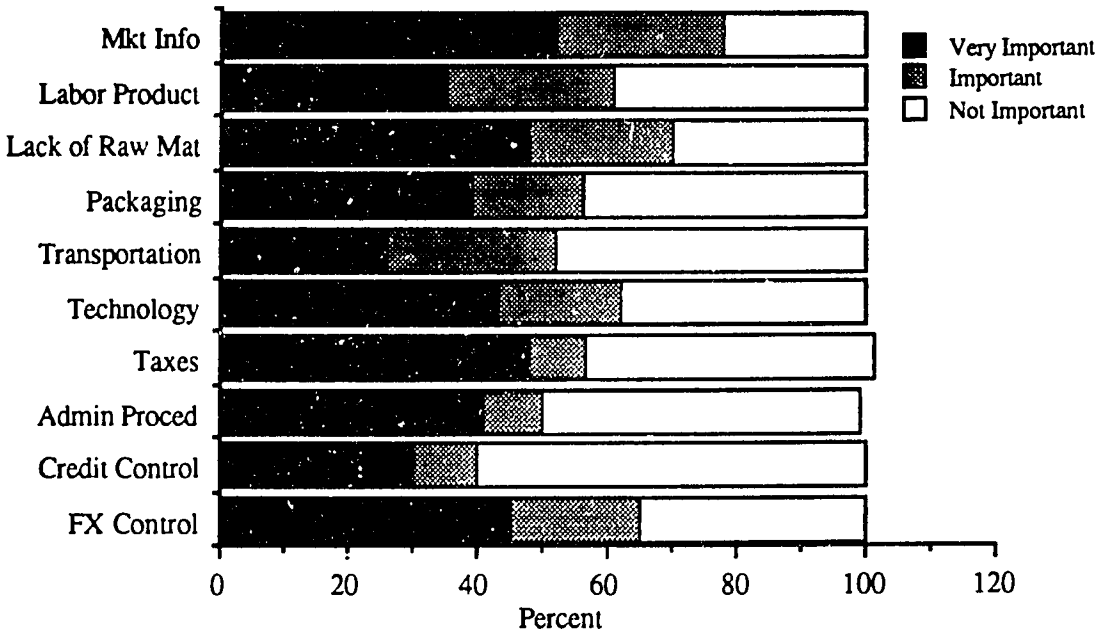


EXHIBIT 20
CONSTRAINTS TO EXPORT



Note: May not add up to 100% due to rounding

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EXHIBIT 21
WHAT ARE THE MOST PROFITABLE EXPORT MARKETS?
(By Size of Firm)

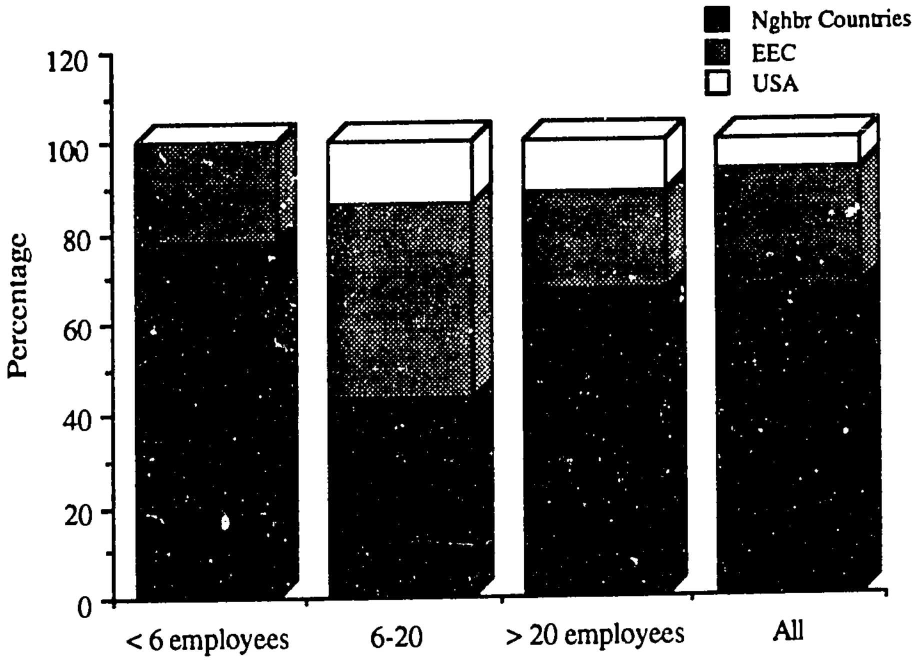

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EXHIBIT 22
SOURCES OF MARKET INFORMATION

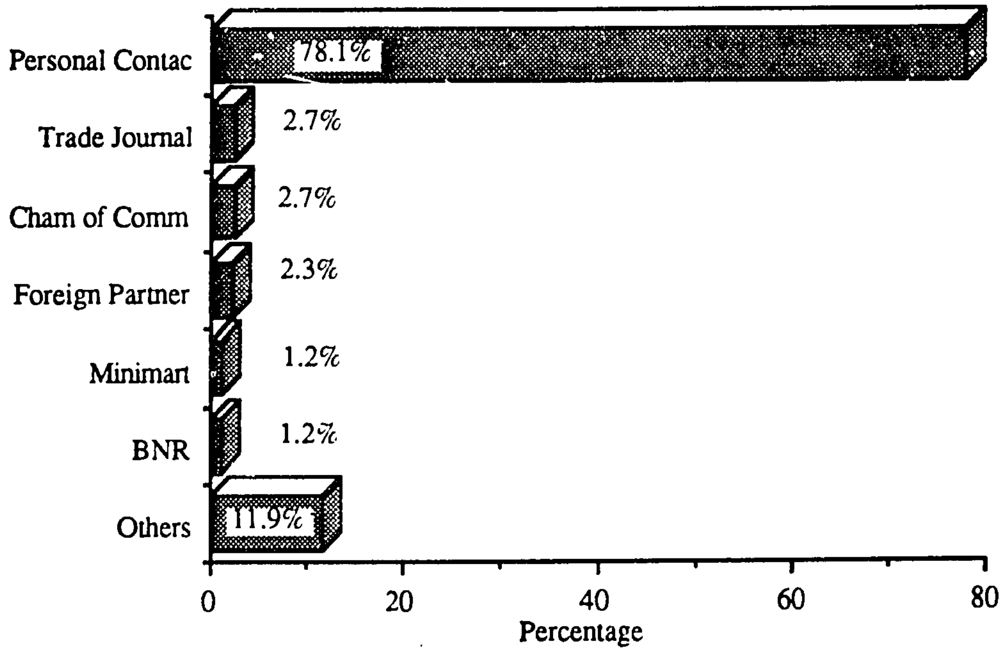

EXHIBIT 23
NEED FOR LOCAL MARKET INFORMATION

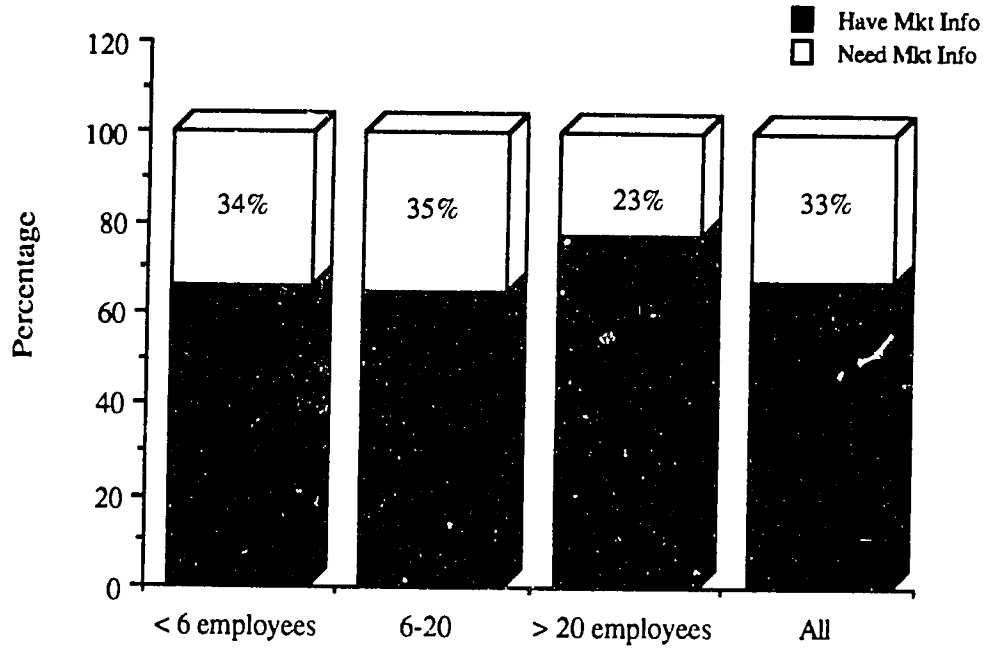

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EXHIBIT 24
NEED FOR INFORMATION ON INTERNATIONAL MARKETS

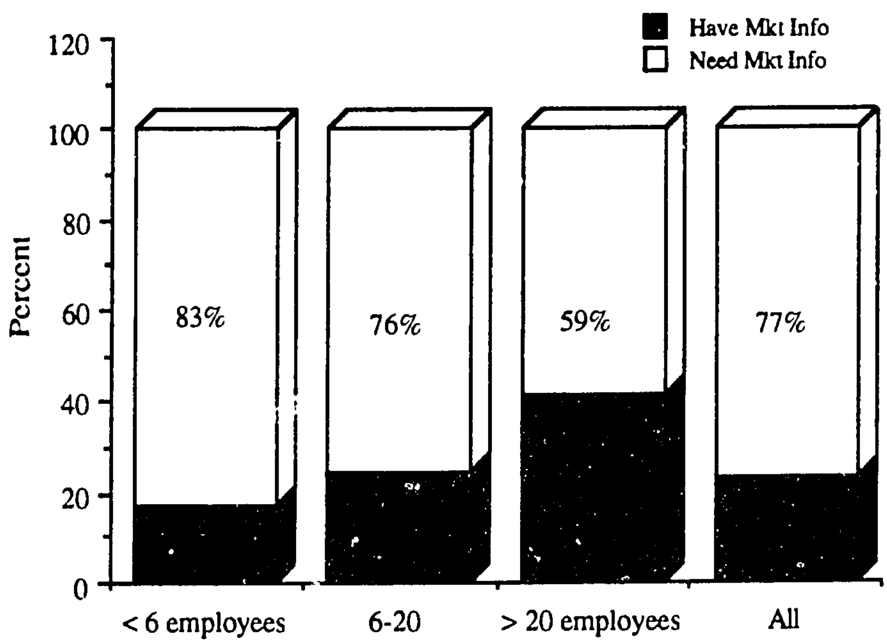

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EXHIBIT 25
SECTORAL DEMAND FOR LOCAL MARKET INFORMATION

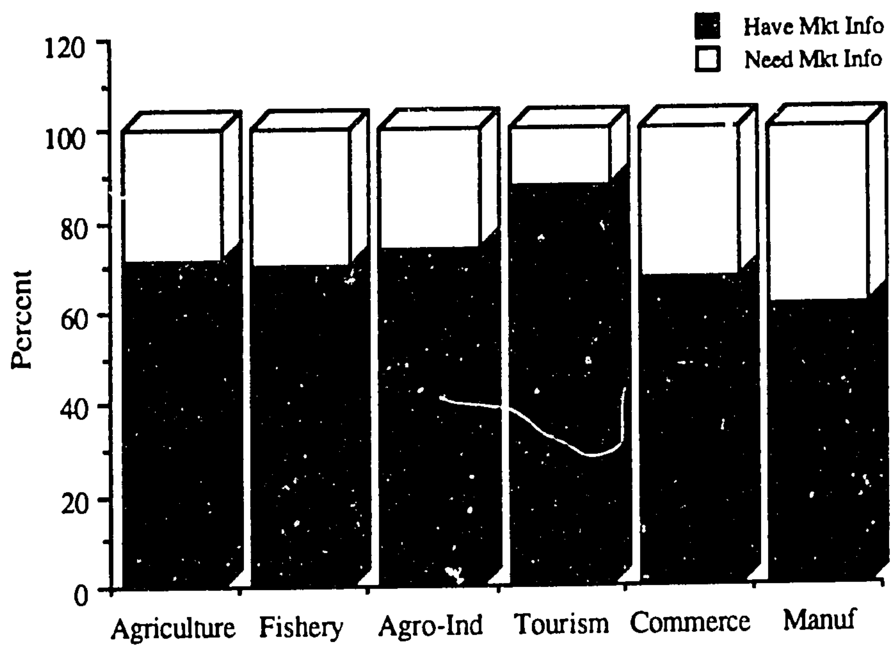

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EXHIBIT 26
SECTORAL DEMAND FOR MARKET INFORMATION OF EXPORT MARKETS

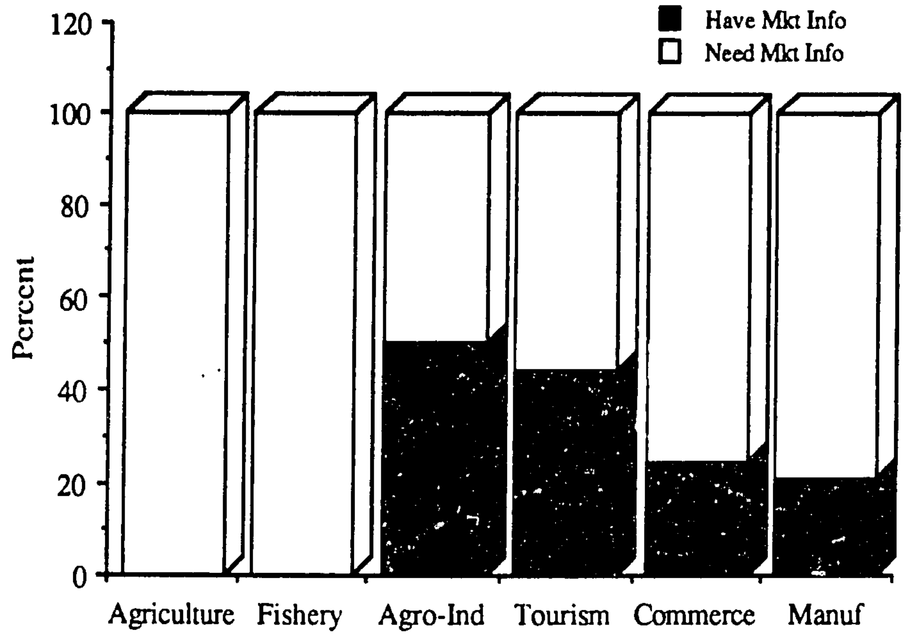

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Exhibit 27

MAJOR RESOURCE CONSTRAINTS

By Size Category:

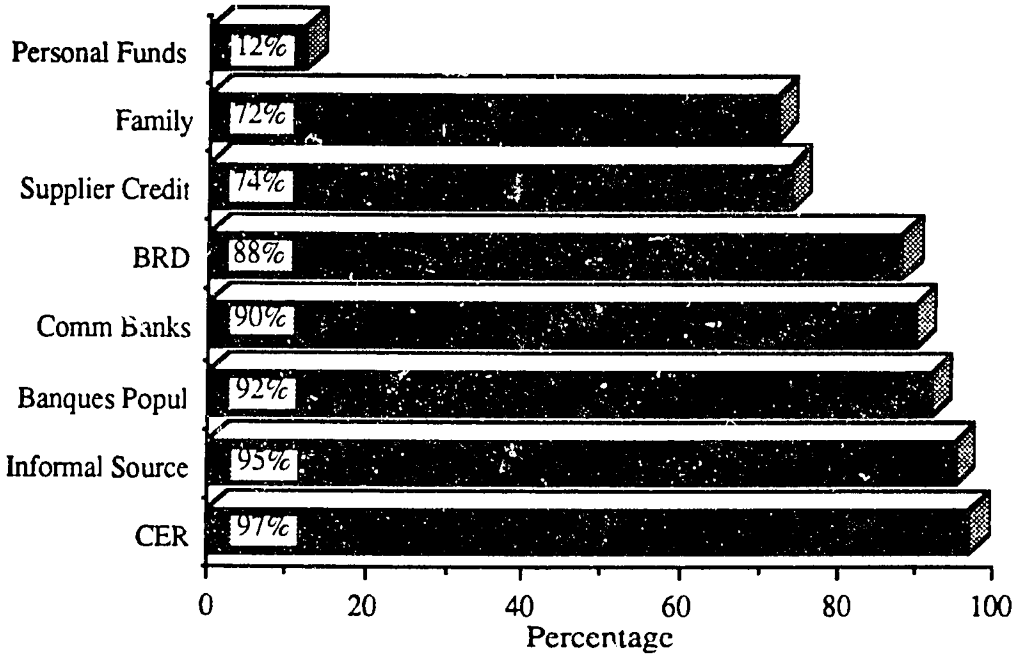
	Small and Micro	Medium	Large
1)	Cost of Transport	Cost of Transport	Access to Credit
2)	Access to Spare Parts	Reliability of Electricity	Availability of Skilled Labor
3)	Access to Equipment	Access to Spare Parts	Reliability of Electricity
4)	Access to Credit	Access to Raw Materials	Price of Electricity

By Sector:

	Agriculture	Commerce	Manufacturing
1)	Costs of Transport	Cost of Transport	Reliability of Electricity
2)	Availability of Equipment	Access to Credit	Cost of Transport
3)	Access to Spare Parts	Reliability of Electricity	Access to Spare Parts
4)	Access to Credit	Access to Spare Parts	Access to Raw Materials

Questions 8, 17, 30, and 31

EXHIBIT 28
FINANCING OF BUSINESS
(Percent of Businesses Receiving No Outside Financing from the Following Institutions or Sources)



Questions 9 & 36

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EXHIBIT 29
SOURCES OF FINANCING FOR SMALL BUSINESSES
(Percent of Small Business Receiving Some Financing from the Following Sources)

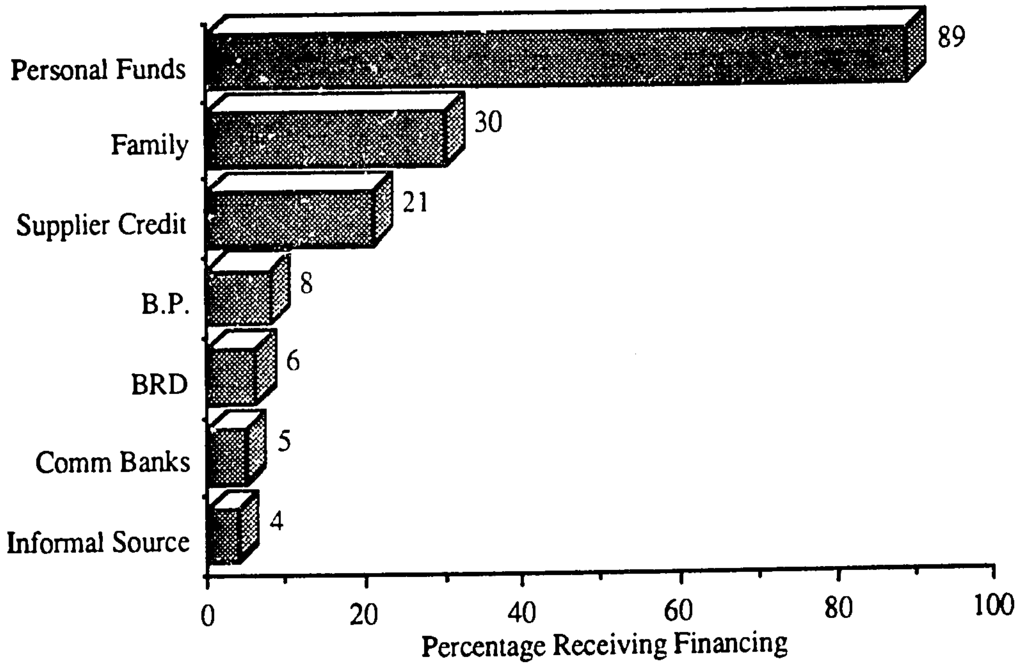

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EXHIBIT 30
SOURCES OF FINANCING FOR MEDIUM BUSINESSES
(Percent of Firms with 6-20 employees that Receive Financing from the Following Sources)

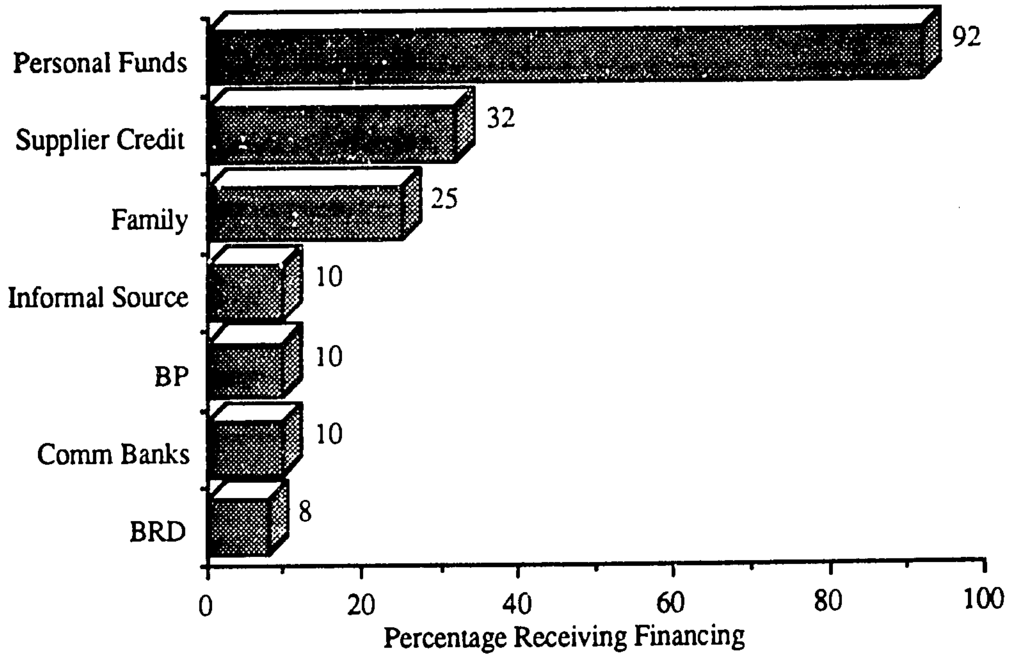

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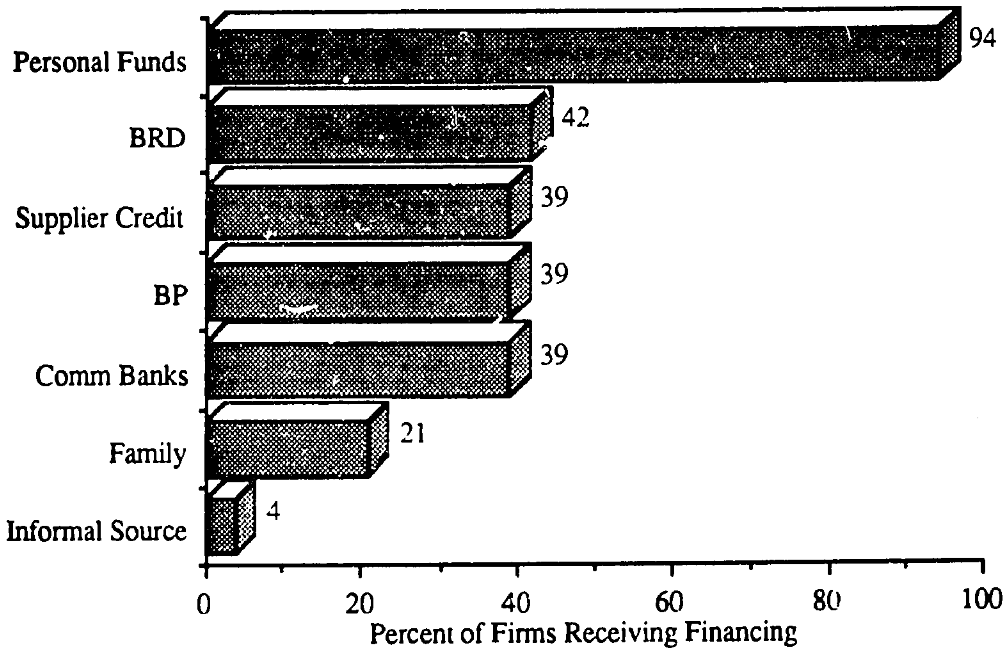
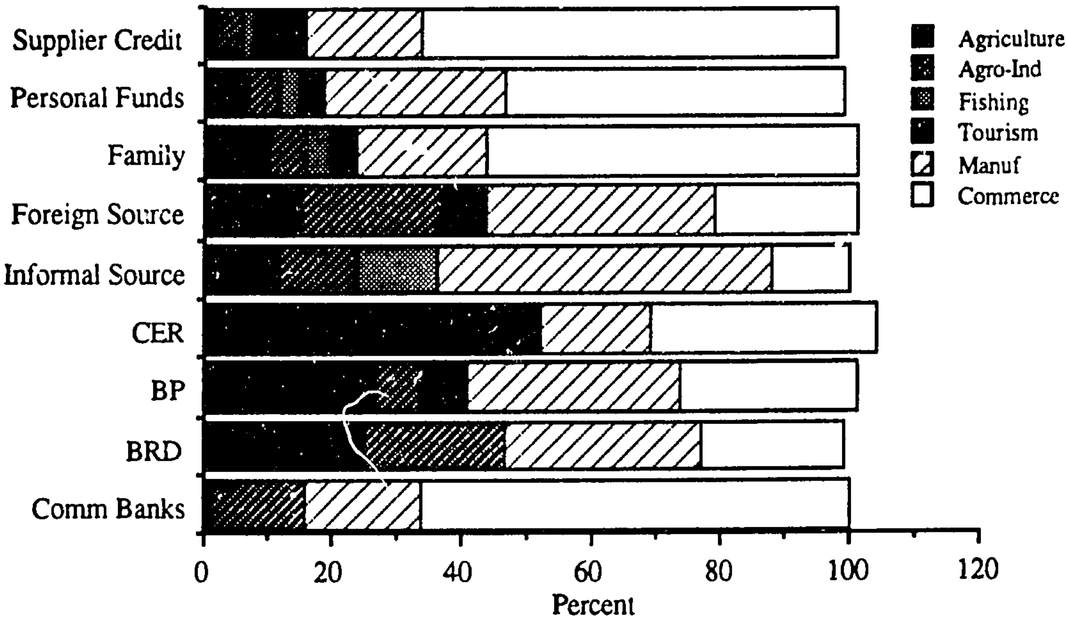
EXHIBIT 31
SOURCES OF FINANCING FOR LARGE FIRMS
(Percent of Firms Employing More than 20 People Receiving Financing from the Following Sources)



DRAFT

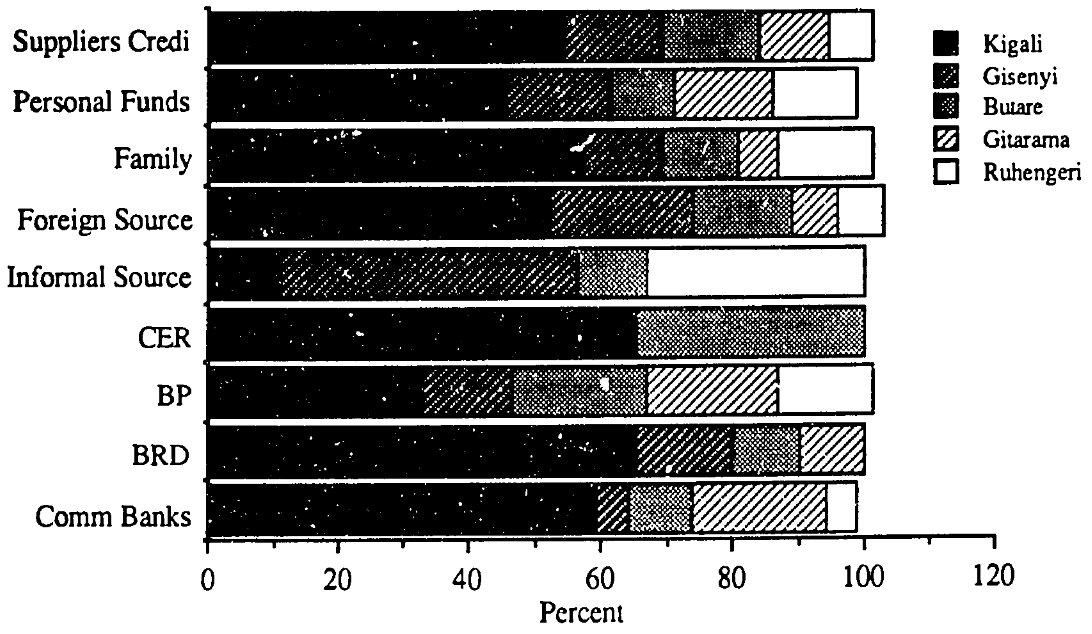
EXHIBITS 32
PORTFOLIO OF MAJOR FINANCING SOURCES BY SECTOR



Note: May not add up to 100% due to rounding

DRAFT

EXHIBITS 33
DISTRIBUTION OF MAJOR FINANCING BY LOCATION



Note: May not total 100% due to rounding.

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Exhibit 34

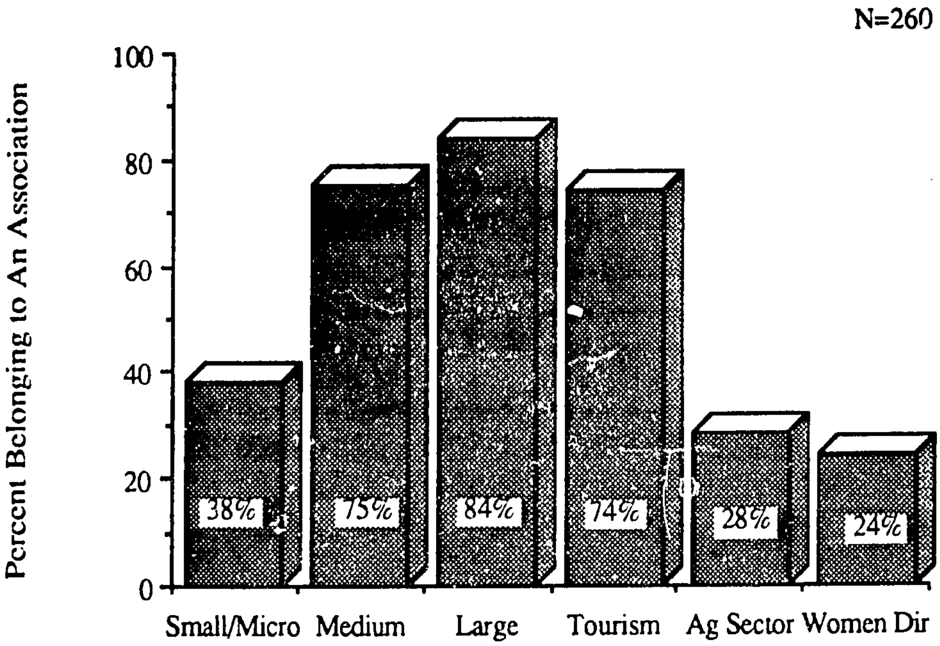
MAJOR CONSTRAINTS TO ACCESS TO CREDIT

By Size Category:

Small and Micro	Medium	Large
1) Security Requirements	Interest Rates	Interest Rates
2) Banking Formalities	Banking Formalities	Banking Fees
3) Interest Rates	Security Requirements	Banking Formalities

Question 37

EXHIBIT 35
ASSOCIATION MEMBERSHIP BY TYPE OF FIRM



DRAFT

EXHIBIT 36
ASSOCIATION MEMBERSHIP BY LOCATION

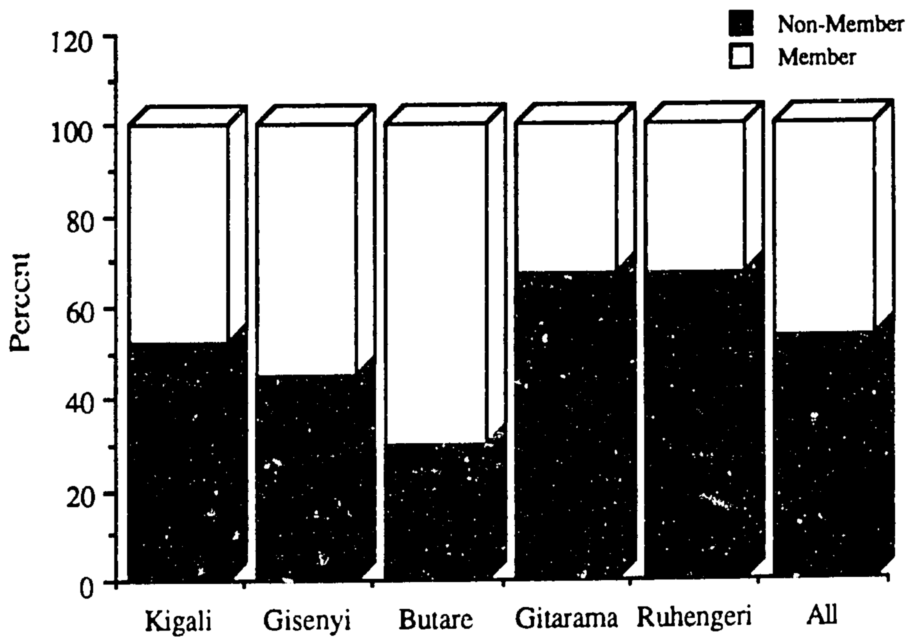


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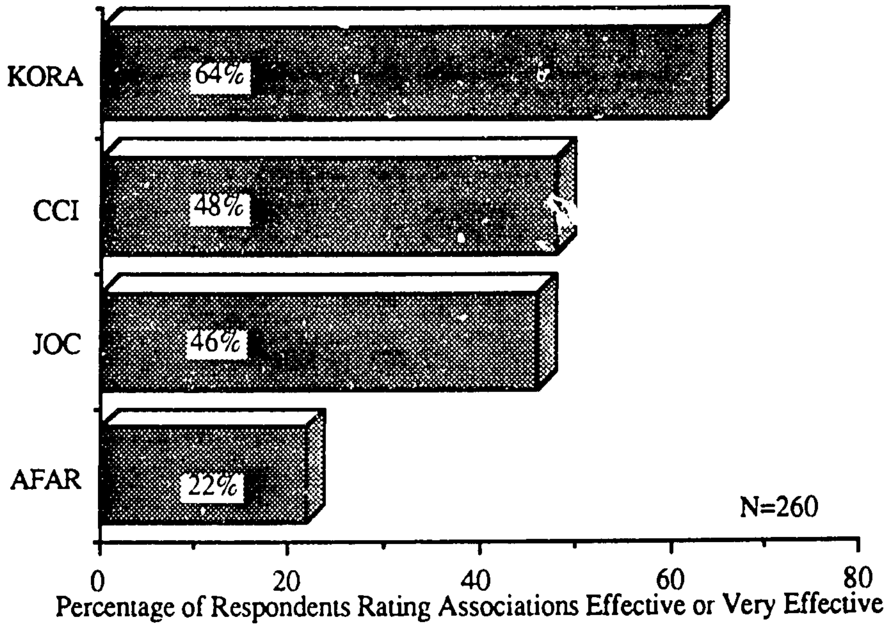
EXHIBIT 37
DO YOU FEEL THESE BUSINESS ASSOCIATIONS ARE EFFECTIVE?



Note: KORA: Artisinal Support Association
CCI: Chamber of Commerce and Industry
JOC: Catholic Youth Workers
AFAR: Association of Rwandan Businesswomen

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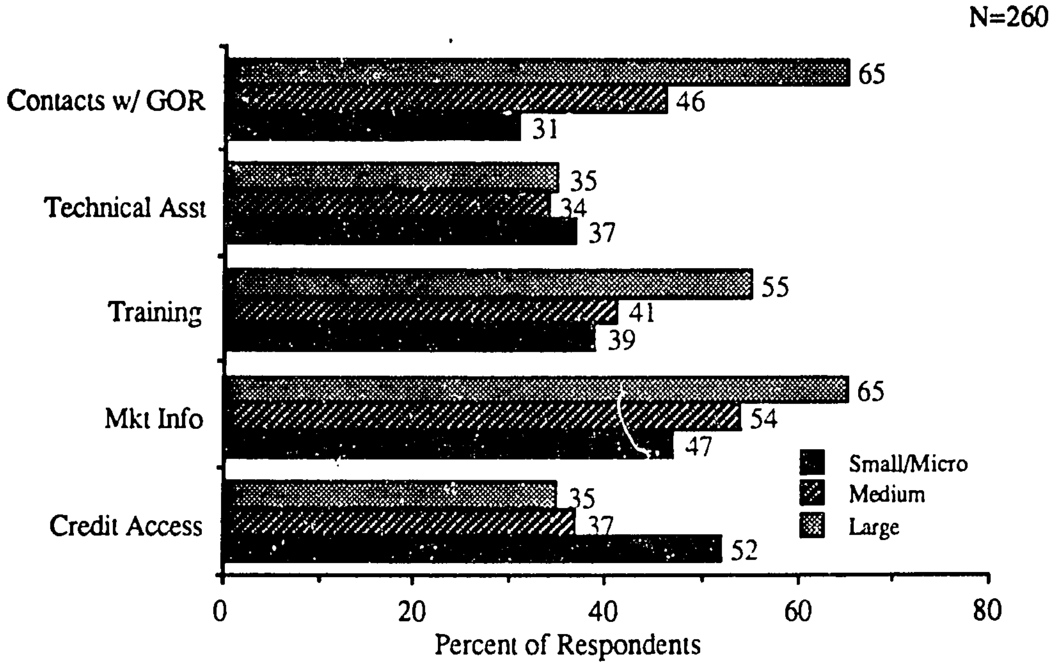
EXHIBIT 38
DEMAND FOR ASSOCIATION SERVICE



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APPENDIX A:

Survey Questionnaire

and

Survey Frequency Distributions

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ENQUETE MAPS-RWANDA

Le but de cette enquête est de collecter des informations sur le secteur privé au Rwanda en vue de mieux comprendre les opportunités et contraintes auxquelles il a à faire face. Cette enquête est l'une des composantes d'une étude faite pour l'AID, l'agence américaine pour le développement international.

La réalisation de l'enquête a été confiée à GENIE SARL sous la supervision de l'équipe MAPS (Manual for Action in Private Sector).

L'équipe chargée de l'enquête et toutes les personnes intervenantes vous remercient d'avance pour votre temps et compréhension. L'objectif est d'avoir une bonne idée de ce que font les leaders du secteur privé et de leur avis sur les solutions qu'il convient de mettre en oeuvre pour contribuer au développement du pays. Ceci permettra à l'AID et à d'autres agences internationales intéressées au Rwanda de mettre en place des projets plus efficaces. Nous vous garantissons sur honneur que les informations obtenues seront traitées de façon absolument confidentielle par nous et nous seul.

Questionnaire No. ______________________
Nom de l'enquêteur ______________________
Approuvé par: ______________________
Date: ______________________

SECTION 1: INFORMATION GENERALE SUR L'ENTREPRISE

Réservé à la codification

1. Position de la personne interviewée: ____
   1. Propriétaire
   2. Gérant/Directeur
   3. Cadre/Technicien/Agent de maîtrise
   4. Autre à préciser(____________________)

2. Localité de l'entreprise: ____
   1. Kigali
   2. Gisenyi
   3. Butare
   4. Gitarama
   5. Ruhengeri

3. Structure de l'entreprise: ____
   1. Individuel
   2. SARL
   3. SA
   4. Coopérative
   5. Autre (______________)

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4. Date d'établissement de l'entreprise: ____
   1. Avant 1970
   2. 1970-75
   3. 1976-80
   4. 1981-85
   5. 1986-89

5. A sa création, l'entreprise a-t-elle fait une demande d'enregistrement? ____
   1. Oui => passer à la question 6
   2. Non ⎤ => passer à la question 7
   3. Pas applicable (P/A) ⎦

6. Combien de temps a-t-il fallu pour obtenir une réponse favorable? ____
   1. moins de 1 mois
   2. de 1 à 3 mois
   3. de 4 à 6 mois
   4. de 7 à 12 mois
   5. de 1 an à 2 ans
   6. plus de 2 ans
   7. Demande faite, pas de réponse

7. Quel facteur explique le mieux le choix de ce site? ____
   1. Proximité des matières premières
   2. Proximitéé de la main d'oeuvre
   3. Proximité du marché
   4. Considérations fiscales
   5. Considérations personnelles
   6. Avantages accordés par le code d'investissement
   7. Infrastructures
   8. Autre (________________)

8. A combien environ s'élève l'actif fixe ? ____
   (Actif fixe = Immobilisations, terrains, etc ...)
   1. moins de 25.000 FRW
   2. 25-100.000 FRW
   3. 100-500.000 FRW
   4. 500.000 à 2 millions
   5. 2 - 75 millions
   6. Plus de 75 millions

9. Combien y a-t-il d'employés (à plein temps et à temps partiel) ____
   1. 0 (propriétaire seulement)
   2. 1 à 5
   3. 6 à 10
   4. 11 à 20
   5. 21 à 40
   6. 41 à 80
   7. au-delà de 80

(NOTE POUR L'ENQUETEUR: il convient de convertir le nombre d'employés temporaires en utilisant la table suivante:

Total Plein temps (Coeff. 1.0)	Total temps partiel (Coeff. 0.5)	Total
----------------	------------------	------

10. Quel est le sexe du gérant/Directeur Général? ____
    1. Masculin
    2. Féminin

11. Quel pourcentage du personnel est de sexe féminin ? ____
    NOTE POUR L'ENQUETEUR:

Nombre d'employés	Nombre de Femmes	Pourcentage
----------------	----------------	-----------

12. Pourcentage du personnel de nationalité rwandaise ____
    NOTE A L'ENQUETEUR:

Nombre d'employés	Nombre de rwandais	Pourcentage
----------------	-----------------	-----------

13. Pourcentage du personnel nécessitant de suivre une formation professionnelle ____

    NOTE A L'ENQUETEUR:

Nombre d'employés	Nombre de personnes qualifiées	%
--------------	------------------	----

___ cadres
___ techniciens
___ agents de maîtrise
___ comptabilité
___ autres

14. Quelle est le pourcentage du personnel qualifié de sexe féminin ____
    NOTE A L'ENQUETEUR:

Nombre d'employés qualifiés	Nombre de femmes qualifiées	%
----------------	------------------	----

___ cadres
___ techniciens
___ agents de maîtrise
___ comptabilité
___ autres

15. Quel pourcentage représente les femmes dans l'équipe de direction ____
    NOTE A L'ENQUETEUR:

Nombre cadres	Nombre de femmes-cadres	%
-------------	--------------------	------

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16. Quel pourcentage de l'équipe de direction est de naticnalité rwandaise? ____
NOTE A L'ENQUETEUR:

Nombre cadres	Nombre de rwandais	%
------------	-----------------	-----

17. Quel est le secteur d'activité de l'entreprise? ____
    1. Agriculture / Elevage
    2. Aquaculture et pêche
    3. Agro-industrie
    4. Tourisme [1]
    5. Commerce et autres services [2]
    6. Manufacture [3]

18. Pourquoi avez-vous choisi ce secteur d'activité? ____
(Choisir une seule réponse)
    1. Connaissances techniques
    2. Activité familiale
    3. Existence de marchés
    4. Disponibilité des ressources
    5. Avantages fiscaux (Code d'investissement)
    6. Autre à préciser (____________________________________)

19. Provenance géographique de votre chiffre d'affaires
    1. Marché intérieur — 1ère ____
    2. Pays voisins [4] — 2ème ____
    3. Autres pays d'Afrique — 3ème ____
    4. CEE
    5. USA
    6. Asie
    7. Autres

20. Provenance géographique (Lieu de fabrication) de vos matières premières?
    1. Marché intérieur — 1ère ____
    2. Pays voisins [5] — 2ème ____
    3. Autres pays d'Afrique — 3ème ____
    4. CEE
    5. USA
    6. Asie
    7. Autres

---

[1] Comprend hôtels, agences de voyage, restaurants

[2] Vente en gros, détail, service de transport, etc ...

[3] comprend artisanat, textiles, etc ...

[4] Zaire, Burundi, Uganda, Tanzanie et Kenya

[5] Zaire, Burundi, Uganda, Tanzanie et Kenya

21. Qui est propriétaire majoritaire de l'entreprise ? ____
1. Personnes Rwandaises
2. Institutions Rwandaises
3. Entité étrangère
4. Partenaires égalitaires
5. Autres

SECTION 2: FACTEURS DE PERFORMANCE DE L'ENTREPRISE

22. Pensez-vous aujourd'hui que l'environnement économique est ____
1. Meilleur que l'année dernière
2. Pire que l'année dernière
3. N'a pas changé

NOTE A L'ENQUETEUR: si la réponse à la question 9 est 1 ou 2 (entreprises de moins de 5 personnes), allez directement à la question 24. Sinon continuez le questionnaire sans interruption.

23. Comment à votre avis les facteurs suivants ont-ils affecté la performance de votre affaire l'année dernière?

	Positif	Négatif	Sans effet	P.A	
a. Taux de change	1	2	3	4	____
b. Accès aux devises	1	2	3	4	____
c. Licences d'importation	1	2	3	4	____
d. Contrôle des prix	1	2	3	4	____
e. Concurrence des prix des produits importés	1	2	3	4	____
f. Prix de revient	1	2	3	4	____

24. Comment à votre avis les facteurs suivants ont-ils affecté la performance de votre affaire l'année dernière?

	Positif	Négatif	Sans effet	P.A	
a. Prix matières premières	1	2	3	4	____
b. Disponibilité de matières premières	1	2	3	4	____
c. Taux d'intérêt	1	2	3	4	____
d. Impôts et autres taxes	1	2	3	4	____
e. Prix de vente des produits	1	2	3	4	____
f. Disponibilité de crédits	1	2	3	4	____

g. Disponibilité de main-d'oeuvre qualifiée	1	2	3	4	___

25. Quelle est l'évolution de votre chiffre d'affaire par rapport à l'année dernière? ___
    1. a augmenté
    2. a diminué
    3. n'a pas changé

26. D'après vous, comment évoluera votre chiffre d'affaires l'année prochaine? ___
    1. il augmentera
    2. il diminuera
    3. sera le même
    4. ne sait pas

27. Si vous produisiez plus, pensez-vous que vous vendrez plus? ___
    1. Oui
    2. Non
    3. Ne sait pas

28. Pouvez-vous vendre tous les produits que vous avez en stock? ___
    1. Oui
    2. Non
    3. Ne sait pas
    4. Pas applicable

29. Quelle est approximativement le pourcentage d'utilisation de votre capacité de production? ___
    1. moins de 15%
    2. 15-25%
    3. 26-50%
    4. 51-75%
    5. 76-100%
    6. Ne sait pas

SECTION 3: LES CONTRAINTES DE CROISSANCE ET LA POLITIQUE ECONOMIQUE

30. Comment les facteurs suivants ont-ils affecté votre capacité à produire et à rendre des services efficacement?

	Positif	Négatif	Sans effet	P.A	
a. Accès au crédit	1	2	3	4	___
b. Accès aux mat. premières	1	2	3	4	___
c. Accès au terrain	1	2	3	4	___
d. Accès à la main-d'oeuvre qualifiée	1	2	3	4	___

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e. Accès à l'eau	1	2	3	4	____
f. Accès au transport	1	2	3	4	____
g. Accès au téléphone	1	2	3	4	____
h. Accès à l'électricité	1	2	3	4	____
i. Prix du transport	1	2	3	4	____
j. Prix d'électricité	1	2	3	4	____
k. Fiabilité de l'électricité	1	2	3	4	____

31. Comment les facteurs suivants affectent-ils votre capacité à produire ?

	Positif	Négatif	Sans effet	P.A	
a. Moyens de communications	1	2	3	4	____
b. Fiabilité moyens de communications	1	2	3	4	____
c. Qualité de l'eau	1	2	3	4	____
d. Disponibilité d'équipement	1	2	3	4	____
e. Accès aux pièces détachées	1	2	3	4	____

32. Veuillez indiquer dans quelle mesure les problèmes de terrains suivants affectent votre activité:

	Très important	Important	Pas important	P.A	
a. Coût du terrain	1	2	3	4	____
b. Accès au terrain	1	2	3	4	____
c. Incertitude de rester sur le même terrain	1	2	3	4	____
d. Possession du titre foncier	1	2	3	4	____

33. Etes-vous satisfait par la productivité de vos employés? ____

1. Oui
2. Non
3. Ne sait pas

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NOTE A L'ENQUETEUR: si la réponse à la question 9 est 1 ou 2 (entreprises de moins de 5 personnes), allez directement à la question 36. Sinon continuez le questionnaire sans interruption.

34. Veuillez indiquer pour les catégories d'emploi suivantes, s'il a été difficile de recruter des rwandais qualifiés:

	Difficile	Moyen	Facile	
a. Cadres dirigeants [6]	1	2	3	____
b. Cadres-agents de maîtrise [7]	1	2	3	____
c. Techniciens [8]	1	2	3	____
d. Secrétaires	1	2	3	____
e. Employés de bureau	1	2	3	____

35. Avez-vous besoin de payer de très hauts salaires pour attirer le personnel des catégories suivantes:

	Oui	Non	Ne sait pas	
a. Bons cadres dirigeants	1	2	3	____
b. Bons agents de maîtrise	1	2	3	____
c. Bons techniciens	1	2	3	____

36. Quel pourcentage de votre financement provient de: (capital propre, emprunts, subventions, dons)

	0%	1-20%	21-50%	50-100%	P.A	
a. Banques commerciales (BCR, BK, BACAR)	1	2	3	4	5	____
b. BRD	1	2	3	4	5	____
c. Banques Populaires	1	2	3	4	5	____
d. Caisse d'Epargne	1	2	3	4	5	____
e. Sources informelles	1	2	3	4	5	____

[6] Par exemple Directeur Général, Chef de division et service

[7] Par exemple Ingénieur, comptable, économiste, etc ...

[8] Par exemple Mécanicien, Réparateur, Plombier, Assembleur, ...

f. Sources étrangères	1	2	3	4	5	____
g. Famille/amis	1	2	3	4	5	____
h. Apports personnels	1	2	3	4	5	____
i. Crédit fournisseurs	1	2	3	4	5	____
j. Autres (____________)	1	2	3	4	5	____

37. Indiquez comment les facteurs suivants ont affecté votre capacité à obtenir des sources de financement:

	Positivement	Négativement	Ne sait pas	
a. Avoir des garanties	1	2	3	____
b. Taux d'intérêt	1	2	3	____
c. Frais bancaires	1	2	3	____
d. Formalités Bureaucratiques	1	2	3	____
e. Proximité de la banque	1	2	3	____
f. Partenariat	1	2	3	____
g. Autre (_________________)	1	2	3	____

38. Le manque de capital vous a-t-il poussé à abandonner: ____
   1. Beaucoup de projets
   2. Peu de projets
   3. Aucun projet

NOTE A L'ENQUETEUR: Si la réponse à la question 9 était 1 ou 2 (petites et micro-entreprises), alors passez directement à la question 40. Sinon continuez à la question 39.

39. Quel effet les facteurs suivants ont-ils eu dans votre capacité à vous procurer des matières premières?

	Positivement	Négativement	Ne sait pas	
a. Licence d'importation	1	2	3	____
b. Contrôle de change	1	2	3	____
c. Contrôle douanier	1	2	3	____

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40. (Même question que No 39): Quel effet les facteurs suivants ont-ils eu dans votre capacité à vous procurer des matières premières?

	Positivement	Négativement	Ne sait pas	
a. Source de financement	1	2	3	____
b. Manque de coopérative d'achat	1	2	3	____
c. Moyen de transport	1	2	3	____
d. Coût de transport	1	2	3	____
e. Marges des intermédiaires	1	2	3	____
f. Pénurie de produits	1	2	3	____
g. Autres (______________)	1	2	3	____

41. Les moyens d'information sur les tendances du marché local de vos produits sont-ils fiables? ____
    1. Oui
    2. Non
    3. Ne sait pas

42. Les moyens d'information sur les tendances du marché international pour vos produits sont-ils fiables? ____
    1. Oui
    2. Non
    3. Ne sait pas

43. A votre avis, quel type d'information sur le marché serait le plus important pour vos affaires? ____

	Très import.	Import.	Pas import.	P.A	
a. Info. sur les prix	1	2	3	4	____
b. Info. sur les normes de qualité	1	2	3	4	____
c. Contacts avec d'autres entreprises	1	2	3	4	____
d. Info. sur réglementations du commerce extérieur (tarif et quota)	1	2	3	4	____
e. Autres (______________)	1	2	3	4	____

48. Avez-vous formulé un plan d'investissement spécifique dans les domaines suivants:

	Oui	Non	
1. Formation et perfectionnement du personnel	1	2	____
2. Amélioration de la technologie de production	1	2	____
3. Amélioration du capital physique (ex. usine)	1	2	____
4. Amélioration de la capacité de gestion	1	2	____
5. Marketing	1	2	____
6. Contrôle de qualité	1	2	____
7. Autre à préciser:________________________)	1	2	____

49. Selon vous, quel est, parmi les secteurs d'activité suivants, celui qui offre le meilleur taux de rentabilité ? Et quel est celui qui offre le pire?

1. ____
2. ____

NOTE A L'ENQUETEUR: Marquez après : 1- No du meilleur secteur choisi;
2- No du pire secteur choisi.

1. Production agricole pour le marché domestique
2. Production agricole pour le marché d'exportation
3. Industrie agro-alimentaire pour le marché domestique
4. Industrie agro-alimentaire pour le marché d'exportation
5. Manufacture pour le marché domestique
6. Manufacture pour l'exportation
7. Construction
8. Tourisme
9. Commerce
10. Autres (____________________________)

50. Est-ce que vous exportez actuellement ou vous avez l'intention d'exporter dans l'avenir dans d'autres pays? ____

1. Oui =>passer à la question 51
2. Non ⎤ =>passer à la question 53
3. Pas sûre ⎦

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44. Quelle est la plus importante source d'information que vous utilisez pour connaître votre marché: ____
   1. Ministère de l'industrie
   2. Contacts personnels
   3. Partenaires étrangers
   4. Journaux professionnels
   5. Chambre de Commerce et de l'Industrie
   6. Banque Nationale du Rwanda
   7. Autre (____________________)

45. Avez-vous accès à une technologie de production appropriée à vos activités ? ____
   1. Oui => passer à la question 47
   2. Non ⎤
   3. Ne sait pas ⎦ => passer à la question 46

46. Quel facteur vous empêche d'avoir accès à la technologie? ____
(Choisir une seule réponse)
   1. Manque d'information sur la technologie disponible
   2. Manque d'expertise/expérience locale
   3. Coût d'accès à la technologie
   4. Manque de devises
   5. Réticence à investir de larges sommes d'argent
   6. Inadaptaton de la technologie importée à votre marché
   7. Besoin de demander une licence
   8. Manque d'accès aux pièces détachées
   9. Problèmes de maintenance
   10. Autres (_________________________)

47. Quelle importance les facteurs de transport suivants jouent comme contrainte à la croissance de vos affaires?

	Très import.	Important	Pas Important	P.A	
a. Insuffisance de transport aériens	1	2	3	4	____
b. Prix transp. aérien	1	2	3	4	____
c. Insuff. transport terrestre	1	2	3	4	____
d. Prix transp. terrest.	1	2	3	4	____
e. Insuff. transp. marit.	1	2	3	4	____
f. Prix. transp. maritime	1	2	3	4	____
g. Insuff. réseau routier	1	2	3	4	____
h. Qualité réseau routier	1	2	3	4	____
i. Réglementations de transp. (poids, etc.)	1	2	3	4	____

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51. Lequel des marchés d'exportation suivants pensez-vous être le plus profitable? (choisir un seul) ____
1. Pays voisins [9]
2. Autres pays d'Afrique
3. CEE
4. USA
5. Asie
6. Autres

52. Quelle est l'importance des contraintes suivantes sur l'expansion de vos opérations d'exportation ?

	Très import.	Important	Pas Important	P.A	
a. Contrôle de change	1	2	3	4	____
b. Contrôle de crédit	1	2	3	4	____
c. Formalités administratives	1	2	3	4	____
d. Impôts et taxes	1	2	3	4	____
e. Technologie de production	1	2	3	4	____
f. Infrastructure de transp.	1	2	3	4	____
g. L'emballage (Packaging)	1	2	3	4	____
h. Matières premières	1	2	3	4	____
i. Productivité du travail	1	2	3	4	____
j. Information sur le marché	1	2	3	4	____
k. Autres (________________)	1	2	3	4	____

53. Etes-vous membre d'une association professionnelle? ____
1. Oui =>passer à la question 54
2. Non
3. Ne sait pas
(2, 3) =>passer à la question 55

54. Pouvez-vous préciser quelle(s) association(s) où vous êtes membre et dire comment vous jugez leur efficacité

	Très efficace	efficace	Pas efficace	P.A	
a. Chambre de Com. et Ind.	1	2	3	4	____

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[9] Zaire, Burundi, Uganda, Tanzanie et Kenya

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b. Assoc. des Employeurs	1	2	3	4	____
c. KORA (Artisans)	1	2	3	4	____
d. J.O.C.	1	2	3	4	____
e. Association des Femmes d'Affaires Rwandaises	1	2	3	4	____

55. Lequel des services suivants souhaiteriez-vous qu'une association professionnelle vous offre?

	Très intéressé	Intéressé	Pas Intéressé	
a. Accès au crédit	1	2	3	____
b. Assistance technique	1	2	3	____
c. Formation/perfect. du personnel	1	2	3	____
d. Contacts avec le gouvernement	1	2	3	____
e. Etudes de faisabilité	1	2	3	____
f. Informations sur les marchés	1	2	3	____
g. Autres (________________________)	1	2	3	____

NOTE A L'ENQUETEUR: Ne pas poser la question 56 si la réponse à la question 53 à été "oui" (appartenance à une assoc. professionnelle).

56. Préciser laquelle des raisons suivantes explique votre non-appartenance à une association professionnelle. ____
    1. Aucune association n'offre des services utiles pour moi
    2. Je ne souhaite pas payer les frais d'adhésion
    3. Je ne suis pas capable de payer les frais d'adhésion
    4. Adhésion restreinte
    6. Autres raisons (________________________________)

57. Votre entreprise est-elle engagée ou intéressée à fournir des services de santé aux employés? ____
    1. Oui =>passer à la question 58
    2. Non =>passer à la question 62

58. Laquelle des raisons suivantes explique mieux l'intérêt que votre entreprise porte ou va porter aux services de santé. ____
    1. Réduire l'absentéisme
    2. Accroître la productivité
    3. Accroître la motivation du personnel
    4. Attirer les meilleurs travailleurs
    5. Autres (________________________________)

59. Est-ce que actuellement vous offrez ou vous êtes intéressé à offrir un service de dispensaire à vos employés? ____
    1. Oui
    2. Non

60. Est-ce que actuellement vous offrez ou vous êtes intéressé à offrir des services de planification familiale à vos employés, dans le cadre d'un service de santé. ____
    1. Oui
    2. Non

61. Est-ce que actuellement vous offrez ou vous êtes intéressé à offrir à vos employés l'une des interventions suivantes concernant le SIDA? ____
    1. Préservatifs
    2. Informations sur le SIDA
    3. Autres (________________________)

62. Etes-vous intéressé par un partenariat (joint-venture) avec des entreprises étrangères? ____
    1. Oui =>passer à la question 63
    2. Non
    3. Pas sûr
    (2, 3) =>passer à la question 64

63. Quel est le degré d'importance des facteurs suivants, qu'un partenaire étranger peut apporter?

	Très import.	Important	Pas Important	P.A	
a. Capital et fonds propres	1	2	3	4	____
b. Expertise technologique	1	2	3	4	____
c. Expertise en gestion	1	2	3	4	____
d. Ouverture de nouveaux marchés	1	2	3	4	____
e. Autres (______________)	1	2	3	4	____

64. Si l'interviewé souhaiterait recevoir une copie des résultats de l'enquête, veuillez remplir les informations ci-dessous:

    Nom : ______________________________
    B.P : ______________________________
    Ville : ______________________________
    Tel. : ______________________________

L'équipe chargée de l'enquête vous remercie pour votre bonne collaboration. Nous souhaitons que ces données aideront les principaux opérateurs économiques et les agences internationales de développement à formuler un plan d'action efficace pour mieux contribuer au développement économique et social du pays. MERCI.

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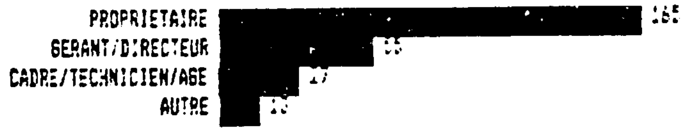
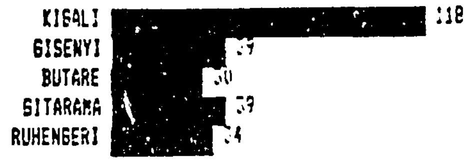
V01 RESPONDENT POSITION



Valid Cases 260 Missing Cases 0

V02 FIRM LOCATION



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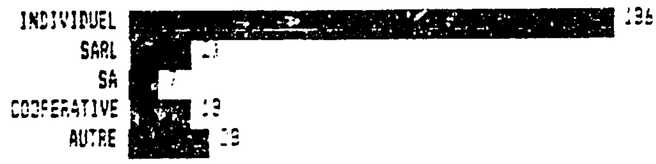
V03 FIRM STRUCTURE



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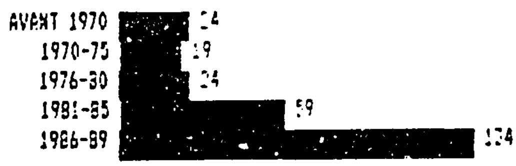
V04 CREATION DATE



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V05 REGISTRETION REQUEST

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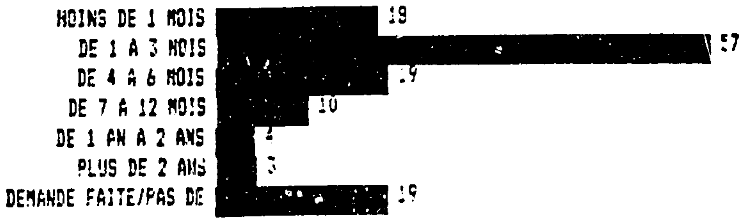
V06 REGISTRATION RESPONSE DELAY



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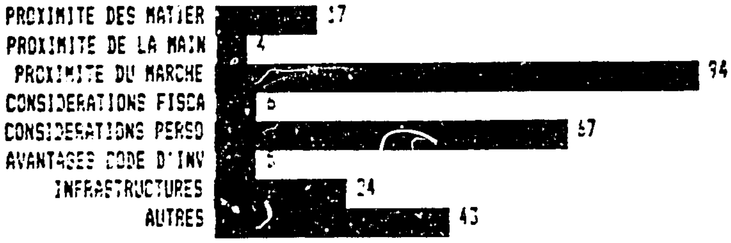
V07 LOCATION CHOISE



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V08 FIXED CAPITAL LEVEL

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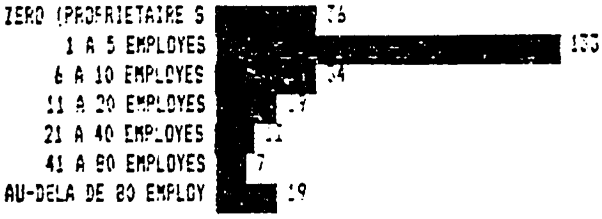
V09 EMPLOYEE NUMBER



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V10 DIRECTOR SEX

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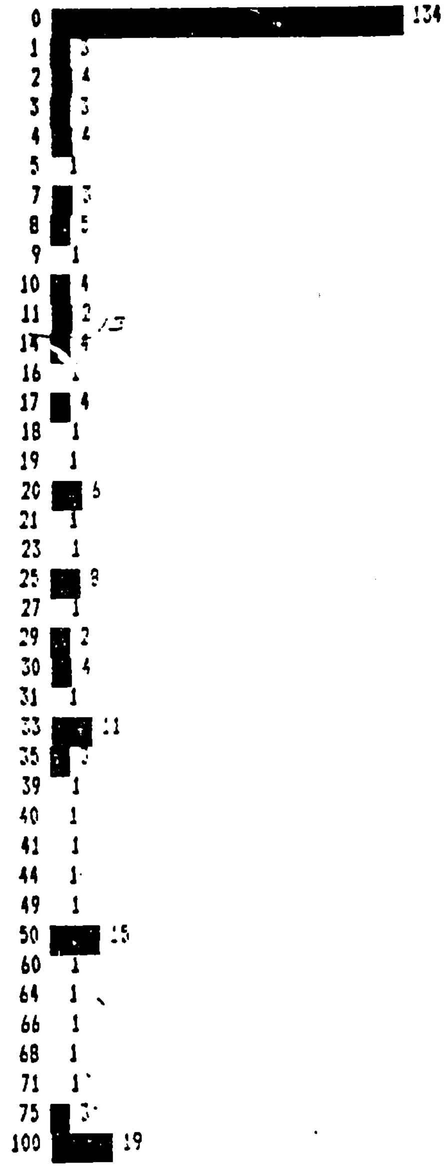
V11 WOMEN EMPLOYEES PERCENTAGE



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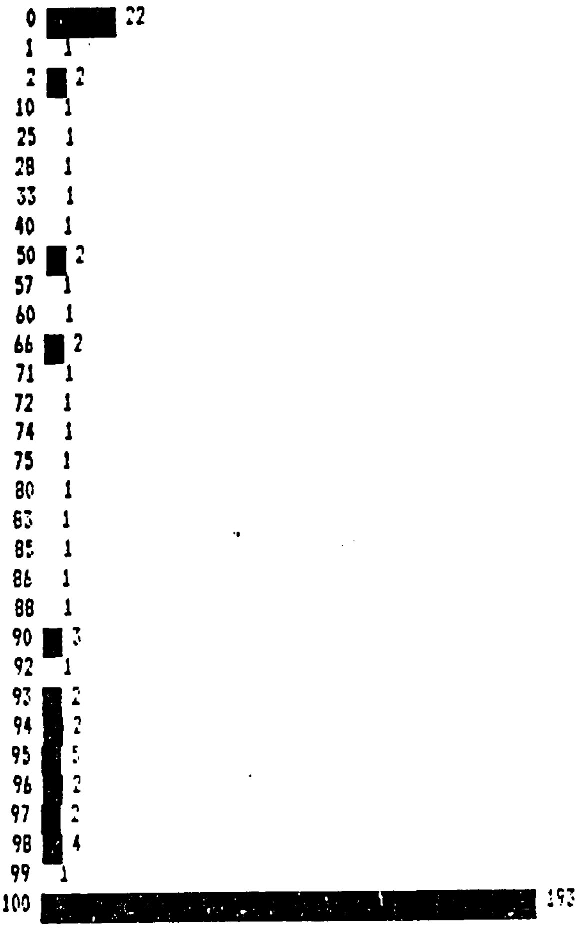
V12 RWANDAN EMPLOYEES PERCENT



Valid Cases 260 Missing Cases 0

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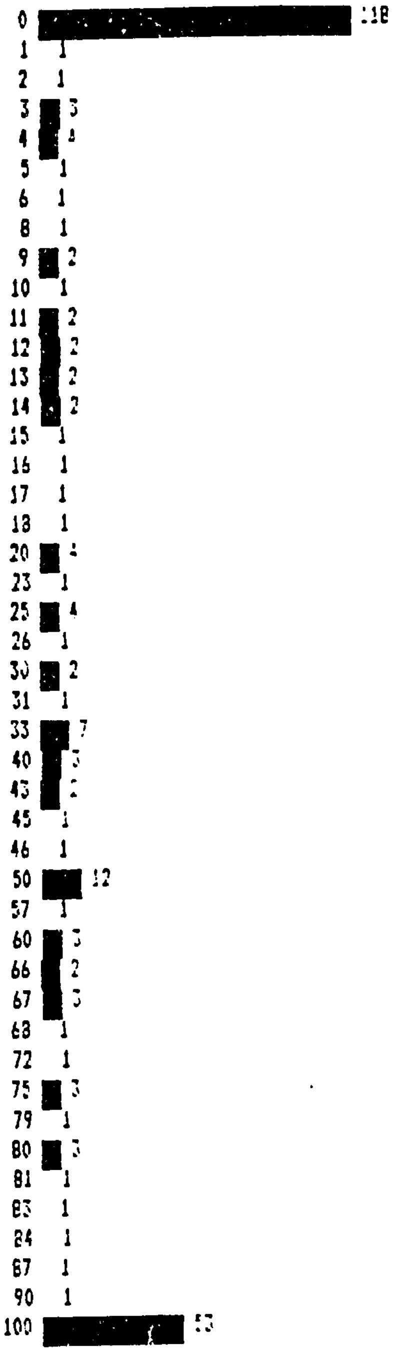
V13 NO-SKILLED EMPLOYEES PERCENT



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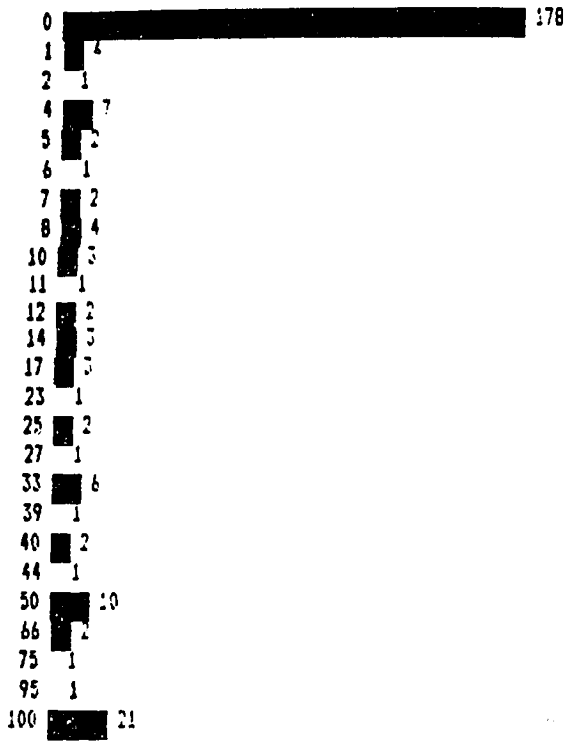
V14 SKILLED WOMEN EMPLOYEES PERCENT



Valid Cases 260 Missing Cases 0

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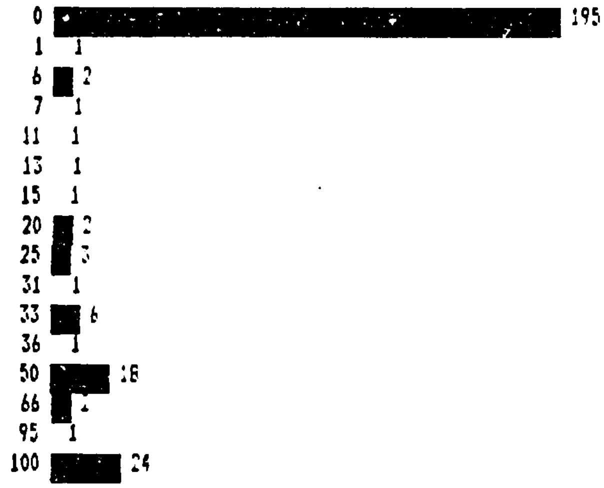
V15 WOMEN PERCENT IN DIRECTION TEAM



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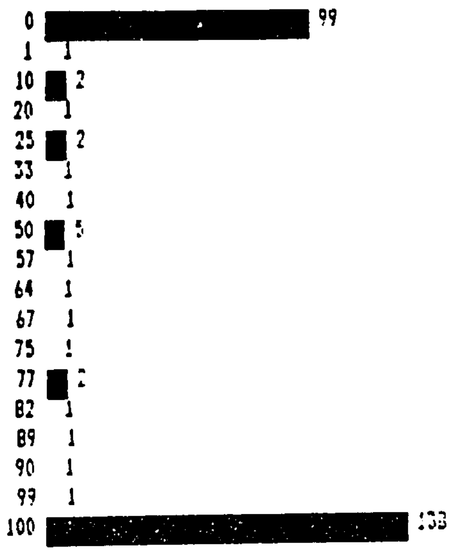
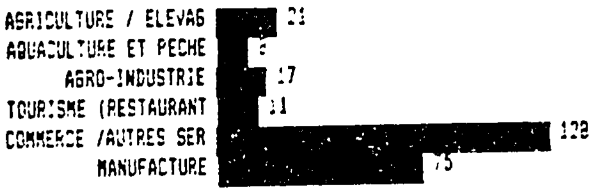
V16 RWANDAN IN DIRECTION TEAM



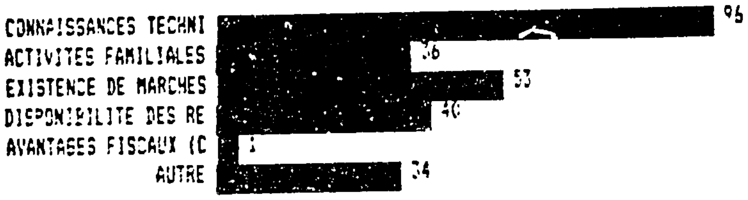
Valid Cases 260 Missing Cases 0

V17 FIRM ACTIVITY SECTOR



Valid Cases 260 Missing Cases 0

V18 REASON WHY THIS ACTIVITY



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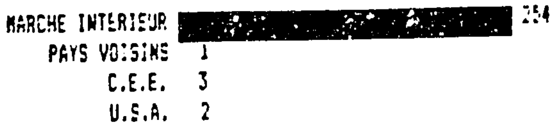
V19A PROVENANCE CHIFFRE D'AFFAIRE



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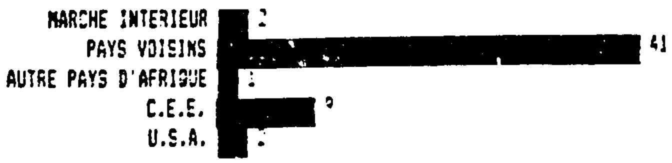
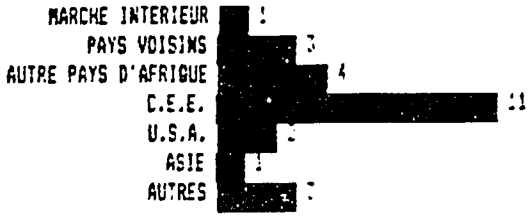
V19B PROVENANCE CHIFFRE D'AFFAIRE (2)



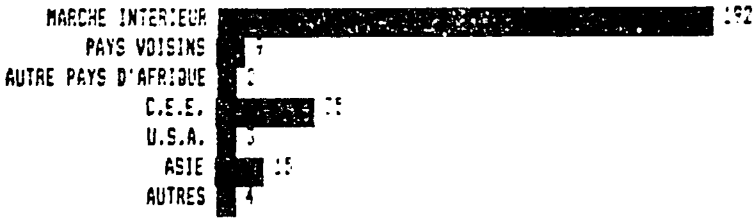
Valid Cases 55 Missing Cases 205

V19C PROVENANCE CHIFFRE D'AFFAIRE



Valid Cases 25 Missing Cases 235

V20A PROVENANCE MATIERE 1ERE (1)



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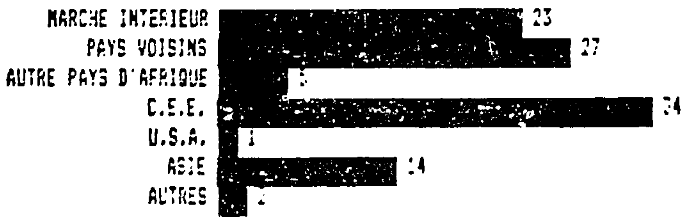
V20B PROVENANCE MATIERE 1ERE (2)



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V20C PROVENANCE MATIERE 1ERE (3)

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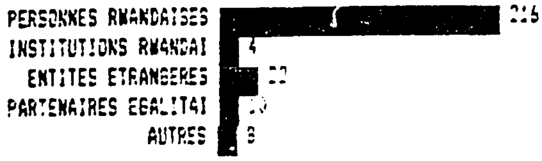
V21 PROPRIETAIRE MAJORITAIRE



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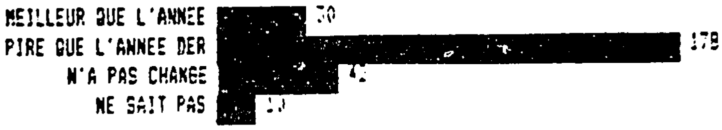
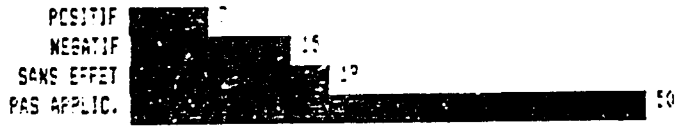
V22 OPINION ENVIRONNEMENT ECONOMIQUE



Valid Cases 260 Missing Cases 0

- -

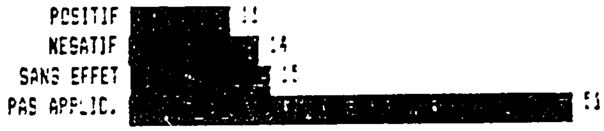
V23A ANNEE DERNIERE:EFFET TAUX D'ECHANGE



Valid Cases 91 Missing Cases 169

- -

V23B ANNEE DERNIERE:EFFET ACCES DEVISES



Valid Cases 91 Missing Cases 169

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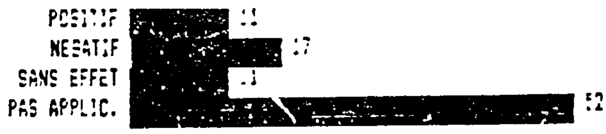
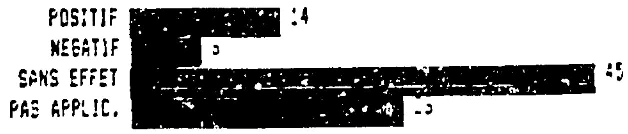
V23C ANNEE DERNIERE:EFFET LICENCE IMPORTATION



Valid Cases 91 Missing Cases 169

- -

V23D ANNEE DERNIERE:EFFET CONTROLE DES PRIX



Valid Cases 91 Missing Cases 169

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91

V23E ANNEE DERNIERE:EFFET CONCURRENCE PROD. I

Valid Cases 91 Missing Cases 169

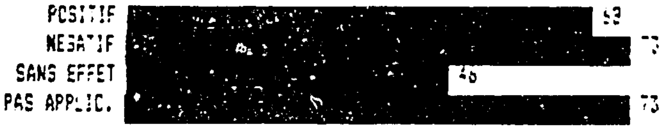
- -

V23F ANNEE DERNIERE:EFFET PRIX DE REVIENT

Valid Cases 91 Missing Cases 169

- -

V24A ANNEE DERNIERE:EFFET PRIX MATIERE 1ERE



Valid Cases 260 Missing Cases 0

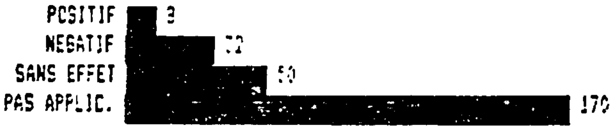
- -

V24B ANNEE DERNIERE:EFFET DISPONIBILITE MAT.

Valid Cases 260 Missing Cases 0

- -

V24C ANNEE DERNIERE:EFFET TAUX INTERET



Valid Cases 260 Missing Cases 0

- -

V24D ANNEE DERNIERE:EFFET IMPOTS&TAXES

Valid Cases 260 Missing Cases 0

- -

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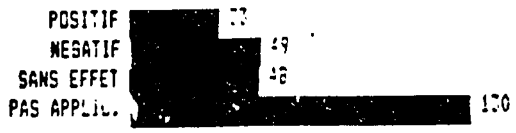
V24E ANNEE DENIERE:EFFET PRIX DE VENTE DE PRO

Valid Cases 260 Missing Cases 0

- -

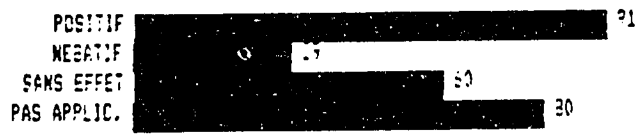
V24F ANNEE DERNIERE:EFFET DISPONIBILITE CREDI



Valid Cases 260 Missing Cases 0

- -

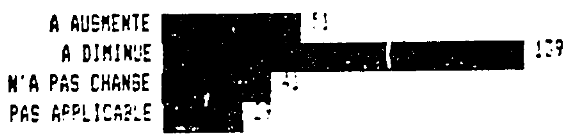
V24G ANNEE DENIERE:EFFET DISPON. MAIN-D'OEUVR



Valid Cases 260 Missing Cases 0

- -

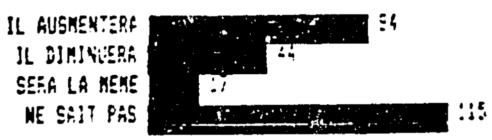
V25 EVOLUTION CHIFFRE D'AFFAIRE P/R ANNEE DE



Valid Cases 260 Missing Cases 0

- -

V26 EVOLUTION C.A. ANNEE PROCHAINE P/R AUJOU



Valid Cases 260 Missing Cases 0

- -

V27 SI PRODUIRE PLUS, VENDRE PLUS

Valid Cases 260 Missing Cases 0

- -

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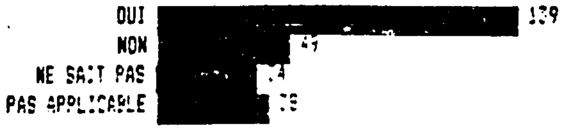
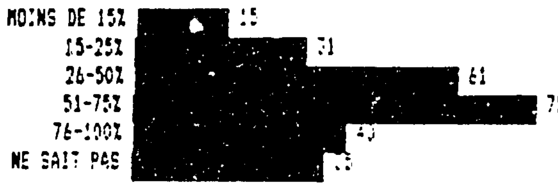
V28 POSSIBILITE VENTE PRODUCTION STOCKEE



Valid Cases 260 Missing Cases 0

- -

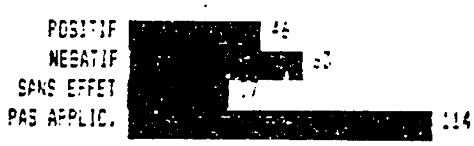
V29 UTILISATION P/R CAPACITE DE PRODUCTION



Valid Cases 260 Missing Cases 0

- -

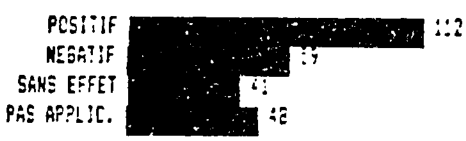
V30A EFFET ACCES CREDIT



Valid Cases 260 Missing Cases 0

- -

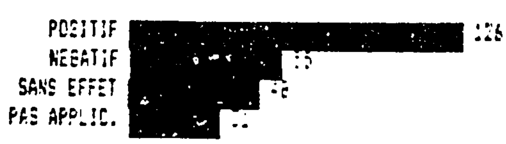
V30B EFFET ACCES MATIERE 1ERE



Valid Cases 260 Missing Cases 0

- -

V30C EFFET ACCET TERRAIN



Valid Cases 260 Missing Cases 0

- -

V30D EFFET ACCES MAIN-D'OEUVRE QUALIFIEE

Valid Cases 260 Missing Cases 0

- -

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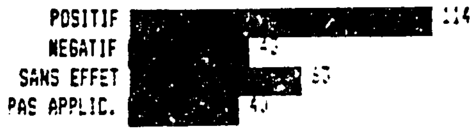
V30E EFFET ACCES A L'EAU

Valid Cases 260 Missing Cases 0

V30F EFFET ACCES TRANSPORT

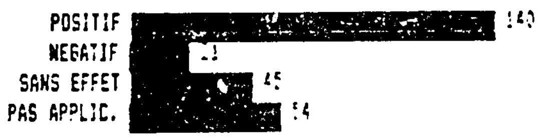


Valid Cases 260 Missing Cases 0

V30G EFFET ACCES TELEPHONE

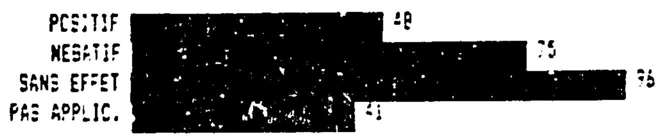
Valid Cases 260 Missing Cases 0

V30H EFFET ACCES ELECTRICITE



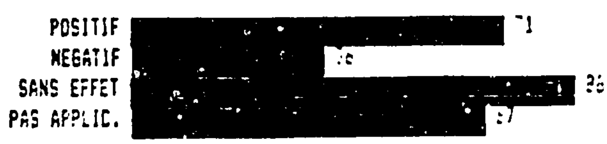
Valid Cases 260 Missing Cases 0

V30I EFFET PRIX TRANSPORT



Valid Cases 260 Missing Cases 0

V30J EFFET PRIX ELECTRICITE



Valid Cases 260 Missing Cases 0

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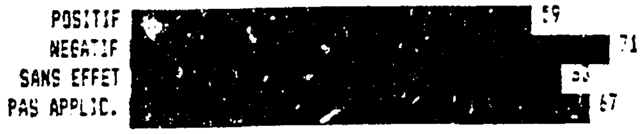
V30K EFFET FIABILITE ELECTRICITE



Valid Cases 260 Missing Cases 0

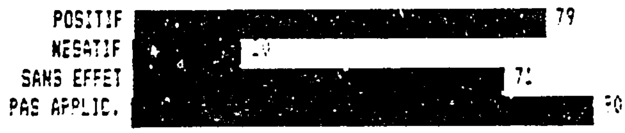
- -

V31A EFFET SUR CAPACITE PRODUCTION:MOYENS COM

Valid Cases 260 Missing Cases 0

- -

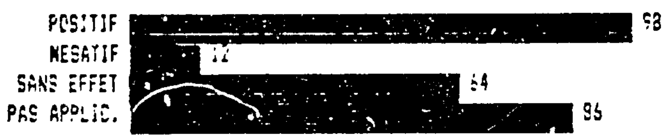
V31B EFFET SUR CAPACITE PRODUCTION:FIABILITE



Valid Cases 260 Missing Cases 0

- -

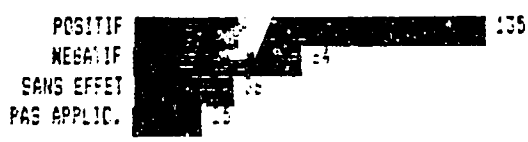
V31C EFFET SUR CAPACITE PRODUCTION:QUALITE D'



Valid Cases 260 Missing Cases 0

- -

V31D EFFET SUR CAPACITE PRODUCTION:DISP. EQUI



Valid Cases 260 Missing Cases 0

- -

V31E EFFET SUR CAPACITE PRODUCTION:ACCES PIEC

Valid Cases 260 Missing Cases 0

- -

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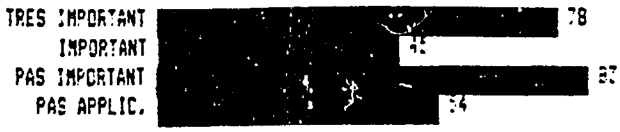
95

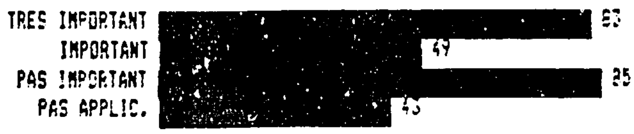
V32A TERRAIN: COUT



Valid Cases 260 Missing Cases 0

- -

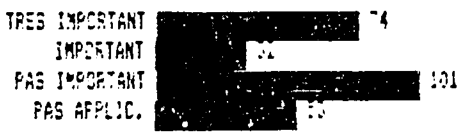
V32B TERRAIN: ACCES



Valid Cases 260 Missing Cases 0

- -

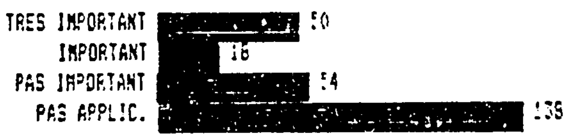
V32C TERRAIN: INCERTITUDE D'Y RESTER



Valid Cases 260 Missing Cases 0

- -

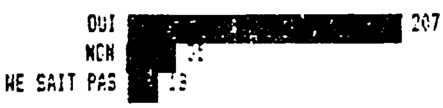
V32D TERRAIN: TITRE FONCIER



Valid Cases 260 Missing Cases 0

- -

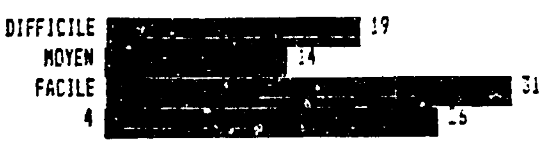
V33 SATISFACTION PRODUCTIVITE EMPLOYES



Valid Cases 260 Missing Cases 0

- -

V34A DIFFIC. RECRUTER: CADRES DIRIGEANTS



Valid Cases 90 Missing Cases 170

- -

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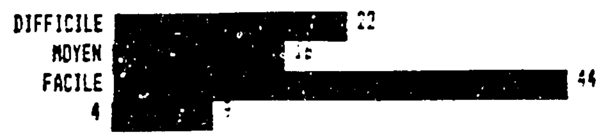
96

V34B DIFFIC. RECRUTER:CADRES-AGENTS DE MAITRI

Valid Cases 91 Missing Cases 169

- -

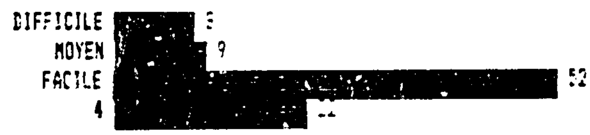
V34C DIFFIC. RECRUTER:TECHNICIENS



Valid Cases 91 Missing Cases 169

- -

V34D DIFFIC.RECRUTER:SECRETAIRES



Valid Cases 91 Missing Cases 169

- -

V34E DIFFIC.RECRUTER:EMPLOYES DE BUREAU

Valid Cases 91 Missing Cases 169

- -

V35A HAUTS SALAIRES:BONS CADRES DIRIGEANTS

Valid Cases 91 Missing Cases 169

- -

V35B HAUTS SALAIRES:AGENTS DE MAITRISE

Valid Cases 91 Missing Cases 169

- -

DRAFT

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V35C HAUTS SALAIRES:BONS TECHNICIENS

OUI	28
NON	40
NE SAIT PAS	23

Valid Cases 91 Missing Cases 169

- -

V36A SOURCE FINANCEMENT:BANQUES COMMECIALES(%

0 %	162	62
1-20 %	[illegible]	1
21-50%	8	3
51-100%	5	2
PAS APPLIC.	79	[illegible]

Valid Cases 260 Missing Cases 0

- -

V36B SOURCE FINANCEMENT:B.R.D.(%)

0 %	158	61
1-20 %	[illegible]	2
21-50%	[illegible]	3
51-100%	7	3
PAS APPLIC.	81	31

Valid Cases 260 Missing Cases 0

- -

V36C SOURCE FINANCEMENT:BANQUES POPULAIRES(%)

0 %	171	66
1-20 %	[illegible]	3
21-50%	4	2
51-100%	3	1
PAS APPLIC.	74	28

Valid Cases 260 Missing Cases 0

- -

V36D SOURCE FINANCEMENT:CAISSE D'EPARGNE(%)

0 %	172	66
1-20 %	[illegible]	2
~~51-100%~~	~~1~~	0
PAS APPLIC.	82	32

Valid Cases 260 Missing Cases 0

- -

V36E SOURCE FINANCEMENT:SOURCE INFORMELLE(%)

0 %	163	63
1-20 %	5	2
21-50%	4	2
PAS APPLIC.	88	34

Valid Cases 260 Missing Cases 0

- -

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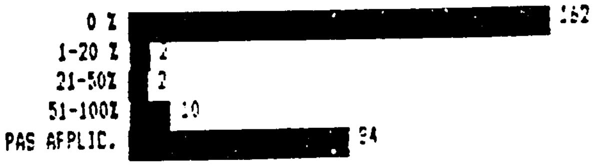
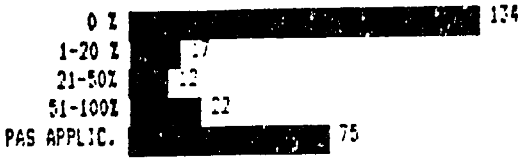
V36F SOURCE FINANCEMENT:SOURCE ETRANGERES(%)



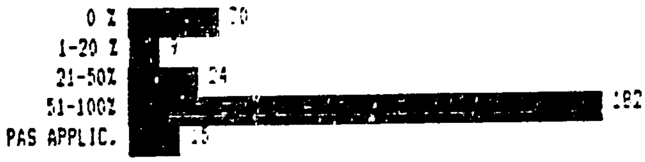
Valid Cases 260 Missing Cases 0

V36G SOURCE FINANCEMENT:FAMILLE/AMIS(%)



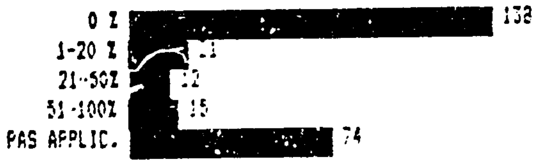
Valid Cases 260 Missing Cases 0

V36H SOURCE FINANCEMENT:APPORTS PERSONNELS(%)



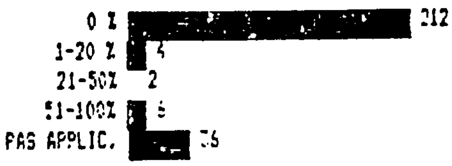
Valid Cases 260 Missing Cases 0

V36I SOURCE FINANCEMENT:CREDIT FOURNISSEUR(%)



Valid Cases 260 Missing Cases 0

V36J SOURCE FINANCEMENT:AUTRES SOURCES (%)



Valid Cases 260 Missing Cases 0

V37A OBTENIR FINANCEMENT:AVOIR DES GARANTIES

Valid Cases 260 Missing Cases 0

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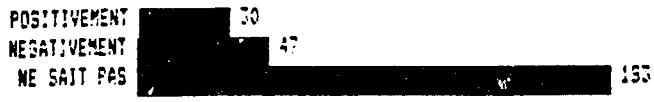
V37B OBTENIR FINANCEMENT:TAUX D'INTERET



Valid Cases 260 Missing Cases 0

- -

V37C OBTENIR FINANCEMENT:FRAIS BANCAIRES

Valid Cases 260 Missing Cases 0

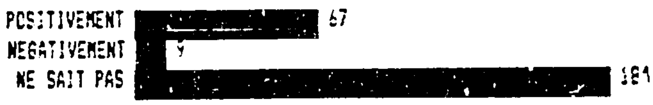
- -

V37D OBTENIR FINANCEMENT:FORMALITES BUREAUCRA

Valid Cases 260 Missing Cases 0

- -

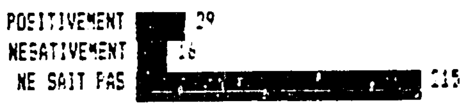
V37E OBTENIR FINANCEMENT:PROXIMITE BANQUE



Valid Cases 260 Missing Cases 0

- -

V37F OBTENIR FINANCEMENT:PARTENARIAT



Valid Cases 260 Missing Cases 0

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V37G OBTENIR FINANCEMENT:AUTRE

Valid Cases 260 Missing Cases 0

- -

V39 MANQUE CAPITAL:ABANDONNER PROJETS

Valid Cases 260 Missing Cases 0

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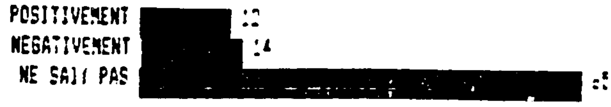
V39A PROCURER MAT.1ERE:EFFET LICENCE IMPORTAT



Valid Cases 91 Missing Cases 169

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V39B PROCURER MAT.1ERE:EFFET CONTROLE DE CHAN

Valid Cases 93 Missing Cases 167

- -

V39C PROCURER MAT.1ERE:CONTROLE DOUANIER

Valid Cases 93 Missing Cases 167

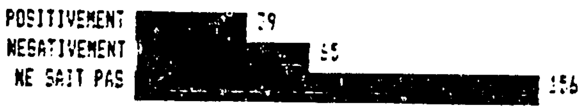
- -

V40A PROCURERMAT.1ERE:EFFET SOURCE FINANCEMEN

Valid Cases 260 Missing Cases 0

- -

V40B PROCURER MAT.1ERE:EFFET MANQUE COOP. D'A



Valid Cases 260 Missing Cases 0

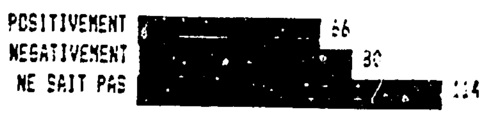
- -

V40C PROCURER MAT.1ERE:EFFET MOYEN TRANSPORT

Valid Cases 260 Missing Cases 0

- -

V40D PROCURER MAT.1ERE:EFFET COUT TRANSPORT



Valid Cases 260 Missing Cases 0

- -

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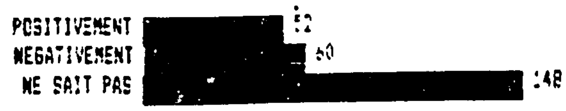
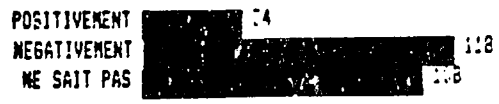
V40E PROCURER MAT.1ERE:EFFET MARGES INTERMEDI



Valid Cases 260 Missing Cases 0

- -

V40F PROCURER MAT.1ERE:EFFET PENURIE PRODUITS



Valid Cases 260 Missing Cases 0

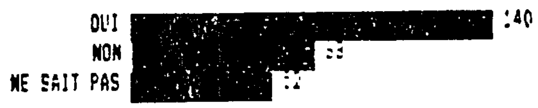
- -

V40G PROCURER MAT.1ERE:EFFET AUTRE

Valid Cases 260 Missing Cases 0

- -

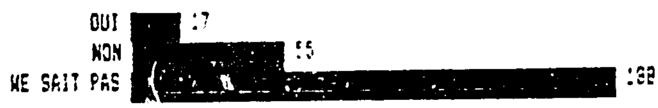
V41 MOYENS INFORMATION:MARCHE LOCAL



Valid Cases 260 Missing Cases 0

- -

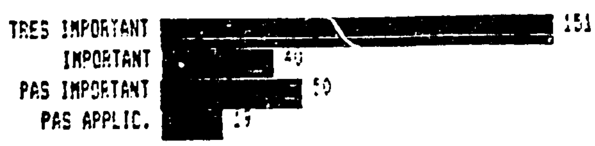
V42 MOYENS INFORMATION:MARCHE INTERNATIONAL



Valid Cases 260 Missing Cases 0

- -

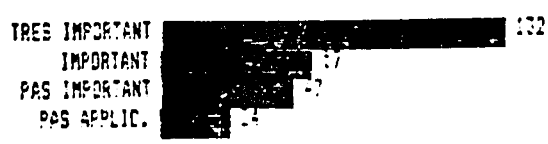
V43A TYPE INFORMATION +IMPORTANT SUR MARCHE:



Valid Cases 260 Missing Cases 0

- -

V43B TYPE INFORMATION +IMPORTANT:NORMES DE QU



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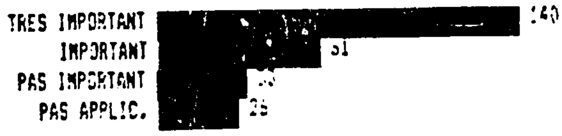
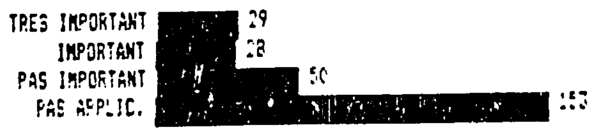
V43C TYPE INFORMATION +IMPORTANT:CONTACTS AUT



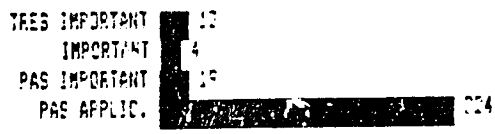
Valid Cases 260 Missing Cases 0

V43D TYPE INFORMATION +IMPORTANT:REGLES COMME



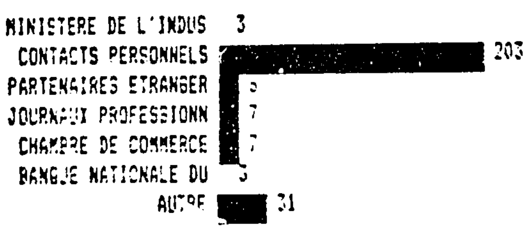
Valid Cases 260 Missing Cases 0

V43E TYPE INFORMATION +IMPORTANT:AUTRE



Valid Cases 260 Missing Cases 0

V44 SOURCE INFORMATION CONNAITRE LE MARCHE

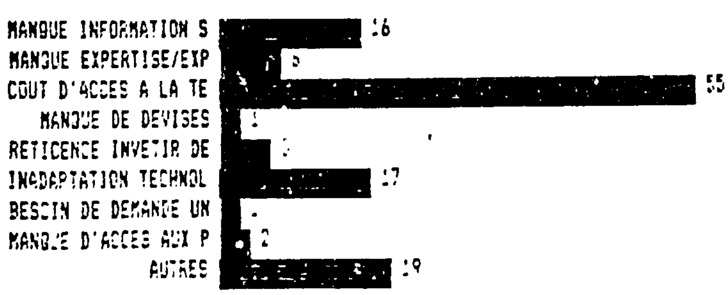


Valid Cases 260 Missing Cases 0

V45 TECHNOLOGIE DE PRODUCTION APPROPRIEE

Valid Cases 260 Missing Cases 0

V46 FACTEUR EMPECHE TECHNOLOGIE APPROPRIEE



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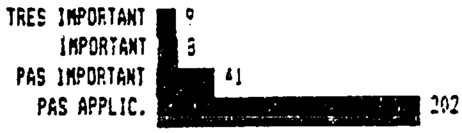
V47A INSUFFISANCE TRANSPORT AERIEN



Valid Cases 260 Missing Cases 0

V47B PRIX TRANSPORT AERIEN

Valid Cases 260 Missing Cases 0

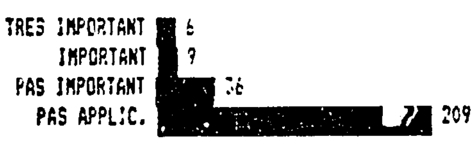
V47C INSUFF. TRANSPORT TERRESTRE

Valid Cases 260 Missing Cases 0

V47D PRIX TRANSPORT TERRESTRE

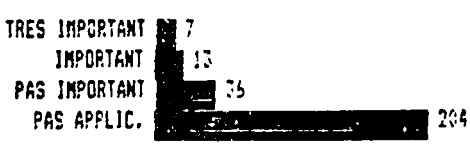
Valid Cases 260 Missing Cases 0

V47E INSUFF. TRANSPORT MARITIME



Valid Cases 260 Missing Cases 0

V47F PRIX TRANSPORT MARITIME



Valid Cases 260 Missing Cases 0

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V47G INSUFF. RESEAU ROUTIER

TRES IMPORTANT	21
IMPORTANT	29
PAS IMPORTANT	148
PAS APPLIC.	62

Valid Cases 260 Missing Cases 0

- -

V47H QUALITE RESEAU ROUTIER

TRES IMPORTANT	30
IMPORTANT	38
PAS IMPORTANT	136
PAS APPLIC.	56

Valid Cases 260 Missing Cases 0

- -

V47I REGLES TRANSPORT(POIDS,ETC...)

TRES IMPORTANT	11
IMPORTANT	15
PAS IMPORTANT	92
PAS APPLIC.	141

Valid Cases 260 Missing Cases 0

- -

V48A PLAN INVEST.:FORMATION/PERFECTIONNEMENT

OUI	70
NON	190

Valid Cases 260 Missing Cases 0

- -

V48B PLAN INVEST.:AMELIORATION TECHN.PRODUCTI

OUI	116
NON	144

Valid Cases 260 Missing Cases 0

- -

V48C PLAN INVEST.:AMELIORATION CAPITAL PHYSIQ

OUI	124
NON	136

Valid Cases 260 Missing Cases 0

- -

V48D PLAN INVEST.:AMELIORATION CAPACITE GESTI

OUI	119
NON	141

Valid Cases 260 Missing Cases 0

- -

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V48E PLAN INVEST.:MARKETING

Valid Cases 260 Missing Cases 0

- -

V48F PLAN INVEST.:CONTROLE QUALITE

Valid Cases 260 Missing Cases 0

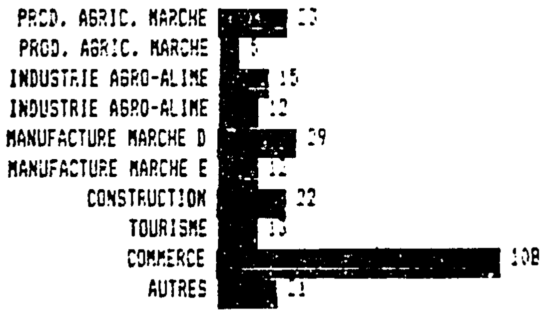
- -

V48G PLAN INVEST.:AUTRE

Valid Cases 260 Missing Cases 0

- -

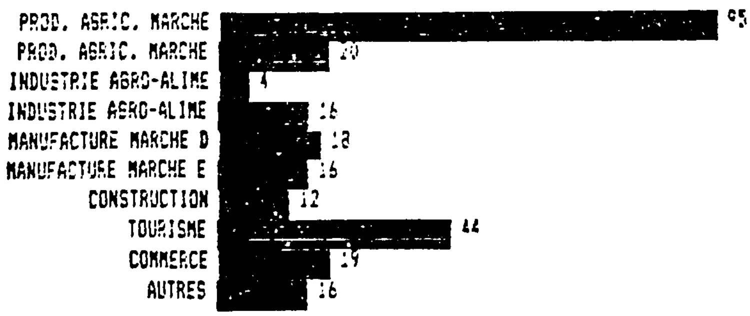
V49A SECTEUR AVEC MEILLEUR TAUX DE RENTABILIT



Valid Cases 260 Missing Cases 0

- -

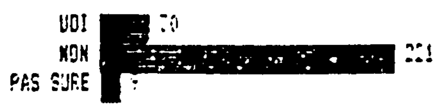
V49B SECTEUR AVEC MAUVAIS TAUX RENTABILITE



Valid Cases 260 Missing Cases 0

- -

V50 EXPORTATION ACTUELLE OU FUTURE



Valid Cases 260 Missing Cases 0

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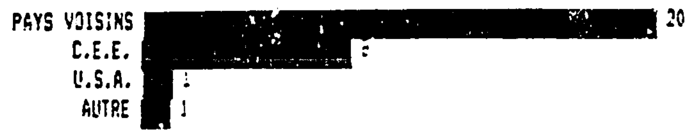
V51 MARCHE D'EXPORTATION PLUS PROFITABLE

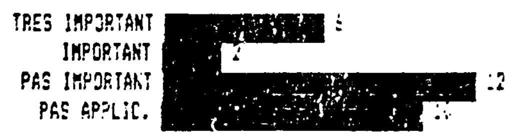


Valid Cases 30 Missing Cases 230

V52A CONTRAINTE EXPORT.:CONTROLE DE CHANGE

Valid Cases 30 Missing Cases 230

V52B CONTRAINTE EXPORT.:CONTROLE CREDIT

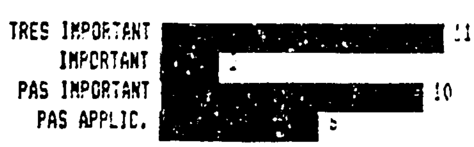


Valid Cases 30 Missing Cases 230

V52C CONTRAINTE EXPORT.:FORMALITES ADMINIST.

Valid Cases 29 Missing Cases 231

V52D CONTRAINTE EXPORT.:IMPOTS & TAXES



Valid Cases 29 Missing Cases 231

V52E CONTRAINTE EXPORT.:TECHNOLOGIE PRODUCTIO

Valid Cases 30 Missing Cases 230

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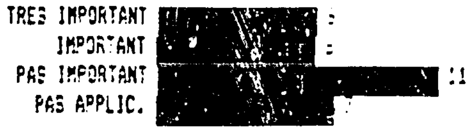
V52F CONTRAINTE EXPORT.:INFRASTRUCTURE TRANSP



Valid Cases 30 Missing Cases 230

- -

V52G CONTRAINTE EXPORT.:EMBALLAGE

Valid Cases 29 Missing Cases 231

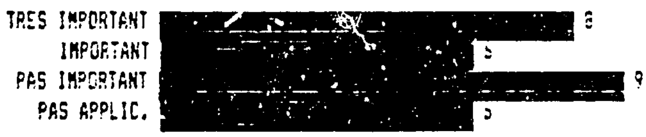
- -

V52H CONTRAINTE EXPORT.:MATIERES 1ERES

Valid Cases 30 Missing Cases 230

- -

V52I CONTRAINTE EXPORT.:PRODUCTIVITE DU TRAVA



Valid Cases 29 Missing Cases 231

- -

V52J CONTRAINTE EXPORT.:INFORMATION SUR LE MA

Valid Cases 29 Missing Cases 231

- -

V52K CONTRAINTE EXPORT.:AUTRE

Valid Cases 260 Missing Cases 0

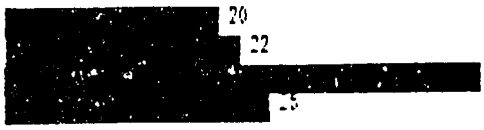
DRAFT

V53 ETRE MEMBRE ASSOCIATION PROFESSIONNELLE

Valid Cases 260 Missing Cases 0

- -

V54A CHAMBRE DE COMMERCE: JUGEMENT EFFICACITE



Valid Cases 113 Missing Cases 147

- -

V54B ASSOCIATION EMPLOYEURS: JUGEMENT EFFICAC

Valid Cases 101 Missing Cases 159

- -

V54C KORA: JUGEMENT EFFICACITE

Valid Cases 106 Missing Cases 154

- -

V54D J.O.C.:JUGEMENT EFFICACITE

Valid Cases 102 Missing Cases 158

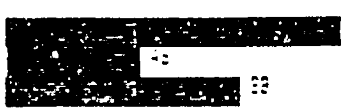
- -

V54E ASSOCIATION DES FEMMES:JUGEMENT EFFICACI

Valid Cases 101 Missing Cases 159

- -

V55A ASSOC.PROF.SERVICE:ACCES CREDIT



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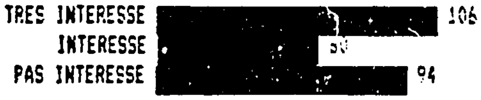
V55B ASSOC.PROF.SERVICE:ASS:STANCE TECHNIQUE

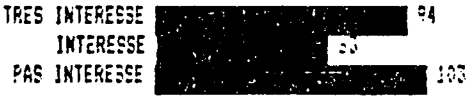
Valid Cases 260 Missing Cases 0

V55C ASSOC.PROF.SERVICE:FORMATION/PERFECT.PER



Valid Cases 260 Missing Cases 0

V55D ASSOC.PROF.SERVICE:CONTACTS 6OURNEMENT

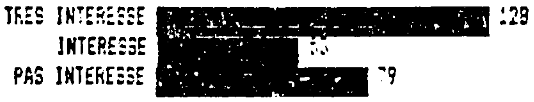


Valid Cases 260 Missing Cases 0

V55E ASSOC.PROF.SERVICE:ETUDES FAISABIL:TE

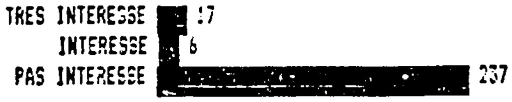
Valid Cases 260 Missing Cases 0

V55F ASSOC.PROF.SERVICE:INFORMATION MARCHE



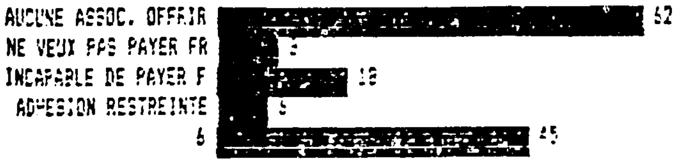
Valid Cases 260 Missing Cases 0

V55G ASSOC.PROF.SERVICE:AUTRE



Valid Cases 260 Missing Cases 0

V56 RAISON NON-APPAR:ENANCE ASSOC. PROF.



Valid Cases [illegible] Missing Cases [illegible]

- -

V57 SERVICES DE SANTE AUX EMPLOYES

OUI	100
NON	160

Valid Cases 260 Missing Cases 0

- -

V58 INTERET SERVICES SANTE AUX EMPLOYES

REDUIRE ABSENTEISME	17
ACCROITRE PRODUCTIVI	46
ACCROITRE MOTIVATION	19
ATTIRER MEILLEURS TR	1
AUTRE	17

Valid Cases 100 Missing Cases 160

- -

V59 SERVICE DISPENSAIRE AUX EMPLOYES

OUI	36
NON	63

Valid Cases 99 Missing Cases 161

- -

V60 SERVICE PLANIFIC. FAMILIAL AUX EMPLOYES

OUI	53
NON	46

Valid Cases 99 Missing Cases 161

- -

V61 OFFRE INTERVENTIONS COTRE SIDA AUX EMPLO

PRESERVATIFS	12
INFORMATION SUR LE S	55
AUTRE	[illegible]

Valid Cases 100 Missing Cases 160

- -

V62 PARTENARIAT AVEC ENTREPRISES ETRANGERES

OUI	145
NON	100
PAS SUR	15

Valid Cases 260 Missing Cases 0

- -

V63A PARTENAIRE ETRANGER: APPORT CAPITAL/FOND

TRES IMPORTANT	81
IMPORTANT	37
PAS IMPORTANT	[illegible]
PAS APPLIC.	[illegible]

Valid Cases 151 Missing Cases 109

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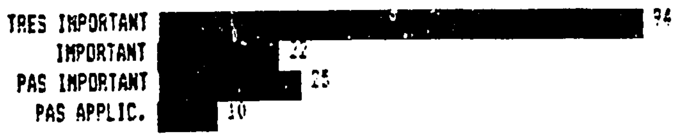
V63B PARTENAIRE ETRANGER: APPORT EXPERTISE TE

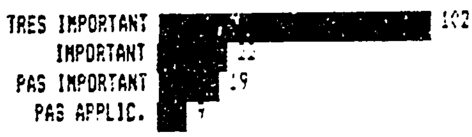


Valid Cases 151 Missing Cases 109

V63C PARTENAIRE ETRANGER: APPORT EXPERTISE EN

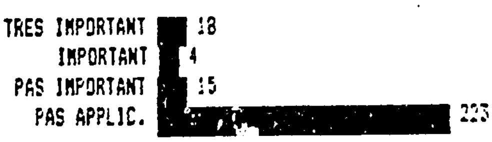
Valid Cases 151 Missing Cases 109

V63D PARTENAIRE ETRANGER: OUVERTURE NOUVEAUX



Valid Cases 152 Missing Cases 108

V63E PARTENAIRE ETRANGER: AUTRE APPORT



Valid Cases 260 Missing Cases 0

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APPENDIX B:

Terms of Reference for Survey Contractor

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TERMS OF REFERENCE

FOR THE SURVEY OF THE

PRIVATE SECTOR IN RWANDA

TO BE PERFORMED BY GENIE S.A.R.L.

1. GENIE Consultants (herein referred to as "the Contractor") will undertake a survey of businesses which will be unbiased, statistically significant information on the perceptions of local entrepreneurs regarding opportunities, and constraints for private sector development in Rwanda.

2. The survey undertaken by the Contractor will cover private sector firms in the following industry sectors:

   a. Commercial agriculture focusing on non-traditional crops such as fruits and vegetables (including pineapples, beans, tomatoes, bananas, cut flowers) and other commercial agricultural activities such as commercial estates in coffee and tea.

   b. Aquaculture and fishing.

   c. Agro-processing: includes coffee and tea processing, fruit juice manufacturing, jams, canned fruits and vegetables, hides and skins, textiles, meat and diary, other.

   d. Tourism (hotels, restaurants, parks).

   e. Other services: principally transport services of relevance to agriculture (seed processing, agricultural machinery, fertilizer).

   f. Manufacturing.

3. The survey will exclude all firms (private, profit or non-profit, and public) in the social services sector (health, education, etc.).

4. The survey instrument has been developed by the MAPS team in consultation with the USAID Mission.

5. The Contractor will be responsible for testing the survey instrument on a small number of businesses chosen at random prior to full implementation to ensure that the questions are understandable to the interviewees. The Contractor will work with the MAPS Project Monitor and the MAPS team to revise the

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survey instrument as needed based on the results of the field test.

6. The Contractor will be responsible for translating the instrument into Kinyarwanda.

7. The sampling frame of firms will need to be as complete as possible to prevent biasing the sample. The Contractor will identify appropriate sampling frames for this task, in consultation with the MAPS Project Monitor and the MAPS team. The sample will be limited to the five major urban centers (and their surrounding areas): Kigali, Butare, Gisenyi, Ruhengeri, Gitarama.

8. The sample size is expected to be approximately 260 firms; 200 of these should be small-scale and micro enterprises, which for the purpose of this survey are defined as firms employing less than 5 persons and with less than Rwfr 25,000 in fixed capital assets operating in the sectors identified in paragraph 2 above.

9. The sampling frame for the larger enterprises will be based on the lists of large companies from Direction Generale de la Statistique and from the Direction Generale de la Conjuncture. Other sources for larger firms include the registries of business associations such as Chambre Nationale du Commerce et de l'Industrie, and Association Nationale des Employeurs. The sampling frame for the small-scale and micro enterprises will be established from a list developed under the PRIME project, as well as registries available from IWACU, KORA, NGO's and other organizations (BRD and Technoserve) providing credit and/or technical assistance to small-scale enterprises.

10. The Contractor will propose a strategy for constructing a sampling frame and drawing the sample so it meets the requirements regarding sample composition specified in paragraphs 1 through 8. The sample will be drawn using stratified random sampling. It may be necessary to stratify the sample in such a way as to ensure that there are at least 20 firms sampled from the key sectors of interest defined in paragraph 2 above.

11. The Contractor will assemble a team of personnel experienced in survey work to implement the survey. The Contractor will be in charge of recruiting and training the interviewers, testing the survey instrument, overseeing the survey at the field level to ensure quality control and codifying the survey responses to facilitate data entry and analysis.

12. The Contractor will assemble a team to enter the codified responses into a database processing system which is

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compatible with a statistical package adequate to analyze the responses, such as SPSS.

13. The output expected from the data processing will include the following:

    a. Frequency distributions of responses to all the questions in the survey instrument.

    b. Cross tabulations of specific responses using as control variables firm characteristics. The control variables used for cross tabulations will include at a minimum: sector in which the firm operates, size (number of employees), and ownership characteristics.

    c. Non-parametric tests to measure the statistical significance of relationships between categorical variables (such as chi-square) for specific cross tabulations.

14. The Contractor will be responsible for producing the outputs mentioned in paragraph 13 above and the data entered from the survey in both hard copy and diskette form.

15. The timing and delivery dates for this exercise are as follows:

September 19-26	Establish the sampling frame, draw the sample, and begin contacting interviewees
September 21-25	Test the survey and instrument and revise if needed
October 2	Begin full scale survey
November 15	Survey ends and preliminary frequency distributions due
November 20	Final output due

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