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ENVIRONMENTAL QUALITY INTERNATIONAL

**THE SMALL AND MICRO
ENTERPRISE SECTOR
IN PORT SAID**

A Baseline Study

Presented To:

USAID

**ENVIRONMENTAL QUALITY INTERNATIONAL
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1. INTRODUCTION

A baseline study of the small and micro enterprise (SME) sector in the city of Port Said, was commissioned to EOI as part of the Small and Micro Enterprise (SME) Development Project, funded by USAID. The project is one of several USAID-funded projects that aim at supporting a sector which is vital to the economic development of Egypt. Initially, foundations were established in Cairo and Alexandria to provide credit to small and micro entrepreneurs in each city. Following the success of these foundations, the SME project will be extended to encompass five additional governorates. A study was conducted over a period of two months in one of the selected governorates - Port Said, with the following objectives:

- a. Develop a comprehensive profile of the SME sector in Port Said
This profile includes baseline data on the size of the sector, and the type and distribution of enterprises. It also includes attitudinal and behavioral information about potential borrowers, their use of existing credit, and repayment practices.
- b. Provide training to potential Extension Officers
The small group of applicants who were to conduct the survey, were also recruited by the Association as potential Extension Officers (EO's). Both the survey and the training program were designed to focus on the early and maximum exposure of future EO's to the SME community.
- c. Introduce the project to the community
During the field work, surveyors attempted to introduce the community to the project. The project was presented as one of several development initiatives being considered by the Association. The non-committal introduction of the project at the start of the survey, was expected to facilitate its acceptance by the community, and the eventual commitment to project activities.

2. METHODOLOGY

The methodology of this study was designed along project objectives. Both quantitative and qualitative data were needed to develop a comprehensive profile of the sector. The quantitative data determined the actual size and status of the sector; while the qualitative data determined its potential. In devising a plan of action for the SME program, data for the study was collected from the following sources:

2.1 Listing of Enterprises

The listing of all enterprises was undertaken by the surveyors in the city of Port Said's five districts: Hay Al Arab, Hay Al Manakh, Hay Al Shark, Hay Al Dawahi, Hay Port Fouad (Figures 1-5, appendix 1). In addition to providing a numerical count, the listing sheet was also designed to collect data on the location

of each enterprise, its activity, legal status, and the number of workers it employs (attachment 1, appendix 2). Apart from its importance for drawing a representative sample, the listing was able to provide project management with accurate figures on the overall size of the sector, and the distribution of enterprises geographically, and by type of activity. Moreover, it also provided the surveyors/potential EO's with good exposure to the S.E.sector and to the environment in which it operates.

2.2 Survey of Enterprises

A detailed and structured questionnaire was administered to a sample representing 5% of all enterprises in the city of Port Said (attachments 2 & 3, appendix 2). It was a two-step stratified random sample, where sample distribution was directly proportionate to the total number of enterprises classified under commercial, industrial, or service-related sectors. A systematic sampling of the enterprises under each of these categories was undertaken.

2.3 Group Interviews

Group interviews were conducted with SME proprietors. The objective of these interviews was to obtain information through group interaction, and to compare the results with data obtained through the structured questionnaire. A total of fourteen meetings were held, each attended by five to ten SME proprietors. The city of Port Said's five districts were represented in these sessions, as well as, the different types of enterprises. The group interviews were conducted by the supervisors. Surveyors attended these sessions as part of the training program (see attachments 4 & 5, appendix 2 for the interview guide).

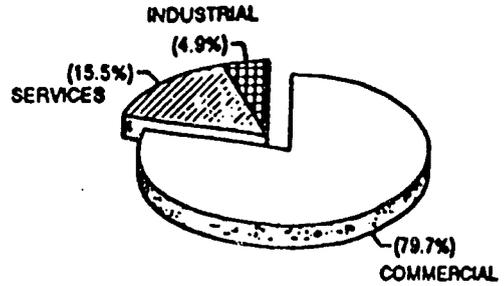
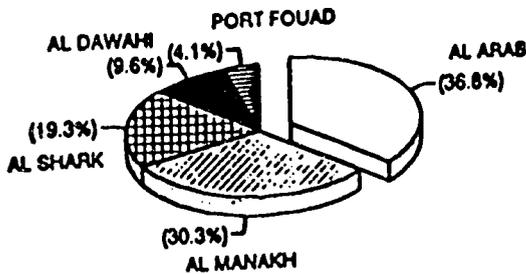
3. BACKGROUND ON PORT SAID

Port Said is situated east of the Nile Delta on the Mediterranean Sea. It marks the entrance to the Suez Canal, linking the Mediterranean and the Red Sea (Figure 6, appendix 1). The population of Port Said is estimated at 500,000 living on an area of 1351, 38 km². Port Said is divided into the five districts mentioned earlier. The economy of Port Said is tied to various industries associated with the Suez Canal, such as ship fueling and servicing. Salt manufacturing, food, textile, and petro-chemical production and trade constitute Port Said's main economic activities. Port Said also boasts a healthy tourist industry.

4. STUDY RESULTS

4.1 Size and Distribution of the SME Sector

The listing revealed that there are a total of 7623 enterprises in the city of Port Said. These enterprises are distributed as follows: 2803 (37%) in Hay Al Arab - 2309 (30%) in Hay Al Manakh - 1470 (19%) in Hay Al Shark - 728 (10%) in Hay Al Dawahi - 313 (4%) in Hay Port Fouad.



Most (80%) of the above-mentioned enterprises are commercial ones. Approximately half of these are to be found in Hay Al Arab which is the biggest and the oldest of Port Said's districts. Hay Al Manakh comes second with 27.6% of all commercial enterprises, followed by Hay Al Shark with 20%, Hay Al Dawahi 10%; and, finally Hay Port Fouad, which is the smallest of Port Said's districts, with only 4% of all commercial enterprises.

Service related enterprises represent approximately 15% of all activities. Hay Al Manakh appropriates the largest share (39%) of all enterprises classified as service-related. Hay Al Arab comes second with 30%, followed by Hay Al Shark with 17%; and finally, Hay Al Dawahi and Hay Port Fouad with 8% and 5% respectively.

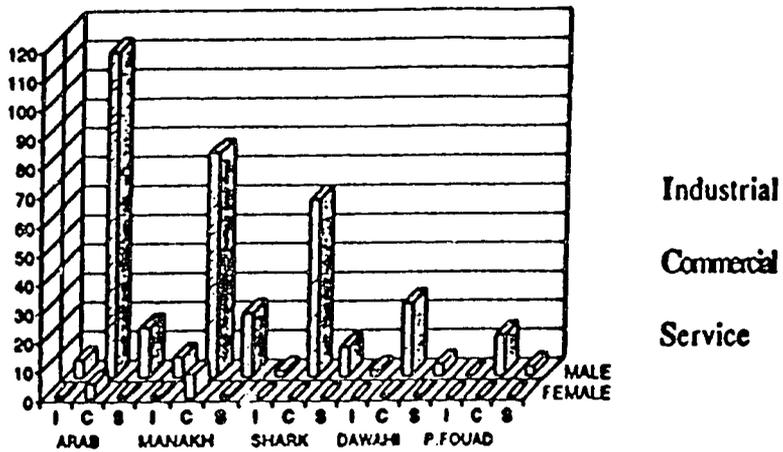
Industrial activities do not represent a significant share of Port Said's SME sector. There are only 371 related activities representing less than 5% of all enterprises. A sizeable percentage (45%) of these are found in Hay Al Manakh. Hay Al Arab follows with 31%, and Hay Al Dawahi with 13%, Hay Al Shark and Hay Port Fouad come last with 10% and 1% respectively.

Finally, the above information indicates that two thirds of all enterprises are geographically concentrated in the two adjacent districts of Hay Al Arab and Hay Al Manakh. In addition, the listing revealed that only 4% of all enterprises operate without a license.¹ Most of these enterprises are found in Hay Al Manakh which is comprised of many informal settlements. Hay Al Arab, on the other hand, has a minimal number of such enterprises since most of the activities in this district are old and established. (see attachments 1 & 2, appendix 3 for detailed SME distribution).

¹ Street vending was not included in the survey. Only enterprises operating in fixed physical premises were included in the study.

4.2 Profile of SME Proprietors

As expected, the SME sector in Port Said is male dominated. Few women appeared in the sample of proprietors. The majority are involved in family enterprises, and do not qualify as proprietors. Only seven out of 19 women in the sample are SME proprietors, most of whom are widows that have taken over their husbands' business. Moreover, the sample revealed that the involvement of women is more prevalent in commercial rather than in industrial or in service-related activities. Most businesses (89.4%) involving women are found in Hay Al Manakh, and in Hay Al Arab.

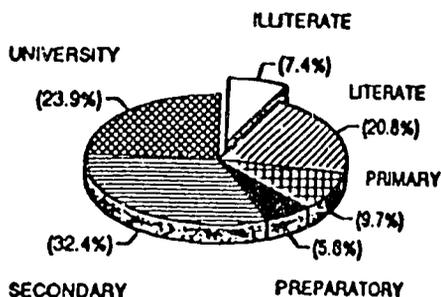


Ninety five percent of SME proprietors in the study sample are males. Most of these (57.5%) fall between the ages of 31 and 50 years old; and, 20% are between 51 and 60 years old. These age brackets are consistent with the fact that in the case of most businesses, the starting capital is obtained from personal savings which would probably not be available at a younger age (see attachment 3, appendix 3 for sources of capital).

The large majority of proprietors (93%) are literate. Out of the 56% certificate holders, 32% completed high school and 24% hold university degree. As expected, illiteracy and lower educational levels are predominant among older SME proprietors. Survey results reveal that among university degree and high school certificate holders, the majority (43%) are 31 to 40 years old, and 25% are 41 to 50 years old. Moreover, the majority of primary and preparatory degree holders are among proprietors aged 41 to 60 years old; and, amongst those

over 60 years old, there is the highest rate of illiteracy (attachment 4, appendix 3).

Overall, the profile of SME proprietors, depicts a sector that is relatively young and dynamic. The high educational profile of its constituents makes it potentially more receptive to new ideas, than it might otherwise be with an older and less educated population. Survey results confirm this result. Among respondents wishing to expand their business, most (60%) were 31 to 50 years old, which is incidentally the age range with the highest educational levels. In addition, the group interviews demonstrated that these respondents were extremely articulate in presenting their problems, and inquisitive concerning future possibilities.



4.3 Management and Labor Composition

Approximately half of the sample's respondents own their business premises. The other half rent such premises, either from individuals or from the governorate.² The majority of owned premises are in Hay Al Manakh (38%), followed by Hay Al Arab (27%), Hay Al Shark (16%). Hay Al Dawahi and Hay Port Fouad come last with 12% and 7% respectively. Rented premises are more prevalent in Hay Al Arab (49%), followed by Hay Al Manakh (23%), and Hay Al Shark (22%). Hay Al Dawahi and Hay Port Fouad come last with 5% and 2% respectively. Only twelve (3%) of the enterprises sampled were not included in this distribution pattern, as their ownership or rental of premises involved a partnership.³

Most of the enterprises rely on a small number of permanent employees. Only

² The kiosks leased by the governorate have been the subject of repeated complaints. Group interviews revealed that SME proprietors concerned consider these kiosks to be inadequate in terms of both size and location.

³ The above only refers to the proprietors control over premises. This does not preclude partnership in the business itself which study results indicate does not apply to more than 10% of businesses surveyed.

37% of businesses surveyed report relying on temporary or seasonal employment. A sizeable portion of the temporary and permanent work force employed by these enterprises come from the neighboring governorates of Damietta and Sharkeya. This is particularly noticeable in the industrial and service related enterprises; conceivably the residents of Port Said prefer the quick turnover and quick profits related to commercial activities. In addition, the factories established in Port Said's free-zone attracted the skilled and semi-skilled workers, leaving a void to be filled by labor from other governorates.

The labor force employed in these enterprises is rather small. Most (61%) employ one to two workers, while 36% of enterprises employ three to five workers.⁴ However, if the desire to expand or diversify the business is considered to be an indicator of potential employment generation, then survey results are relatively encouraging. When asked about their future plans, approximately 52% of SME proprietors expressed a desire to expand or diversify their business (attachment 5, appendix 3). Thirty seven percent of these are in Hay Al Arab, 31% in Hay Al Manakh, 16% in Hay Al Shark, 12% in Hay Al Dawahi, and 5% in Hay Port Fouad. Further breakdown indicates that most (75%) of those willing to expand are involved in commercial activities, 18% are involved in service-related activities; and, only 7% are involved in industrial activities. It is noteworthy that the highest percentage (26%) of service-related businesses willing to expand are from the most modern district of Port Said, Hay El Shark.

Finally, as in the case of proprietorship, the labor force in this sector is male dominated. Of a total of 1017 workers, only 80 (8%) were women. A further breakdown of data on labor composition revealed that there is no significant correlation between male and female workers and their being employed on a permanent or on a temporary basis. Approximately 75% of both male and female workers are employed on a permanent basis.

4.4 Marketing and Financial Transactions:

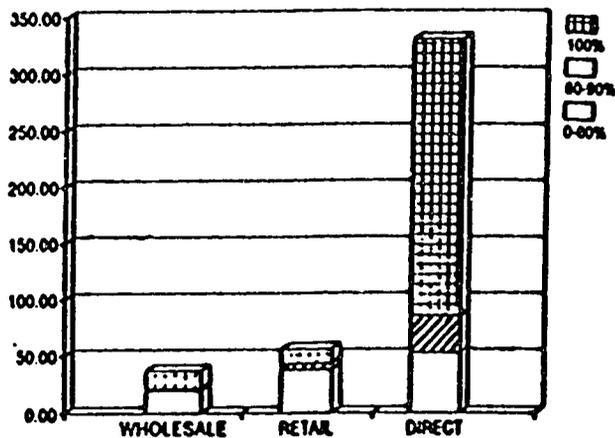
Most (87%) of the marketing transactions are direct, involving only the producer and the consumer, which is consistent with both the type and size of SMEs in Port Said. Moreover, 15% of producers deal with retailers, and 10% deal with wholesalers. Transactions involving middle men are insignificant (1%), and are only found in Hay Al Manakh and Hay Al Arab in the form of street peddling. Approximately 90% of the enterprises dealing with retailers or wholesalers are

⁴ The small number of workers employed by these enterprises means that, according to project definitions, the sector is dominated by micro (1-5 workers), rather than small enterprises (6-15 workers).

commercial enterprises. Although over 90% of the dealings involving direct, retail, or wholesale transactions occur within the governorate of Port Said, entrepreneurs face numerous marketing constraints. For example, the custom tax imposed on goods manufactured in Port Said renders these goods unaffordable, thereby limiting their marketing potential in other governorates.⁵

Other problems include the need for liquidity, mentioned by 47% of respondents; and various taxes and fees imposed by local authorities, mentioned by 37% of respondents as affecting both the quality and price of the product. Unfair competition due to market monopolies, high production costs, and complicated bureaucratic procedures were all mentioned by approximately 20% of respondents as constraining factors. Transportation costs, low income levels, and lack of storage facilities were also mentioned as problems by 1% to 5% of all respondents.⁶

Only 1% of enterprises surveyed actually export their products, either through specialized companies or agents. The majority of proprietors not involved in the exportation business report that complicated bureaucratic procedures is the primary deterrent to their involvement.



Financial transactions which involve buying and selling of goods are carried out

⁵ This tax which affects industrial enterprises considers goods produced in Port Said as imported ones. An agreement was recently reached with customs whereby the tax would be levied only on imported raw materials. This agreement however, still meets many problems in its implementation.

⁶ Respondents were given more than one option to choose from, therefore percentages cited are not exclusive of one another.

in both cash and credit. Moreover, despite the fact that credit is not the preferred form of exchange, it is actually the prevailing one, particularly in wholesale transactions. Cash dealings are more prevalent in direct (92%), or in retail exchanges (62%). The rates of sales are highest in direct exchanges (even when involving delayed payments), followed by wholesale and retail transactions. For example, 74% of direct transactions result in 100% rate of sales, compared with a rate of approximately 42% in wholesale and 23% in retail transactions.

Financial transactions which involve bank dealings are scarce and usually uncomplicated. The majority of respondents (69%) have had absolutely no dealings with banks, while 31% of respondents had dealt with banks on at least one occasion. Out of this latter group, the main banking transaction for 67% of them constituted opening a current account. This is followed by 27% of respondents who opened a savings account; and only 16% of respondents had obtained a loan.⁷

Out of the 69% of respondents that had no bank involvement, the small size of the businesses, high interest rates, complicated bureaucratic procedures, and the difficulty of providing the required collateral were the principal reasons for their reluctance to deal with banks.

Only 4% of respondents report having obtained loans from sources other than banks. Most (55%) of all loans were used to buy equipment and machinery; 35% of the loans were used as operating capital and for purchasing raw materials; 10% of the loans were used to undertake construction and repair works.

4.5 Future Prospects:

Despite repeated complaints about a general slow down in the national market, and other related problems in Port Said, the majority of enterprises surveyed would like to expand their businesses. Most proprietors (80%) expressed an interest in a credit program, as proposed by the SME project; while only 20% of respondents felt that there was no need for such a program. Among those interested in the credit program, the majority (60%) felt that a loan would enable them to buy raw materials or merchandise. Expansion and repair of premises, together with additional equipment and machinery were other reasons cited by 32% of respondents. Diversifying their businesses, or purchasing vehicles were reasons mentioned by only 8% of potential beneficiaries.

Among those refusing to take out a loan, 56% claimed that they have no problem with access to liquidity; while others felt that their businesses were too small, and

⁷ Percentages may overlap, some respondents may have performed two separate transactions.

that they could obtain needed credit elsewhere (attachment 1, appendix 4). Finally, some respondents mentioned the market situation and the fear of not being able to repay back loans, as reasons for not taking advantage of the program.

Among the program's potential beneficiaries, the majority (61%) said they would apply for loans ranging between L.E. 4,000 to L.E. 20,000. Approximately 17% of respondents expressed a need for loans ranging between L.E. 20,000 and L.E. 50,000. Only 2% of respondents said they would take out loans ranging between L.E. 500 - 15,000, and no requests were made for loans less than L.E. 500. Repayment of loans through monthly installments of L.E. 50 - 200 was favored by the highest percentage of respondents (37%); followed by 32% of respondents willing to repay through installments of L.E. 200 - 500 (see attachments 2 & 3, appendix 4 for a detailed breakdown of percentages).

Both the survey and the group interviews revealed that loan interest rates and conditions of repayment were the main issues of concern among potential recipients. Consequently, in their recommendations they insisted that interest rates should be kept to a minimum, schedules of repayment must be flexible, and the grace period for loan repayment should be extended.

During the group interviews, proprietors discussed additional forms of support that could be extended through the Association. These recommendations included: the supplying of raw materials to SMEs at affordable prices; the organization of exhibitions to display their wares and services; and, the availability of technical assistance services. Technical assistance could be extended through periodic meetings with SME proprietors, in which market conditions and the latest available technologies could be discussed. Moreover, TA services would also include a training program for actual and potential entrepreneurs. Finally, SME proprietors expressed the need for the Association to assume an intermediary role between them and government authorities in resolving conflict and facilitating bureaucratic procedures.

5. CONCLUSION

Based on the above information, it is clear that the SME sector in Port Said is skewed toward micro and commercial enterprises. This is largely because it is a port and its people have a strong preference for businesses that have a quick turnover and profit. Nevertheless, a certain balance, particularly in favor of industrial enterprises can be achieved with the help of credit facilities which would provide operating capital to the entrepreneurs in order to help them overcome some of the constraints facing production(attachment 6, appendix 4).

Other constraints such as, custom regulations and bureaucratic procedures are long-term issues which have to be eventually tackled by the Association.

Moreover, the marketing issue is of vital importance if the sector is to develop beyond its current status. To that end, opportunities for the national and eventually, the international marketing of the products should be explored.

Finally, the project should aim at incorporating a gender component. Greater efforts should be expended to obtain information about types of projects which attract women. Subsequently, efforts should be directed toward extending the credit facilities to encourage their greater participation in the sector.

APPENDIX I

District AL ARAB

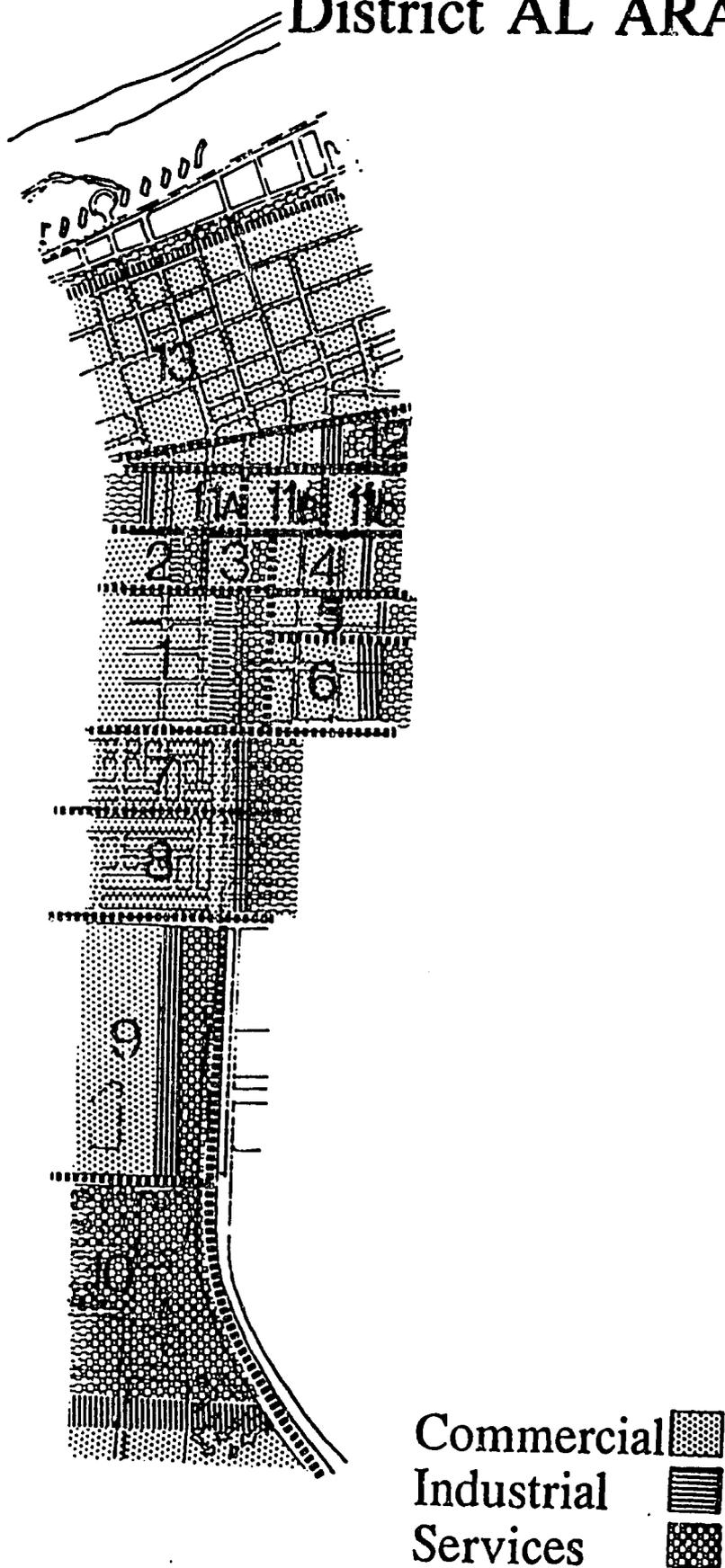
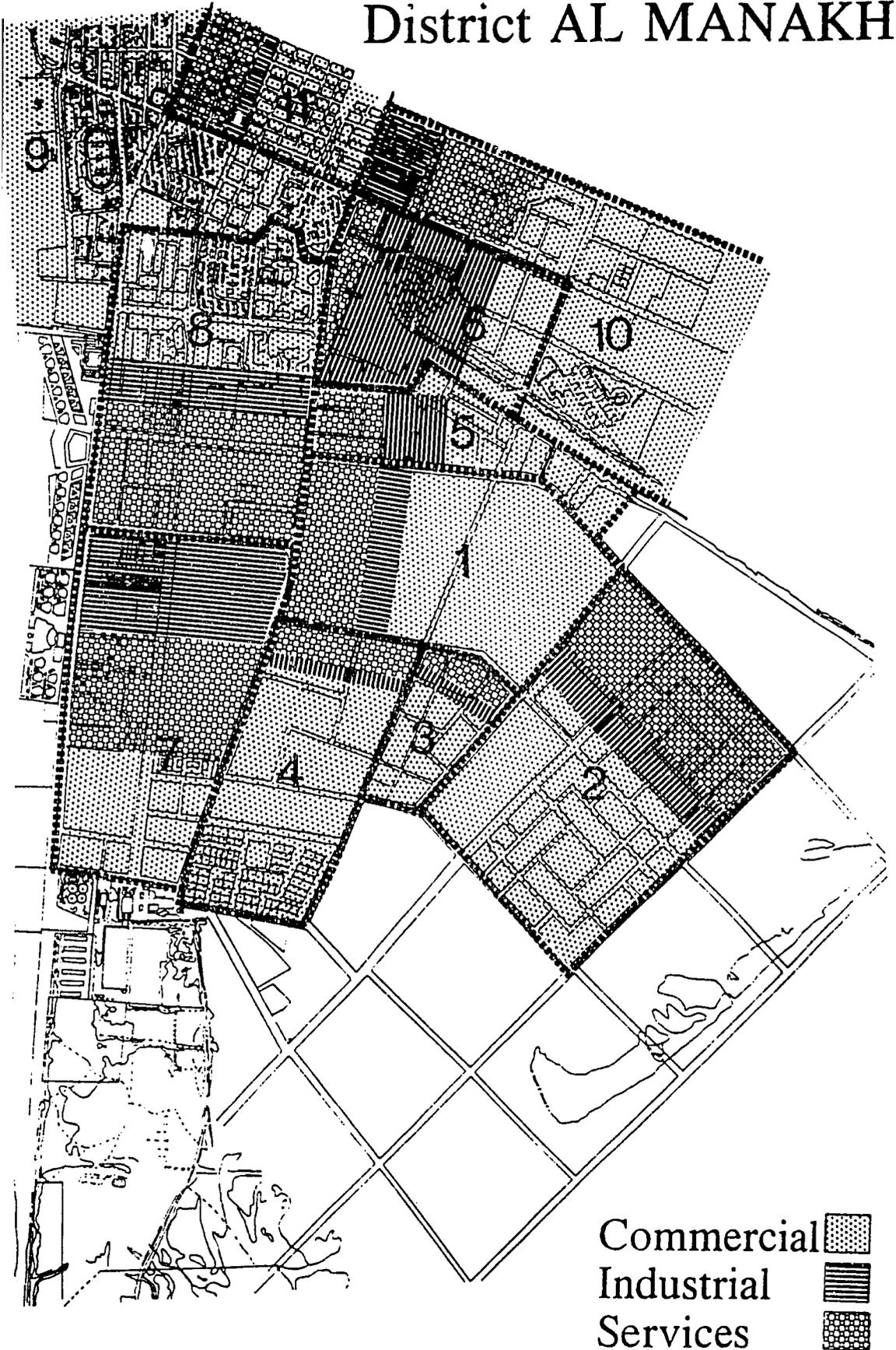


Figure 1

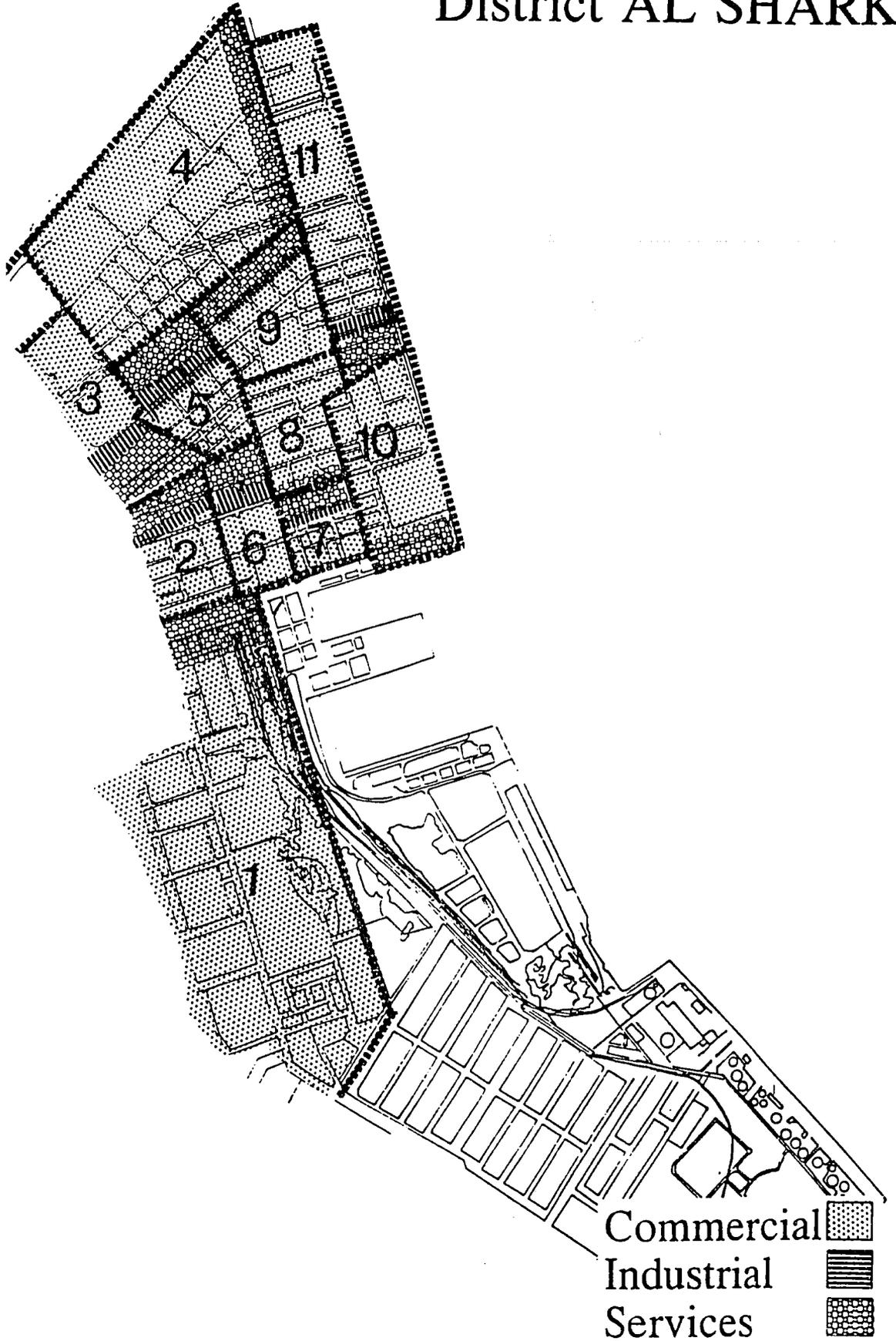
AL ARAB DISTRICT

Area	Industrial	Commercial	Services
1	20	187	77
2	9	127	19
3	---	59	3
4	6	337	35
5	1	79	8
6	7	100	15
7 + 8	11	225	18
9	18	36	17
10	1	1	3
11 A	4	509	52
11 B	1	191	15
11 C	5	267	27
12	30	183	61
13	1	36	2
TOTAL :	114	2337	352

District AL MANAKH



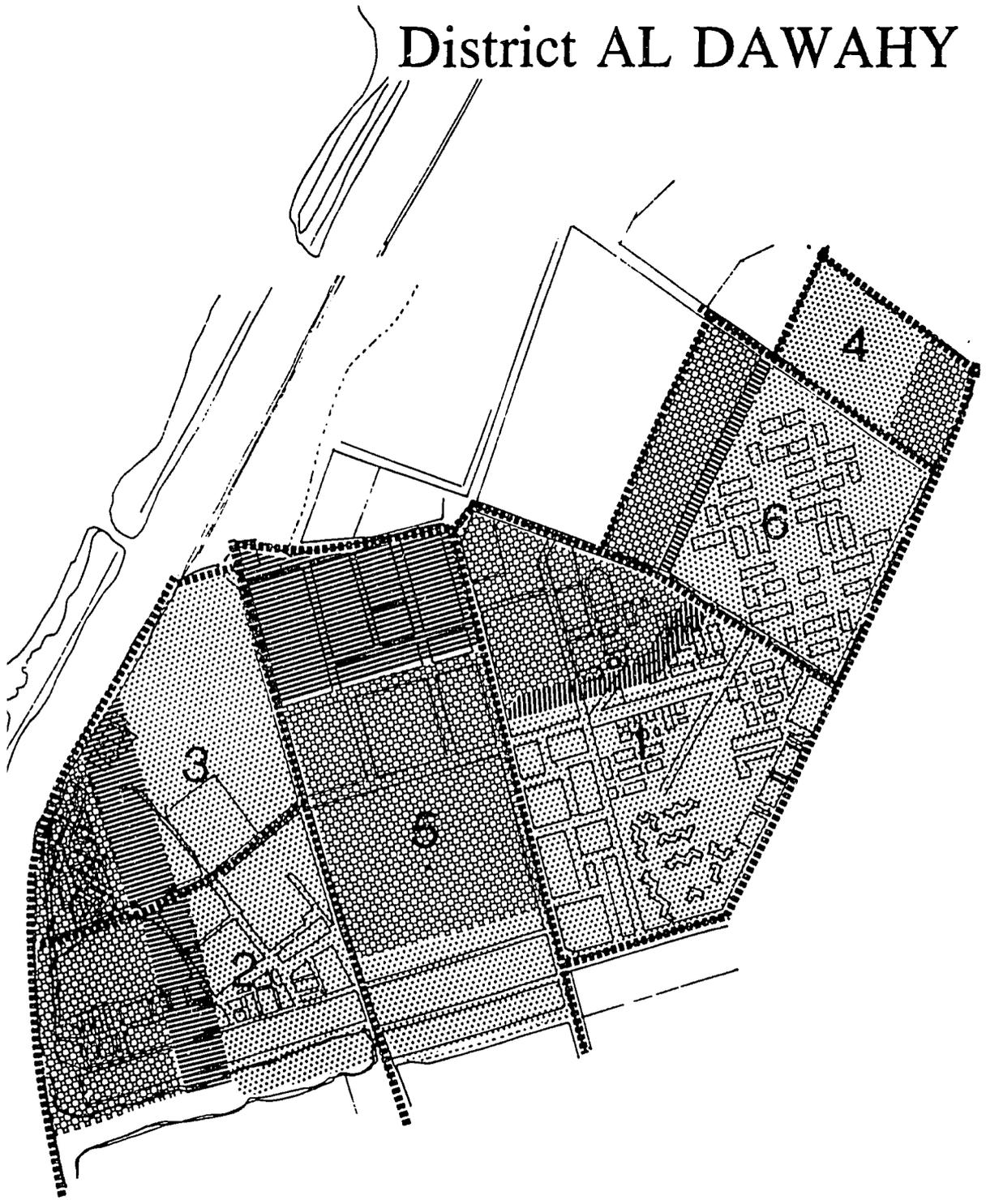
District AL SHARK



AL SHARK DISTRICT

Area	Industrial	Commercial	Services
1	---	50	1
2	4	93	18
3	4	31	13
4	---	53	3
5	3	95	26
6	5	90	32
7	9	116	21
8	---	352	28
9	10	181	45
10	---	70	2
11	3	53	9
TOTAL :	38	1234	198

District AL DAWAHY

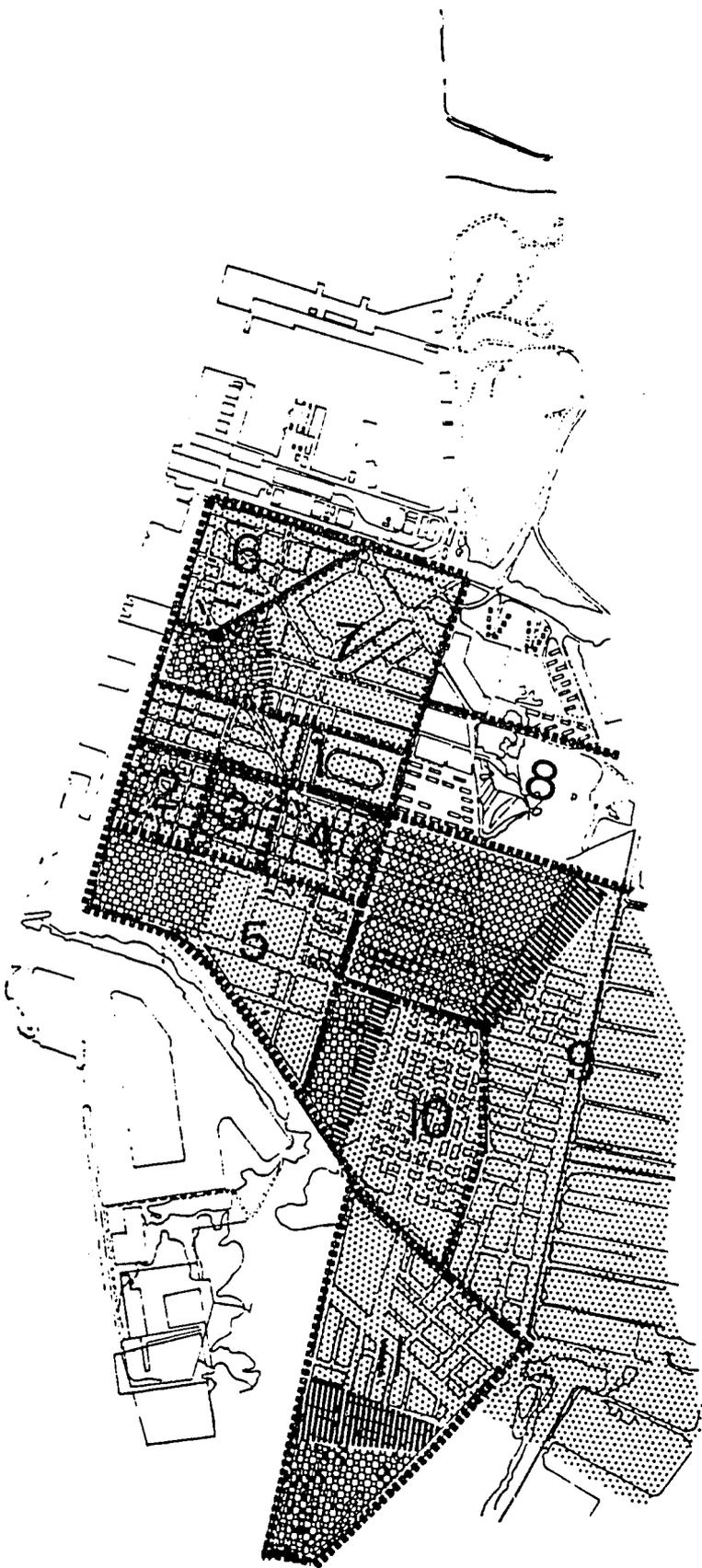


Commercial 
Industrial 
Services 

AL DAWAHY DISTRICT

Area	Industrial	Commercial	Services
1	34	140	114
2	7	28	16
3	4	41	23
4	---	7	3
5	2	2	4
6	1	362	12
TOTAL :	48	580	100

District P. FOUAD



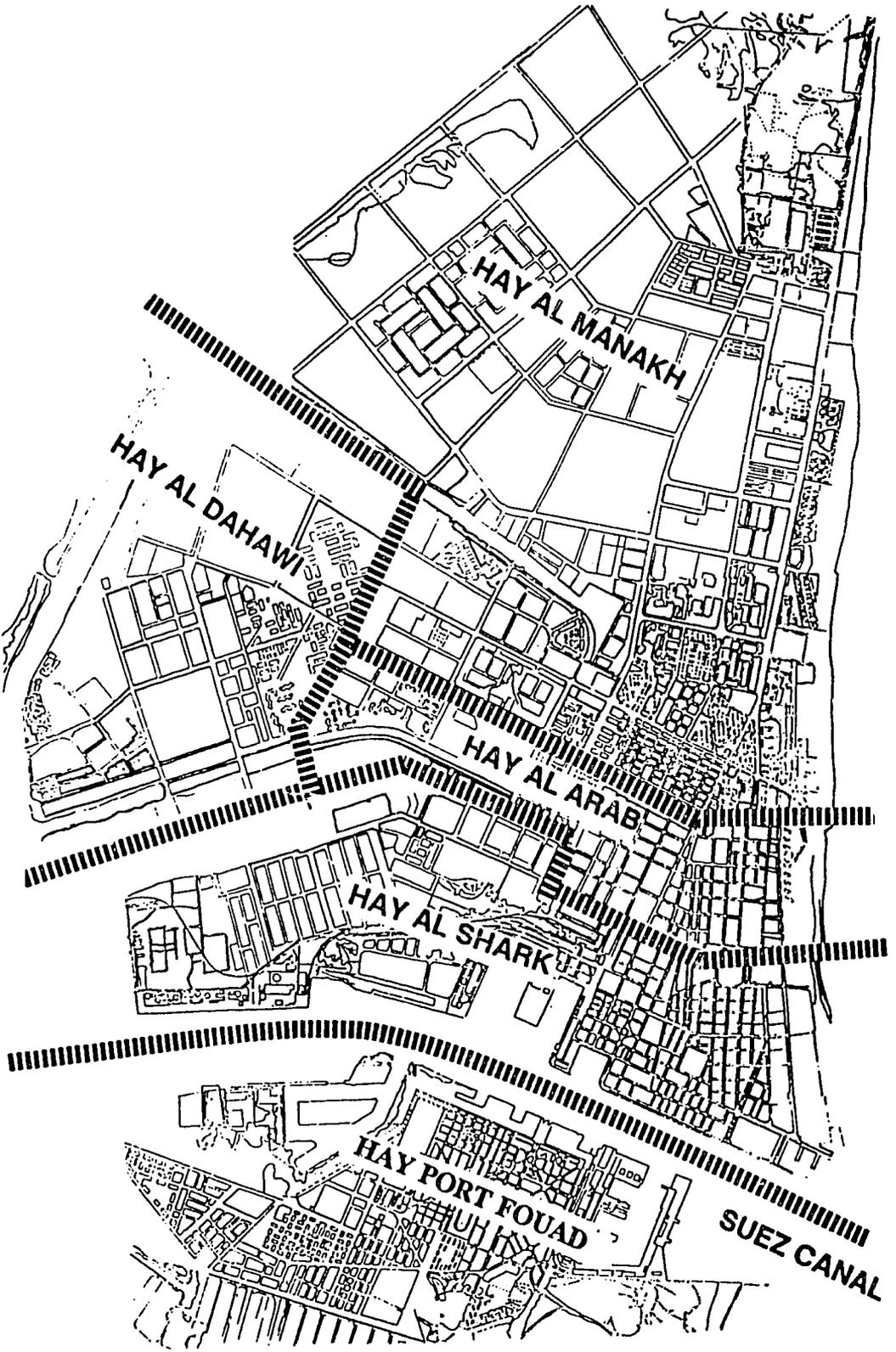
Commercial 
Industrial 
Services 

PORT FOUAD DISTRICT

Area	Industrial	Commercial	Services
1	---	6	---
2	---	10	2
3	---	17	2
4	---	15	2
5	---	2	1
6	---	5	---
7	---	29	7
8	1	---	---
9	1	58	17
10	1	82	26
11	2	21	6
TOTAL :	5	245	63

MEDITERRANEAN SEA

LAKE MANZALA



PORT SAID

APPENDIX II

**Small Enterprise Development Association
Port Said
(SEDAP)**

**Baseline Investigation on
Small and Micro Enterprise (SME) Workshops**

Questionnaire No.:

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Industrial	Commercial	Services
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- District : _____
- Name of Establishment : _____
- Type of Activity: (specify) _____
- Address : _____
- Tel. No. : _____
- Name of Interviewee and Title : _____
- Date of Interview : _____
- Time : From _____ To: _____
- Name of Surveyor : _____
- Name of Supervisor : _____
- Date of Supervision : _____

SECTION I : BACKGROUND INFORMATION :

- 1- Name of establishment owner: _____
- 2- Age: _____
- 3- Sex: Male []
Female []
- 4- Level of education :
- Illiterate []
 - Can Read & Write []
 - Primary school certificate []
 - Preparatory school certificate []
 - Secondary school certificate []
 - University graduate []
- 5- Type of Ownership :
- Private []
 - Property leased []
 - Other [] specify: _____
- 6- Area of establishment: _____ m²
- 7- Date of business start-up : _____
- 8- Does the owner have another job?
Yes [] No []
- 9- If yes, please state what that job is? _____

10- What is the exact no. of workers in the establishment?

No. of Workers	Male		Female	
	Full Time	Part Time	Full Time	Part Time

SECTION II: CAPITAL AND ASSETS :

11- What is the estimate of your fixed assets and operating expenses?

Assets	Estimate of Cost in (L.E.)
- Land	
- Property	
- Furnishings	
- Equipment and machinery	
- Raw Materials	
- Ready-made product/Stored Goods	
- Other (specify)	

SECTION III: PRODUCTION :

12-

Type of Product	Maximum Rate of Production	Actual Rate of Production	Location of Production			Average selling price/unit	Production is	
			Entirely in Workshop	Partial production elsewhere	Rent equipment from elsewhere		Seasonal (specify)	All-year-round
1-								
2-								
3-								
4-								
5-								

13- If your establishment does not work at full capacity, please state the reasons : _____

14- What are some of the constraints that you encounter during production?

- Lack of liquidity []
- Lack of enough equipment & machinery []
- Lack of raw materials []
- Lack of skilled labor []
- Training []
- Maintenance []
- Problems with infrastructure (water supply - sewage system - electricity) []

Specify : _____

- Other, specify : _____

SECTION IV : MARKETING :

15- How do you market your product?:

Marketing	Outlets		Sell Product by		Duration of installments in the event of credit (Weekly/monthly)	Percentage of distribution of product in each outlet
	Inside Governorate	Outside Governorate	Cash	Credit		
- Wholesaler						
- Retailer						
- Direct selling of product						
- Broker/distributor						
- Other, specify						

16- What are the constraints that you encounter during marketing?

- Lack of liquidity []
- Competition from other companies []
- Quality of production []
- Promotion and advertising []
- Transportation []
- Governmental procedures []
- Taxes and governmental fees []
- Rise in cost of product []
- Other, specify []

17- Do you export any of your products?

- Yes []
- No []

18- If yes, through what channels do you export?

- Import and Export company []
- Foreign Commercial Agent []
- Other (specify) []

19- What constraints do you encounter during exportation?

- Onerous Governmental procedures []
- Lack of liquidity []
- Quality of product []
- Competition []
- Other (specify) []

SECTION V: FUNDING :

20- How did you obtain the capital with which you initiated the establishment?

- Personal savings []
- Inheritance []
- Collective savings (with neighbors or relatives) []
- Loans from relatives []
- Loans from friends []
- Bank loans []
- Partners []
- Other, specify []

21- Are you a member of a cooperative?

- Yes []
- No []

22- If yes, please indicate the kind of benefit you obtain from such membership?

- Obtaining liquidity []
- Obtaining raw materials []
- Obtaining equipment []
- Marketing product []
- Other, specify []

23- Do you deal with banks?

- Yes []
- No []

24- If yes, please indicate the type of dealing?

- Savings []
- Current account []
- Loan []

25- If No, please indicate the reasons?

- High interest rate
- Cumbersome banking procedures
- Difficulty in providing guarantees
- Size of business not large enough to warrant bank dealing
- Other, specify

26- Have you ever obtained loans or borrowed from banks, cooperatives or merchants?

Yes

No

27- If yes, what is the type of dealing?

Source of Loan	Usage of Loan to	Loan Size	Duration of Loan	No. of Installments	Interest Rate	Installment Size	Repayment	Collaterals	Duration of obtaining loan in months
	1- Initiate Establishment 2- Market Product 3- Obtain Machinery 4- Obtain Raw Materials 5- Other, specify						- Monthly - Every 4 mths - Biannually - Other (specify)	1- Land 2- Property 3- Equipment 4- Cheques 5- I.O.U.'s 6- Other, (specify)	
Bank									
Cooperative									
Merchants									
Social Fund									
Individuals									
Other, (specify)									

BEST AVAILABLE DOCUMENT

28- Do you borrow from friends or relatives?

Yes []

No []

29- Do you request a down payment from your client?

Yes []

No []

SECTION VI : PROBLEMS AND CONSTRAINTS IN WORK :

30- What major constraints do you encounter in work?

- None []
- Funding []
- Lack of raw materials []
- Governmental procedures (legal) []
- Marketing []
- Lack of skilled labor []
- Lack of efficient book-keeping system []
- location not appropriate for type of work []
- Other, specify []

SECTION VII : FUTURE PLANS :

31- What future plans do you have for your establishment?

SECTION VIII : ABILITY TO DEAL WITH PROJECT :

32- Would you like a loan from the project?

Yes []

No []

33- If yes, what would you use the loan for?

- Expansion of business buildings []

- Liquidity []

- Buying equipment & machinery []

- Buying raw materials/goods []

- Additional activity/new product []

- Other, specify []

34- What is your estimate of the loan size required in L.E.? _____

35- How much can you pay in installment per month? _____ L.E.

36- How long would it take you to repay the loan in full?

3 Months []

6 Months []

9 Months []

12 Months []

37- If the answer to question 32 is "No" please state the reasons?

38- Do you have anything further to add to this interview?

استطلاع رأى لبعض أصحاب الأنشطة الحرفية والصغيرة

صناعى	تجارى	خدمى
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رقم	الاستمارة				
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- الحى : _____ []

- إسم المنشأة : _____

- نوع النشاط (حدد) : _____

- العنوان : _____

- رقم التليفون : _____

- إسم المقيب وصفته : _____

- تاريخ المقابلة : _____

- الوقت : من : _____ إلى : _____

- إسم الباحث : _____

- إسم المراجع : _____

- تاريخ المراجعة : _____

أولاً: معلومات أساسية :

١- إسم صاحب المنشأة: _____

٢- السن: _____

٣- النوع: ذكر []

أنثى []

٤- مستوى التعليم :

- أمى [] - اعدادية []

- يقرأ ويكتب [] - ثانوى []

- ابتدائية [] - جامعى []

٥- طبيعة المنشأة : - ملك []

- ايجار []

- أخرى (حدد) []

٦- المساحة : _____ متر مربع

٧- تاريخ بدء نشاط المنشأة : _____

٨- هل هناك عمل آخر لصاحب المنشأة :

[] لا [] نعم

٩- فى حالة الاجابة بنعم فى بر ٨ حدد ما هو: _____

١٠- ما هو عدد العاملين بالمنشأة :

اناث		ذكور		عدد العمال
بعض الوقت	كل الوقت	بعض الوقت	كل الوقت	

ثانيا: رأس المال و الأصول :

١١- ما هو تقديرك لقيمة الأصول الثابتة ورأس المال العامل؟

بيان الأصول	القيمة التقديرية بالجنية المصرى
أرض	
مبانى	
تجهيزات	
آلات ومعدات	
خامات	
منتج جاهز/بضاعة مخزونة	
أخرى (حدد)	

ثالثا : الإنتاج : (خاص بالمنشآت الصناعية الانتاجية)

١٢-

نوع المنتج	الطاقة الانتاجية القصى للمنتج (أسبوع)	الطاقة الانتاجية الفعلية للمنتج (أسبوع)	مكان الإنتاج			متوسط سفر بيع الوحدة	هل الإنتاج	
			كامل داخل الورشة	تشغيل جزىء لدى الغير	تأجير آلات لدى الغير		موسمى (حدد)	مستديم (حدد)
١-								
٢-								
٣-								
٤-								
٥-								

١٣- فى حالة عدم العمل بكامل الطاقة الانتاجية - حدد الاسباب:

١٤- ما هى المشاكل التى تواجهك فى عملية الإنتاج؟

- [] - السيولة النقدية
- [] - الحصول على المعدات والآلات والعدد
- [] - الحصول على المواد الخام
- [] - الحصول على العمالة الماهرة
- [] - التدريب
- [] - الصيانة
- [] - مشاكل متعلقة بالتعامل مع الضرائب
- [] - مشاكل متعلقة بالتعامل مع التأمينات
- [] - مشاكل متعلقة بالتعامل مع التراخيص
- [] - مشاكل متعلقة بالمرافق (مياه - صرف - كهرباء)
- [] - أخرى (حدد):

رابعا : نظام التسويق :

١٥- ما هو اسلوب التسويق الذى تتبعه؟

نسبة تصريف الإنتاج لكل منفذ	مدة السداد فى حالة البيع بالاجل (أسبوعى/شهرى ..)	طريقة البيع		المنافذ		كيفية التسويق
		بالنقد	بالأجل	داخلى المحافظة	خارج المحافظة	
						- تاجر جملة
						- تاجر تجزئة
						- بيع مباشر
						- وسيط/موزع
						- أخرى (حدد)

١٦- ما هي المشاكل التي تواجهك في التسويق؟

- | | | | |
|-----|-----------------------|-----|-------------------------|
| [] | - وجود منافسة | [] | - عدم توافر سيولة نقدية |
| [] | - الدعاية والاعلان | [] | - جودة الإنتاج |
| [] | - الاجراءات الحكومية | [] | - النقل |
| [] | - ارتفاع تكلفة المنتج | [] | - الضرائب والرسوم |
| | | [] | - أخرى (حدد) |

١٧- هل تقوم بتصدير أى منتج؟

[] نعم

[] لا

١٨- في حالة الاجابة بنعم كيف يتم التصدير :

- | | |
|-----|-----------------------|
| [] | - شركة استيراد وتصدير |
| [] | - وكيل اجنبي وتجارى |
| [] | - أخرى (حدد) |

١٩- ما هي المشاكل التي تواجهك في عملية التصدير؟

- | | |
|-----|----------------------|
| [] | - الإجراءات الحكومية |
| [] | - سيولة |
| [] | - جودة المنتج |
| [] | - وجود منافسة |
| [] | - أخرى (حدد) |

خامسا : التمويل :

٢٠- كيفية حصولك على رأس المال في بداية المشروع؟

- | | | | |
|-----|-------------------|-----|--------------------|
| [] | - ميراث | [] | - مدخرات خاصة |
| [] | - قروض من الاقارب | [] | - جمعية (مع افراد) |
| [] | - شركاء | [] | - قروض من البنك |
| | | [] | - أخرى (حدد) |

٢١- هل أنت مشترك في جمعية تعاونية؟

[] نعم

[] لا

٢٢- فى حالة الاجابة بنعم ما هى أوجه الاستفادة؟

- فى الحصول على سيولة :تهدية []
- فى الحصول على خامات []
- فى الحصول على آلات []
- فى تسويق المنتج []
- أخرى (حدد) []

٢٣- هل لك تعامل مع البنوك؟

- نعم [] لا []

٢٤- فى حالة الاجابة بنعم فى س٢٣ ما هى نوعية التعامل؟

- توفير []
- حساب جارى []
- قرض []
- أخرى (حدد) []

٢٥- فى حالة الاجابة بلا فى س٢٣ ما هى الأسباب؟

- ارتفاع اسعار الفائدة []
- صعوبة اجراءات التعامل []
- صعوبة توفير الضمانات []
- حجم العمل صغير []
- أخرى (حدد) []

٢٦- هل حصلت على قروض أو سلفيات من بنوك أو جمعيات أو هيئات أو تجار؟

- نعم []
لا []

٢٧- في حالة الإجابة بنعم في سؤال ٢٦ ما هي كيفية التعامل؟

الجهة المعترضة	استخدامات القرض	قيمة القرض	مدة القرض	عدد الأقساط	الفائدة	قيمة القسط	نظام السداد	ما هي الضمانات	مدة إجراءات الحصول
	١- مباني وإنشاءات ٢- معدات وآلات ٣- خامات ٤- تسويق ٥- أخرى (حدد)						- شهري - ربع سنوي - نصف سنوي - أخرى (حدد)	١- أرض ٢- مباني ٣- معدات ٤- شبكات ٥- كمبيلات ٦- أخرى (حدد)	على القرض بالشهر
البنك									
جمعية تعاونية									
تجار									
الصندوق الاجتماعي									
أفراد									
أخرى (حدد)									

٢٨- هل تحصل على قروض من أفراد عائلتك أو اصدقائك؟

نعم []

لا []

٢٩- هل تطلب من العميل مقدم (عربون)

نعم []

لا []

سادسا : مشاكل ومعوقات العمل :

٣٠- ما هي أهم المشاكل والمعوقات التي تواجهك في عملك؟

- [] - لا يوجد
- [] - صعوبة الحصول على تمويل
- [] - عدم توفر المواد الخام
- [] - الاجراءات الحكومية (قوانين)
- [] - التسويق
- [] - عدم توفر العمالة الماهرة
- [] - عدم وجود نظام دفترى
- [] - موقع المنشأة لايناسب نوع النشاط
- [] - أخرى (حدد)

سابعاً : خطط مستقبلية :

٣١- ما هي خططك لمستقبل المنشأة :

ثامناً : امكانية التعامل مع المشروع :

٣٢- هل لديك رغبة في الحصول على قرض من المشروع؟

[] نعم

[] لا

٣٣- في حالة (نعم) ما هو الغرض من الحصول على القرض؟

- [] - توسيع مباني وانشاءات المنشأة
- [] - سيولة نقدية
- [] - شراء آلات ومعدات
- [] - شراء خامات/بضاعة
- [] - اضافة نشاط/منتج جديد
- [] - أخرى (حدد)

٣٤- ما هو تقديرك لحجم القرض المطلوب : _____ جنيه

٣٥- ما هي قيمة القسط الذي يمكنك سداه شهريا؟ _____ جنيه

٣٦- ما هي المدة التي يمكنك سداد القرض خلالها :

[] ٣ شهور

[] ٦ شهور

[] ٩ شهور

[] ١٢ شهر

[] أخرى (حدد)

٣٧- في حالة الاجابة عن س ٣٢ بلا حدد الأسباب؟

٣٨- هل لديك أي اضافات أخرى؟

**Small Enterprise Development Program
Port Said
(SEDAP)**

**Group Interviews
SME Project Port Said**

- Information about attendants :
(Type of activity - Date of start up - Personal data).
- Presenting SME project.
- Initiation of each enterprise in terms of :
 - Idea
 - Implementation
 - Funding
- Sources of funding.
- Funding problems.
- Production : Including training and technical assistance (for industrial establishments).
- Production problems.
- Labor (availability - quality).
- Marketing (strategies - problems).
- Governmental procedures (governorate - district - taxes - insurance ...).
- Needs assessment.
- Opinions of workshop owners concerning the SME project and how they perceive they can benefit from it.
- Suggestions.
- Further comments.

(Attendance in each interview from 5 - 10 people).

جمعية تنمية المشروعات الصغيرة - بؤر سعيد
مشروع تنمية المنشآت الصغيرة والحرفية

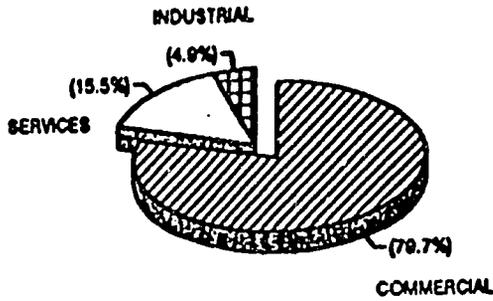
المقابلات الجماعية

لمشروع الصناعات الصغيرة ببؤر سعيد

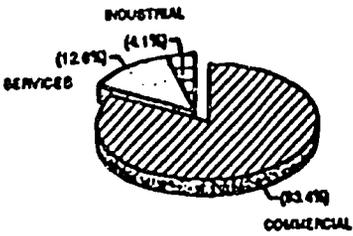
- * التعريف بالحاضرين ويشمل :
- نوعية النشاط - بداية النشاط - البيانات الشخصية.
 - * التعريف بالمشروع
 - * التعرف على طريقة بداية كل مشروع من حيث :
- الفكرة
- التنفيذ
- التمويل
 - * مصادر تمويل المشروعات
 - * مشاكل التمويل
 - * الانتاج (خاص بالمنشآت الصناعية) ويشمل التدريب والمعمونة الفنية.
 - * المشاكل التي يواجهها المنتج.
 - * العمالة (من حيث توافرها - نوعيتها)
 - * التسويق (الطريقة - المشاكل)
 - * الاجراءات الحكومية (محافظة - حى - ضرائب - تأمينات ...)
 - * تحديد الاحتياجات
 - * رأى اصحاب المشروعات فى المشروع وتصورهم للاستفادة منه
 - * الاقتراحات
 - * الامانات
- (عدد الحاضرين فى كل مقابلة يتراوح بين ٥ - ١٠)

APPENDIX III

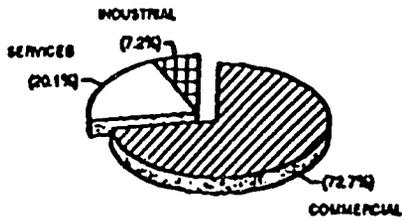
PORT SAID



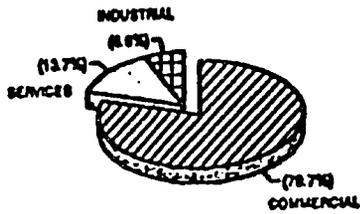
HAY AL ARAB



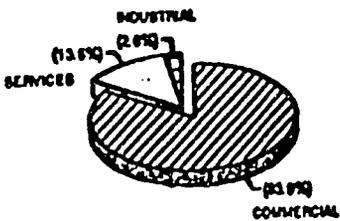
HAY AL MANAKH



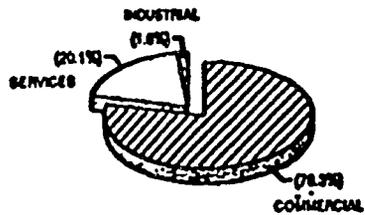
HAY AL DAWAH



HAY AL SHARK



HAY PORT FOUAD



1994 SE ACTIVITIES IN PORT SAID BY DISTRICT

DISTRICT	Commercial	Services	Industrial	Total SE Activities
AL ARAB	2337	352	114	2803
% for Activity	38.48%	29.88%	30.73%	36.77%
% for District	83.37%	12.56%	4.07%	
AL MANAKH	1678	465	166	2309
% for Activity	27.63%	39.47%	44.74%	30.29%
% for District	72.67%	20.14%	7.19%	
AL SHARK	1234	198	38	1470
% for Activity	20.32%	16.81%	10.24%	19.28%
% for District	83.95%	13.47%	2.59%	
AL DAWAHI	580	100	48	728
% for Activity	9.55%	8.49%	12.94%	9.55%
% for District	79.67%	13.74%	6.59%	
PORT FOUAD	245	63	5	313
% for Activity	4.03%	5.35%	1.35%	4.11%
% for District	78.27%	20.13%	1.60%	
TOTAL	6074	1178	371	7623
% of Total	79.68%	15.45%	4.87%	

**SE DISTRIBUTION IN PORT SAID GOVERNORATE
1994**

Industrial Activities by District

Industrial Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAH	PORT FOUAD	TOTAL
Carpentry	30	65	20	22	5	142
% for Activity	21.13	45.77	14.08	15.49	3.52	100.00
% for District	36.59	50.00	66.67	56.67	100.00	38.27
% of Total	6.09	17.52	5.39	5.93	1.35	
Wood-works	13	24	0	1	0	38
% for Activity	34.21	63.16	0.00	2.63	0.00	100.00
% for District	15.85	18.46	0.00	3.03	0.00	10.24
% of Total	3.50	6.47	0.00	0.27	0.00	
Clothes Manufacture	3	2	1	0	0	6
% for Activity	50.00	33.33	16.67	0.00	0.00	100.00
% for District	3.68	1.54	3.33	0.00	0.00	1.62
% of Total	0.81	0.54	0.27	0.00	0.00	
Shoes Manufacture	4	4	2	0	0	10
% for Activity	40.00	40.00	20.00	0.00	0.00	100.00
% for District	4.88	3.08	6.67	0.00	0.00	2.70
% of Total	1.08	1.06	0.54	0.00	0.00	
Metal Turning	10	15	3	7	0	35
% for Activity	28.57	42.86	6.57	20.00	0.00	100.00
% for District	12.20	11.54	10.00	21.21	0.00	9.43
% of Total	2.70	4.04	0.81	1.89	0.00	
Aluminium Production	11	14	2	3	0	30
% for Activity	36.67	46.67	6.67	10.00	0.00	100.00
% for District	13.41	10.77	6.67	9.09	0.00	8.09
% of Total	2.96	3.77	0.54	0.81	0.00	
Plastic Production	4	4	0	0	0	8
% for Activity	50.00	50.00	0.00	0.00	0.00	100.00
% for District	4.88	3.08	0.00	0.00	0.00	2.16
% of Total	1.08	1.06	0.00	0.00	0.00	
Tile Production	7	2	2	0	0	11
% for Activity	63.64	18.18	18.18	0.00	0.00	100.00
% for District	8.54	1.54	6.67	0.00	0.00	2.96
% of Total	1.89	0.54	0.54	0.00	0.00	
Others	32	36	8	15	0	91
% for Activity	35.18	39.56	8.79	16.48	0.00	100.00
% for District	39.02	27.69	26.67	45.45	0.00	24.53
% of Total	8.63	9.70	2.16	4.04	0.00	
TOTAL	82	130	30	33	5	371
% of Row	22.10	35.04	8.09	8.89	1.35	75.47

**SE DISTRIBUTION IN PORT SAID GOVERNORATE
1994**

Commercial Activities by District

Commercial Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAH	PORT FOUAD	TOTAL
Stationary/Boutique	261	252	66	21	33	655
% for Activity	39.85	38.47	13.44	3.21	5.04	100.00
% for District	11.17	15.02	7.13	3.62	13.47	10.78
% of Total	4.30	4.15	1.45	0.35	0.54	
Pharmacy	38	28	22	8	5	99
% for Activity	38.36	26.26	22.22	8.08	5.05	100.00
% for District	1.63	1.55	1.78	1.38	2.04	1.63
% of Total	0.63	0.43	0.36	0.13	0.08	
Ready-made Garments	636	230	393	13	17	1289
% for Activity	49.34	17.84	30.49	1.01	1.32	100.00
% for District	27.21	13.71	31.85	2.24	6.94	21.22
% of Total	10.47	3.79	6.47	0.21	0.28	
Coffee & Juice Shops	116	114	36	32	17	317
% for Activity	36.59	35.96	11.99	10.09	5.36	100.00
% for District	4.98	6.79	3.08	5.52	6.94	5.22
% of Total	1.91	1.88	0.63	0.53	0.28	
Grocery/Supermarket	188	171	78	66	59	562
% for Activity	33.45	30.43	13.88	11.74	10.50	100.00
% for District	8.04	10.19	6.32	11.38	24.08	9.25
% of Total	3.10	2.82	1.28	1.09	0.97	
Car-spare-parts	44	39	26	10	3	122
% for Activity	36.07	31.97	21.31	8.20	2.46	100.00
% for District	1.88	2.32	2.11	1.72	1.22	2.01
% of Total	0.72	0.64	0.43	0.18	0.05	
Furniture	40	39	26	3	4	112
% for Activity	35.71	34.82	23.21	2.68	3.57	100.00
% for District	1.71	2.32	2.11	0.52	1.63	1.84
% of Total	0.66	0.64	0.43	0.05	0.07	
Building Materials & Paints	54	45	47	3	5	154
% for Activity	35.06	29.22	30.52	1.95	3.25	100.00
% for District	2.31	2.68	3.81	0.52	2.04	2.54
% of Total	0.89	0.74	0.77	0.05	0.08	

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**SE DISTRIBUTION IN PORT SAID GOVERNORATE
1994**

(Continued) Commercial Activity by District

Commercial Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAHI	PORT FOUAD	TOTAL
Wood	33	3	0	0	0	36
% for Activity	91.67	8.33	0.00	0.00	0.00	100.00
% for District	1.41	0.18	0.00	0.00	0.00	0.59
% of Total	0.54	0.05	0.00	0.00	0.00	
Home Utensils & Appliances	103	60	77	14	20	274
% for Activity	37.59	21.90	28.10	5.11	7.30	100.00
% for District	4.41	3.58	6.24	2.41	8.16	4.51
% of Total	1.70	0.99	1.27	0.23	0.33	
Trade of Used Garments	61	34	5	0	0	100
% for Activity	61.00	34.00	5.00	0.00	0.00	100.00
% for District	2.61	2.03	0.41	0.00	0.00	1.65
% of Total	1.00	0.56	0.08	0.00	0.00	
Leather Products	65	36	64	5	3	173
% for Activity	37.57	20.81	36.99	2.89	1.73	100.00
% for District	2.78	2.15	5.19	0.86	1.22	2.65
% of Total	1.07	0.59	1.05	0.08	0.05	
Kiosk / News Paper Stand	75	103	68	33	3	282
% for Activity	26.60	36.52	24.11	11.70	1.06	100.00
% for District	3.21	6.14	5.51	5.69	1.22	4.64
% of Total	1.23	1.70	1.12	0.54	0.05	
Fruit & Vegetable Vendor	15	53	10	5	4	87
% for Activity	17.24	60.92	11.49	5.75	4.60	100.00
% for District	0.64	3.18	0.81	0.86	1.63	1.43
% of Total	0.25	0.87	0.16	0.08	0.07	
Import & Export Company	126	44	68	4	10	252
% for Activity	50.00	17.46	26.98	1.59	3.97	100.00
% for District	5.39	2.62	5.51	0.69	4.06	4.15
% of Total	2.07	0.72	1.12	0.07	0.16	
Bakery / Restaurant	194	191	80	40	37	542
% for Activity	35.79	35.24	14.76	7.38	6.83	100.00
% for District	8.30	11.38	6.48	6.90	15.10	8.92
% of Total	3.19	3.14	1.32	0.66	0.61	
Import of used car-spare-parts	4	6	4	296	0	310
% for Activity	1.29	1.94	1.29	95.48	0.00	100.00
% for District	0.17	0.36	0.32	51.03	0.00	5.10
% of Total	0.07	0.10	0.07	4.87	0.00	
Jeweler	44	18	11	0	0	71
% for Activity	61.97	22.54	15.49	0.00	0.00	100.00
% for District	1.88	0.95	0.89	0.00	0.00	1.17
% of Total	0.72	0.28	0.18	0.00	0.00	
Dairy Products	6	24	5	2	6	43
% for Activity	13.95	55.81	11.63	4.65	13.95	100.00
% for District	0.26	1.43	0.41	0.34	2.45	0.71
% of Total	0.10	0.40	0.08	0.03	0.10	
Others	234	192	124	25	19	594
% for Activity	39.39	32.32	20.88	4.21	3.20	100.00
% for District	10.01	11.44	10.05	4.31	7.76	9.78
% of Total	3.85	3.16	2.04	0.41	0.31	
TOTAL	2337	1678	1234	580	245	6074
% of Row	38.48	27.63	20.32	9.55	4.03	100.00

SE DISTRIBUTION IN PORT SAID GOVERNORATE 1994

Service Activities

Services Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAH	PORT FOUAD	TOTAL
Hair-Dresser (Women)	38	59	25	10	13	145
% for Activity	26.21	40.69	17.24	6.90	8.97	100.00
% for District	13.97	15.32	15.53	12.99	28.69	12.31
% of Total	3.23	5.01	2.12	0.85	1.10	
Barber	42	20	8	11	5	88
% for Activity	48.84	23.26	9.30	12.79	5.81	100.00
% for District	15.44	5.19	4.97	14.29	11.11	7.30
% of Total	3.57	1.70	0.68	0.83	0.42	
Dying	0	1	4	0	0	5
% for Activity	0.00	20.00	80.00	0.00	0.00	100.00
% for District	0.00	0.28	2.48	0.00	0.00	0.42
% of Total	0.00	0.08	0.34	0.00	0.00	
Bicycle repair	25	42	15	9	8	99
% for Activity	25.25	42.42	15.15	9.09	8.08	100.00
% for District	9.19	10.91	9.32	11.69	17.78	8.40
% of Total	2.12	3.57	1.27	0.76	0.68	
Home Appliances Repair	28	67	18	14	4	131
% for Activity	21.37	51.15	13.74	10.69	3.05	100.00
% for District	10.29	17.40	11.18	18.18	8.89	11.12
% of Total	2.38	5.69	1.53	1.19	0.34	
Tire repair	3	7	2	3	0	15
% for Activity	20.00	46.67	13.33	20.00	0.00	100.00
% for District	1.10	1.82	1.24	3.90	0.00	1.27
% of Total	0.25	0.59	0.17	0.25	0.00	
Photo Shop	11	10	7	5	4	37
% for Activity	29.73	27.03	18.92	13.51	10.81	100.00
% for District	4.04	2.60	4.35	6.49	8.89	3.14
% of Total	0.93	0.85	0.59	0.42	0.34	
Car repair	10	39	13	13	3	78
% for Activity	12.82	50.00	16.67	16.67	3.85	100.00
% for District	3.68	10.13	8.07	16.88	6.67	6.62
% of Total	0.85	3.31	1.10	1.10	0.25	
Plumbing	6	9	5	5	0	25
% for Activity	24.00	36.00	20.00	20.00	0.00	100.00
% for District	2.21	2.34	3.11	6.49	0.00	2.12
% of Total	0.51	0.78	0.42	0.42	0.00	
Video rental	10	9	6	0	5	30
% for Activity	33.33	30.00	20.00	0.00	16.67	100.00
% for District	3.68	2.34	3.73	0.00	11.11	2.55
% of Total	0.85	0.78	0.51	0.00	0.42	
Tailor	65	51	39	9	7	191
% for Activity	44.50	26.70	20.42	4.71	3.68	100.00
% for District	31.25	13.25	24.22	11.69	15.58	18.21
% of Total	7.22	4.33	3.31	0.76	0.59	
Diverse Repair Shops	4	15	2	0	1	22
% for Activity	18.18	68.18	9.09	0.00	4.55	100.00
% for District	1.47	3.90	1.24	0.00	2.22	1.87
% of Total	0.34	1.27	0.17	0.00	0.08	

SE DISTRIBUTION IN PORT SAID GOVERNORATE 1994

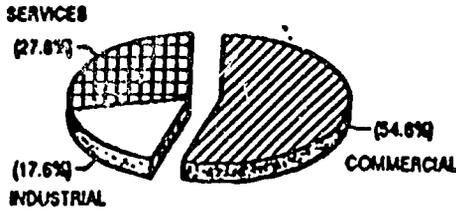
(Continued) Service Activities by District

Services Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAHI	PORT FOUAD	TOTAL
Car Upholstery	4	4	0	1	0	9
% for Activity	44.44	44.44	0.00	11.11	0.00	100.00
% for District	1.47	1.04	0.00	1.30	0.00	0.76
% of Total	0.34	0.34	0.00	0.08	0.00	
Shoe Repair	11	18	2	5	3	39
% for Activity	28.21	46.15	5.13	12.82	7.69	100.00
% for District	4.04	4.68	1.24	6.49	6.67	3.31
% of Total	0.93	1.53	0.17	0.42	0.25	
Upholstery	14	19	8	2	3	46
% for Activity	30.43	41.30	17.39	4.35	6.52	100.00
% for District	5.15	4.94	4.97	2.60	6.67	3.90
% of Total	1.19	1.61	0.68	0.17	0.25	
Ironing (Clothes)	14	11	7	2	3	37
% for Activity	37.84	29.73	18.92	5.41	8.11	100.00
% for District	5.15	2.86	4.35	2.60	6.67	3.14
% of Total	1.19	0.93	0.59	0.17	0.25	
Graphic Writer	5	2	0	0	2	9
% for Activity	55.56	22.22	0.00	0.00	22.22	100.00
% for District	1.84	0.52	0.00	0.00	4.44	0.76
% of Total	0.42	0.17	0.00	0.00	0.17	
Car Electrician	3	11	1	3	1	19
% for Activity	15.79	57.89	5.28	15.79	5.28	100.00
% for District	1.10	2.86	0.62	3.90	2.22	1.61
% of Total	0.25	0.93	0.08	0.25	0.08	
Car Painting	6	34	3	6	0	49
% for Activity	12.24	69.39	6.12	12.24	0.00	100.00
% for District	2.21	8.83	1.86	7.79	0.00	4.16
% of Total	0.51	2.89	0.25	0.51	0.00	
Others	33	37	33	2	1	106
% for Activity	31.13	34.91	31.13	1.89	0.94	100.00
% for District	183.33	160.67	330.00	40.00	33.33	179.66
% of Total	55.93	62.71	55.93	3.39	1.69	
TOTAL	272	385	161	77	45	1178
% of Row	23.09	32.68	13.67	6.54	3.82	79.80

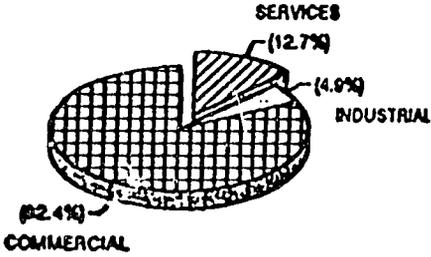
BEST AVAILABLE DOCUMENT

Sampled S.E. Distribution in Port Said

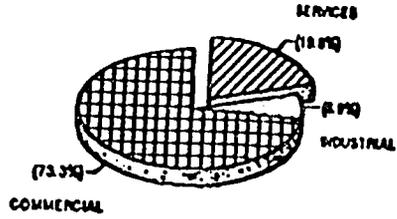
PORT SAID



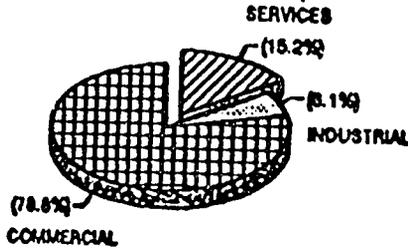
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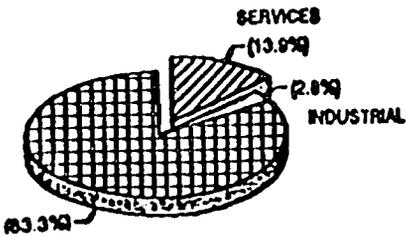
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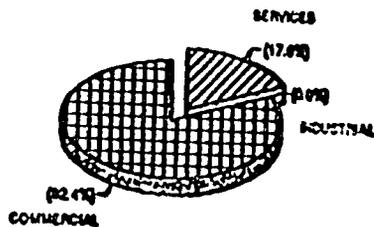
HAY AL DAWAH



HAY AL SHARK



HAY PORT FOUAD



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**SAMPLED SE ACTIVITIES IN PORT SAID GOVERNORATE
1994**

Industrial Activities

Industrial Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAH	PORT FOUAD	TOTAL
Carpentry	3	5	0	1	0	9
% for Activity	33.33	55.56	0.00	11.11	0.00	100.00
% for District	42.86	62.50	0.00	50.00	0.00	47.37
% of Total	15.79	26.32	0.00	5.26	0.00	
Sweets Production	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	12.50	0.00	0.00	0.00	5.26
% of Total	0.00	5.26	0.00	0.00	0.00	
Clothes Manufacture	0	2	1	0	0	3
% for Activity	0.00	66.67	33.33	0.00	0.00	100.00
% for District	0.00	25.00	50.00	0.00	0.00	15.79
% of Total	0.00	10.53	5.26	0.00	0.00	
Shoe Manufacture	0	0	1	0	0	1
% for Activity	0.00	0.00	100.00	0.00	0.00	100.00
% for District	0.00	0.00	50.00	0.00	0.00	5.26
% of Total	0.00	0.00	5.26	0.00	0.00	
Car Upholstery	0	0	0	1	0	1
% for Activity	0.00	0.00	0.00	100.00	0.00	100.00
% for District	0.00	0.00	0.00	50.00	0.00	5.26
% of Total	0.00	0.00	0.00	5.26	0.00	
Aluminium Production	2	0	0	0	0	2
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	28.57	0.00	0.00	0.00	0.00	10.53
% of Total	10.53	0.00	0.00	0.00	0.00	
Kitchen Cabinets Manufacture	1	0	0	0	0	1
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	14.29	0.00	0.00	0.00	0.00	5.26
% of Total	5.26	0.00	0.00	0.00	0.00	
Restaurant Equipment Production	1	0	0	0	0	1
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	14.29	0.00	0.00	0.00	0.00	5.26
% of Total	5.26	0.00	0.00	0.00	0.00	
TOTAL	7	8	2	2	0	19
% of Row	36.84	42.11	10.53	10.53	0.00	100.00

**SAMPLED SE ACTIVITIES IN PORT SAID GOVERNORATE
1994**

Commercial Activities by District

Commercial Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAHI	PORT FOUAD	TOTAL
Stationary	9	4	2	1	0	16
% for Activity	56.25	25.00	12.50	6.25	0.00	100.00
% for District	7.69	4.71	3.33	3.85	0.00	5.30
% of Total	2.98	4.71	3.33	3.85	0.00	
Pharmacy	4	2	0	1	0	7
% for Activity	57.14	28.57	0.00	14.29	0.00	100.00
% for District	3.42	2.35	0.00	3.85	0.00	2.32
% of Total	1.32	2.35	0.00	3.85	0.00	
Weight scales	1	0	0	0	0	1
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	0.85	0.00	0.00	0.00	0.00	0.33
% of Total	0.33	0.00	0.00	0.00	0.00	
Trade (non-specific)	9	9	0	0	0	18
% for Activity	50.00	50.00	0.00	0.00	0.00	100.00
% for District	7.69	10.59	0.00	0.00	0.00	5.96
% of Total	2.98	10.59	0.00	0.00	0.00	
Food Trade/Grocery/Supermarket	17	14	8	6	5	50
% for Activity	34.00	28.00	16.00	12.00	10.00	100.00
% for District	14.53	16.47	13.33	23.08	35.71	18.58
% of Total	5.63	18.47	13.33	23.08	19.23	
Car-spare-parts	0	1	2	0	0	3
% for Activity	0.00	33.33	66.67	0.00	0.00	100.00
% for District	0.00	1.18	3.33	0.00	0.00	0.99
% of Total	0.00	1.18	3.33	0.00	0.00	
Imported goods	7	1	0	0	0	8
% for Activity	87.50	12.50	0.00	0.00	0.00	100.00
% for District	5.98	1.18	0.00	0.00	0.00	2.65
% of Total	2.32	1.18	0.00	0.00	0.00	
Shoes	0	1	4	0	0	5
% for Activity	0.00	20.00	80.00	0.00	0.00	100.00
% for District	0.00	1.18	6.67	0.00	0.00	1.66
% of Total	0.00	1.18	6.67	0.00	0.00	

BEST AVAILABLE DOCUMENT

**SAMPLED SE ACTIVITIES IN PORT SAID GOVERNORATE
1994**

(Continued)

Commercial Activities by District

Commercial Activity	AL ARAG	AL MANAKH	AL SHARK	AL DAWAHI	PORT FOUAD	TOTAL
Guns	1	0	0	0	0	1
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	0.85	0.00	0.00	0.00	0.00	0.33
% of Total	0.33	0.00	0.00	0.00	0.00	
Textile & linens	10	5	1	0	1	17
% for Activity	58.82	29.41	5.88	0.00	5.88	100.00
% for District	8.55	5.88	1.67	0.00	7.14	5.63
% of Total	3.31	5.88	1.67	0.00	3.85	
Furniture	1	2	2	0	0	5
% for Activity	20.00	40.00	40.00	0.00	0.00	100.00
% for District	0.85	2.35	3.33	0.00	0.00	1.66
% of Total	0.33	2.35	3.33	0.00	0.00	
Coffee shop	1	1	0	1	1	4
% for Activity	25.00	25.00	0.00	25.00	25.00	100.00
% for District	0.85	1.18	0.00	3.85	7.14	1.32
% of Total	0.33	1.18	0.00	3.85	3.85	
Building materials & paints	2	3	2	0	1	8
% for Activity	25.00	37.50	25.00	0.00	12.50	100.00
% for District	1.71	3.53	3.33	0.00	7.14	2.65
% of Total	0.66	3.53	3.33	0.00	3.85	
Ready-made garments	14	10	14	0	2	40
% for Activity	35.00	25.00	35.00	0.00	5.00	100.00
% for District	11.97	11.76	23.33	0.00	14.29	13.25
% of Total	4.64	11.76	23.33	0.00	7.69	
Wood	1	0	0	0	0	1
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	0.85	0.00	0.00	0.00	0.00	0.33
% of Total	0.33	0.00	0.00	0.00	0.00	
Bakery	1	1	0	0	0	2
% for Activity	50.00	50.00	0.00	0.00	0.00	100.00
% for District	0.85	1.18	0.00	0.00	0.00	0.66
% of Total	0.33	1.18	0.00	0.00	0.00	
Import of used car-spare-parts	2	0	0	9	0	11
% for Activity	18.18	0.00	0.00	81.82	0.00	100.00
% for District	1.71	0.00	0.00	34.62	0.00	3.64
% of Total	0.66	0.00	0.00	34.62	0.00	
Household utensils & appliances	8	3	1	0	0	10
% for Activity	60.00	30.00	10.00	0.00	0.00	100.00
% for District	5.13	3.53	1.67	0.00	0.00	3.31
% of Total	1.99	3.53	1.67	0.00	0.00	

BEST AVAILABLE DOCUMENT

**SAMPLED SE ACTIVITIES IN PORT SAID GOVERNORATE
1994**

(Continued) Commercial Activities by District

Commercial Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAHI	PORT FOUAD	TOTAL
Tape Cassettes	0	0	1	0	0	1
% for Activity	0.00	0.00	100.00	0.00	0.00	100.00
% for District	0.00	0.00	1.67	0.00	0.00	0.33
% of Total	0.00	0.00	1.67	0.00	0.00	
Restaurant / Food stands	3	3	4	1	1	12
% for Activity	25.00	25.00	33.33	8.33	8.33	100.00
% for District	2.56	3.53	6.67	3.85	7.14	3.97
% of Total	0.99	3.53	6.67	3.85	3.85	
Import & export company	4	1	4	1	0	10
% for Activity	40.00	10.00	40.00	10.00	0.00	100.00
% for District	3.42	1.18	6.67	3.85	0.00	3.31
% of Total	1.32	1.18	6.67	3.85	0.00	
Leather products	1	1	2	0	0	4
% for Activity	25.00	25.00	50.00	0.00	0.00	100.00
% for District	0.65	1.18	3.33	0.00	0.00	1.32
% of Total	0.33	1.18	3.33	0.00	0.00	
Ice-cream	0	0	1	0	0	1
% for Activity	0.00	0.00	100.00	0.00	0.00	100.00
% for District	0.00	0.00	1.67	0.00	0.00	0.33
% of Total	0.00	0.00	1.67	0.00	0.00	
Sports wear	0	1	1	0	0	2
% for Activity	0.00	50.00	50.00	0.00	0.00	100.00
% for District	0.00	1.18	1.67	0.00	0.00	0.66
% of Total	0.00	1.18	1.67	0.00	0.00	
Fish	1	2	0	0	1	4
% for Activity	25.00	50.00	0.00	0.00	25.00	100.00
% for District	0.85	2.35	0.00	0.00	7.14	1.32
% of Total	0.33	2.35	0.00	0.00	3.85	
Kiosk	1	4	6	3	0	14
% for Activity	7.14	28.57	42.86	21.43	0.00	100.00
% for District	0.65	4.71	10.00	11.54	0.00	4.64
% of Total	0.33	4.71	10.00	11.54	0.00	
Import of car-spare-parts	3	0	0	0	0	3
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	2.56	0.00	0.00	0.00	0.00	0.99
% of Total	0.99	0.00	0.00	0.00	0.00	
Trade of used garment;	4	2	0	0	0	6
% for Activity	66.67	33.33	0.00	0.00	0.00	100.00
% for District	3.42	2.35	0.00	0.00	0.00	1.99
% of Total	1.32	2.35	0.00	0.00	0.00	

BEST AVAILABLE DOCUMENT

**SAMPLED SE ACTIVITIES IN PORT SAID GOVERNORATE
1994**

(Continued) Commercial Activities by District

Commercial Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAHI	PORT FOUAD	TOTAL
Antiques	0	0	1	0	0	1
% for Activity	0.00	0.00	100.00	0.00	0.00	100.00
% for District	0.00	0.00	1.67	0.00	0.00	0.33
% of Total	0.00	0.00	1.67	0.00	0.00	
Dairy products	1	1	0	0	0	2
% for Activity	50.00	50.00	0.00	0.00	0.00	100.00
% for District	0.65	1.18	0.00	0.00	0.00	0.66
% of Total	0.33	1.18	0.00	0.00	0.00	
Import of appliances	1	2	1	0	0	4
% for Activity	25.00	50.00	25.00	0.00	0.00	100.00
% for District	3.85	2.35	1.67	0.00	0.00	1.32
% of Total	0.33	2.35	1.67	0.00	0.00	
Butcher	0	3	0	0	0	3
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	3.53	0.00	0.00	0.00	0.99
% of Total	0.00	3.53	0.00	0.00	0.00	
Glass	0	0	0	1	0	1
% for Activity	0.00	0.00	0.00	100.00	0.00	100.00
% for District	0.00	0.00	0.00	3.85	0.00	0.33
% of Total	0.00	0.00	0.00	3.85	0.00	
Aluminium	0	0	0	1	0	1
% for Activity	0.00	0.00	0.00	100.00	0.00	100.00
% for District	0.00	0.00	0.00	3.85	0.00	0.33
% of Total	0.00	0.00	0.00	3.85	0.00	
Car wires	3	0	0	0	0	3
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	2.56	0.00	0.00	0.00	0.00	0.99
% of Total	0.99	0.00	0.00	0.00	0.00	
Nut roasting	0	3	1	1	0	5
% for Activity	0.00	60.00	20.00	20.00	0.00	100.00
% for District	0.00	3.53	1.67	3.85	0.00	1.66
% of Total	0.00	3.53	1.67	3.85	0.00	
Jewellery	1	0	1	0	0	2
% for Activity	50.00	0.00	50.00	0.00	0.00	100.00
% for District	0.85	0.00	1.67	0.00	0.00	0.66
% of Total	0.33	0.00	1.67	0.00	0.00	
Upholstery utensils	1	0	0	0	0	1
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	0.85	0.00	0.00	0.00	0.00	0.33
% of Total	0.33	0.00	0.00	0.00	0.00	
Eggs	1	2	0	0	0	3
% for Activity	33.33	66.67	0.00	0.00	0.00	100.00
% for District	0.85	2.35	0.00	0.00	0.00	0.99
% of Total	0.33	2.35	0.00	0.00	0.00	

BEST AVAILABLE DOCUMENT

**SAMPLED SE ACTIVITIES IN PORT SAID GOVERNORATE
1994**

(Continued) Commercial Activities by District

Commercial Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAHI	PORT FOUAD	TOTAL
Sugar cane juice	0	0	0	0	1	1
% for Activity	0.00	0.00	0.00	0.00	100.00	100.00
% for District	0.00	0.00	0.00	0.00	7.14	0.33
% of Total	0.00	0.00	0.00	0.00	3.85	
Household wares	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	1.18	0.00	0.00	0.00	0.33
% of Total	0.00	1.18	0.00	0.00	0.00	
Paper	2	0	0	0	0	2
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	1.71	0.00	0.00	0.00	0.00	0.66
% of Total	0.66	0.00	0.00	0.00	0.00	
Car accessories	1	0	0	0	0	1
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	0.85	0.00	0.00	0.00	0.00	0.33
% of Total	0.33	0.00	0.00	0.00	0.00	
Clock & watch sale & repair	1	0	1	0	0	2
% for Activity	50.00	0.00	50.00	0.00	0.00	100.00
% for District	0.85	0.00	1.67	0.00	0.00	0.66
% of Total	0.33	0.00	1.67	0.00	0.00	
Fruit vendor	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	1.18	0.00	0.00	0.00	0.33
% of Total	0.00	1.18	0.00	0.00	0.00	
Coffee vendor	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	1.18	0.00	0.00	0.00	0.33
% of Total	0.00	1.18	0.00	0.00	0.00	
Bicycle spare-parts	1	0	0	0	0	1
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	0.85	0.00	0.00	0.00	0.00	0.33
% of Total	0.33	0.00	0.00	0.00	0.00	
Perfumes	0	0	1	0	0	1
% for Activity	0.00	0.00	100.00	0.00	0.00	100.00
% for District	0.00	0.00	1.67	0.00	0.00	0.33
% of Total	0.00	0.00	1.67	0.00	0.00	
Herbs, spice & cereal vendor	1	0	0	0	1	2
% for Activity	50.00	0.00	0.00	0.00	50.00	100.00
% for District	0.85	0.00	0.00	0.00	7.14	0.66
% of Total	0.33	0.00	0.00	0.00	3.85	
TOTAL	117	85	60	26	14	302
% of Flow	38.74	28.15	19.87	8.61	4.64	100.00

BEST AVAILABLE DOCUMENT

SAMPLED SE ACTIVITIES IN PORT SAID GOVERNORATE 1994

Service Activities by District

Services Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAHI	PORT FOUAD	TOTAL
Hair-Dresser (Women)	2	3	3	0	1	9
% for Activity	22.22	33.33	33.33	0.00	11.11	100.00
% for District	11.11	13.04	30.00	0.00	33.33	15.25
% of Total	3.39	5.08	5.08	0.00	1.69	
Bicycle repair	2	1	0	0	0	3
% for Activity	66.67	33.33	0.00	0.00	0.00	100.00
% for District	11.11	4.35	0.00	0.00	0.00	5.08
% of Total	3.39	1.69	0.00	0.00	0.00	
Washing machine repair	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	4.35	0.00	0.00	0.00	1.69
% of Total	0.00	1.69	0.00	0.00	0.00	
Tire repair	2	1	0	1	0	4
% for Activity	50.00	25.00	0.00	25.00	0.00	100.00
% for District	11.11	4.35	0.00	20.00	0.00	6.78
% of Total	3.39	1.69	0.00	1.69	0.00	
Typewriting & photocopying	0	2	1	1	0	4
% for Activity	0.00	50.00	25.00	25.00	0.00	100.00
% for District	0.00	6.70	10.00	20.00	0.00	6.78
% of Total	0.00	3.39	1.69	1.69	0.00	
Car repair	0	2	1	1	0	4
% for Activity	0.00	50.00	25.00	25.00	0.00	100.00
% for District	0.00	8.70	10.00	20.00	0.00	8.78
% of Total	0.00	3.39	1.69	1.69	0.00	
Gas-equipment maintenance	0	0	1	0	0	1
% for Activity	0.00	0.00	100.00	0.00	0.00	100.00
% for District	0.00	0.00	10.00	0.00	0.00	1.69
% of Total	0.00	0.00	1.69	0.00	0.00	
Video rental	1	0	0	0	0	1
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	5.58	0.00	0.00	0.00	0.00	1.69
% of Total	1.69	0.00	0.00	0.00	0.00	
Tailor	6	4	0	1	0	11
% for Activity	54.55	36.36	0.00	9.09	0.00	100.00
% for District	33.33	17.39	0.00	20.00	0.00	18.64
% of Total	10.17	6.78	0.00	1.69	0.00	
Electrical appliances repair	1	1	1	0	2	5
% for Activity	20.00	20.00	20.00	0.00	40.00	100.00
% for District	5.58	4.35	10.00	0.00	66.67	8.47
% of Total	1.69	1.69	1.69	0.00	3.39	
Motor rewinding	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	4.35	0.00	0.00	0.00	1.69
% of Total	0.00	1.69	0.00	0.00	0.00	

**SAMPLED SE ACTIVITIES IN PORT SAID GOVERNORATE
1994**

(Continued) Service Activities by District

Services Activity	AL ARAB	AL MANAKH	AL SHARK	AL DAWAH	PORT FOUAD	TOTAL
Wood surface polishing	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	4.35	0.00	0.00	0.00	1.69
% of Total	0.00	1.69	0.00	0.00	0.00	
Upholstery	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	4.35	0.00	0.00	0.00	1.69
% of Total	0.00	1.69	0.00	0.00	0.00	
Typewriting teaching	1	0	0	0	0	1
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	5.56	0.00	0.00	0.00	0.00	1.69
% of Total	1.69	0.00	0.00	0.00	0.00	
Motor maintenance	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	4.35	0.00	0.00	0.00	1.69
% of Total	0.00	1.69	0.00	0.00	0.00	
Car transportation	0	1	1	0	0	2
% for Activity	0.00	50.00	50.00	0.00	0.00	100.00
% for District	0.00	4.35	10.00	0.00	0.00	3.39
% of Total	0.00	1.69	1.69	0.00	0.00	
Plumbing	1	0	0	1	0	2
% for Activity	50.00	0.00	0.00	50.00	0.00	100.00
% for District	5.56	0.00	0.00	20.00	0.00	3.39
% of Total	1.69	0.00	0.00	1.69	0.00	
Ironing (clothes)	2	0	0	0	0	2
% for Activity	100.00	0.00	0.00	0.00	0.00	100.00
% for District	11.11	0.00	0.00	0.00	0.00	3.39
% of Total	3.39	0.00	0.00	0.00	0.00	
Fish cooking	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	4.35	0.00	0.00	0.00	1.69
% of Total	0.00	1.69	0.00	0.00	0.00	
Shoe repair	0	1	0	0	0	1
% for Activity	0.00	100.00	0.00	0.00	0.00	100.00
% for District	0.00	4.35	0.00	0.00	0.00	1.69
% of Total	0.00	1.69	0.00	0.00	0.00	
Car electrician	0	0	1	0	0	1
% for Activity	0.00	0.00	100.00	0.00	0.00	100.00
% for District	0.00	0.00	10.00	0.00	0.00	1.69
% of Total	0.00	0.00	1.69	0.00	0.00	
Car painting	0	1	1	0	0	2
% for Activity	0.00	50.00	50.00	0.00	0.00	100.00
% for District	0.00	4.35	10.00	0.00	0.00	3.39
% of Total	0.00	1.69	1.69	0.00	0.00	
TOTAL	18	23	10	5	3	59
% of Flow	30.51	38.98	16.95	8.47	5.08	100.00

SOURCES OF CAPITAL TO INITIATE BUSINESS

Activity Type	DISTRICT															TOTAL
	AL ARAB			AL MANAKH			AL SHARK			AL DAWAHI			PORT FOUAD			
	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	
SOURCES OF CAPITAL																
Personal savings	7	91	15	8	67	17	1	49	8	2	21	4	0	12	3	305
% of Sources	2.30	29.64	4.92	2.62	21.87	5.57	0.33	16.07	2.62	0.66	6.80	1.31	0.00	3.93	0.98	100.00
% of District/Activity																70.60
Inheritance	1	27	3	1	13	2	1	17	1	0	2	0	0	2	0	70
% of Sources	1.43	38.57	4.29	1.43	16.57	2.86	1.43	24.29	1.43	0.00	2.86	0.00	0.00	2.86	0.00	100.00
% of District/Activity																16.20
Informal credit groups	0	1	0	0	4	0	0	1	2	0	0	0	0	1	0	8
% of Sources	0.00	11.11	0.00	0.00	44.44	0.00	0.00	11.11	22.22	0.00	0.00	0.00	0.00	11.11	0.00	100.00
% of District/Activity																2.08
Loans from relatives	0	8	0	0	2	1	0	2	0	0	3	1	0	1	0	18
% of Sources	0.00	37.50	0.00	0.00	12.50	6.25	0.00	12.50	0.00	0.00	18.75	6.25	0.00	6.25	0.00	100.00
% of District/Activity																3.70
Loans from banks	0	0	1	0	0	0	0	1	1	0	0	0	0	0	0	3
% of Sources	0.00	0.00	33.33	0.00	0.00	0.00	0.00	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	100.00
% of District/Activity																0.89
Partnerships	0	3	0	0	5	3	0	2	0	0	2	0	0	0	0	15
% of Sources	0.00	20.00	0.00	0.00	33.33	20.00	0.00	13.33	0.00	0.00	13.33	0.00	0.00	0.00	0.00	100.00
% of District/Activity																3.47
Guarantors (relatives)	0	3	0	0	3	2	0	1	0	1	1	0	0	0	0	11
% of Sources	0.00	27.27	0.00	0.00	27.27	16.16	0.00	9.09	0.00	6.09	9.09	0.00	0.00	0.00	0.00	100.00
% of District/Activity																2.65
Loans from other people	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	2
% of Sources	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
% of District/Activity																0.48
Cooperat. with whole-sale merchants on credit basis	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
% of Sources	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
% of District/Activity																0.23
																432
																100.00

BEST AVAILABLE DOCUMENT

APPENDIX IV

REASONS FOR REFUSING LOANS BY ACTIVITY TYPE AND DISTRICT

Activity Type	DISTRICT												TOTAL			
	AL AFAB			AL MANAKH			AL SHARK			AL DAWAH				PORT FOUAD		
REASONS FOR LOAN REFUSAL	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	
Does not need liquidity	1	17	1	0	8	4	0	14	0	0	2	1	0	0	0	48
% for Loan Refusal	2.08	26.42	2.03	0.00	18.87	8.30	0.00	29.17	0.00	0.00	4.17	2.08	0.00	0.00	0.00	100.00
% of District/Activity	80.00	77.27	80.00	0.00	50.00	60.00	0.00	83.86	0.00	0.00	68.87	100.00	0.00	0.00	0.00	28.47
% of Total	1.18	20.00	1.18	0.00	9.41	4.71	0.00	18.47	0.00	0.00	2.35	1.18	0.00	0.00	0.00	88.47
Unnecessary/Does not need to expend	1	1	0	0	1	0	0	3	1	0	0	0	0	1	0	8
% for Loan Refusal	12.80	12.80	0.00	0.00	12.80	0.00	0.00	37.80	12.80	0.00	0.00	0.00	0.00	0.00	0.00	100.00
% of District/Activity	80.00	4.85	0.00	0.00	8.25	0.00	0.00	11.54	80.00	0.00	0.00	0.00	0.00	12.50	0.00	100.00
% of Total	1.18	1.18	0.00	0.00	1.18	0.00	0.00	3.83	1.18	0.00	0.00	0.00	0.00	33.33	0.00	8.41
Good relationships with Wholesale Merchants	0	0	0	0	1	0	0	3	0	0	1	0	0	1	0	8
% for Loan Refusal	0.00	0.00	0.00	0.00	18.87	0.00	0.00	80.00	3.00	0.00	16.67	0.00	0.00	18.87	0.00	100.00
% of District/Activity	0.00	0.00	0.00	0.00	8.25	0.00	0.00	11.54	0.00	0.00	33.33	0.00	0.00	18.87	0.00	7.08
% of Total	0.00	0.00	0.00	0.00	1.18	0.00	0.00	3.83	0.00	0.00	1.18	0.00	0.00	1.18	0.00	7.08
Problems in loan repayments	2	1	0	0	1	0	0	4	1	0	0	0	0	1	0	10
% for Loan Refusal	20.00	10.00	0.00	0.00	10.00	0.00	0.00	40.00	10.00	0.00	0.00	0.00	0.00	10.00	0.00	100.00
% of District/Activity	40.00	4.85	0.00	0.00	8.25	0.00	0.00	18.38	80.00	0.00	0.00	0.00	0.00	10.00	0.00	100.00
% of Total	2.36	1.18	0.00	0.00	1.18	0.00	0.00	4.71	1.18	0.00	0.00	0.00	0.00	33.33	0.00	11.75
Distrust/Li of NGOs and loans	1	1	1	0	3	1	0	2	0	0	0	0	0	0	0	9
% for Loan Refusal	11.11	11.11	11.11	0.00	33.33	11.11	0.00	22.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
% of District/Activity	80.00	4.85	80.00	0.00	18.75	80.00	0.00	7.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.88
% of Total	1.18	1.18	1.18	0.00	3.83	1.18	0.00	2.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.88
Going abroad	0	2	0	0	2	0	0	0	0	0	0	0	0	0	0	4
% for Loan Refusal	0.00	80.00	0.00	0.00	80.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
% of District/Activity	0.00	8.08	0.00	0.00	12.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.71
% of Total	0.00	2.35	0.00	0.00	2.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.71
TOTAL	8	22	2	0	18	8	0	28	2	0	3	1	0	3	0	88
% of Paper	8.88	28.88	2.28	0.00	18.82	8.88	0.00	30.88	2.28	0.00	3.83	1.18	0.00	3.83	0.00	100.00
% of Col.	100.00	100.00	100.00	0.00	100.00	100.00	0.00	100.00	100.00	0.00	100.00	100.00	0.00	100.00	0.00	100.00

BEST AVAILABLE DOCUMENT

LOAN SIZE / ACTIVITY TYPE / DISTRICT

Activity Type	DISTRICT												TOTAL			
	AL ARAB			AL MANAJI			AL SHARK			AL DAWAH				PORT FUJAD		
	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.		Ind.	Com.	Ser.
000 - 1,000	0	0	1	0	2	1	0	1	0	0	1	0	0	0	0	0
% of Loan Size	0.00	0.00	18.87	0.00	33.33	18.87	0.00	18.87	0.00	0.00	18.87	0.00	0.00	0.00	0.00	100.00
% of District/Activity	0.00	0.00	6.35	0.00	2.74	8.00	0.00	2.78	0.00	0.00	4.36	0.00	0.00	0.00	0.00	1.88
% of Total	0.00	0.00	0.33	0.00	0.88	0.33	0.00	0.33	0.00	0.00	0.33	0.00	0.00	0.00	0.00	1.88
1,000 - 2,000	0	3	0	0	3	0	0	3	0	0	1	0	0	0	0	10
% of Loan Size	0.00	30.00	0.00	0.00	30.00	0.00	0.00	30.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	100.00
% of District/Activity	0.00	3.23	0.00	0.00	4.11	0.00	0.00	8.33	0.00	0.00	4.36	0.00	0.00	0.00	0.00	3.30
% of Total	0.00	0.98	0.00	0.00	0.88	0.00	0.00	0.88	0.00	0.00	0.33	0.00	0.00	0.00	0.00	3.30
2,000 - 3,000	0	0	0	0	1	1	0	0	0	0	1	0	0	0	0	3
% of Loan Size	0.00	0.00	0.00	0.00	33.33	33.33	0.00	0.00	0.00	0.00	33.33	0.00	0.00	0.00	0.00	100.00
% of District/Activity	0.00	0.00	0.00	0.00	1.37	5.00	0.00	0.00	0.00	0.00	4.36	0.00	0.00	0.00	0.00	6.88
% of Total	0.00	0.00	0.00	0.00	0.33	0.33	0.00	0.00	0.00	0.00	0.33	0.00	0.00	0.00	0.00	0.88
3,000 - 4,000	0	1	0	0	4	2	0	0	0	1	1	1	0	1	1	12
% of Loan Size	0.00	8.33	0.00	0.00	33.33	18.87	0.00	0.00	0.00	5.33	8.33	8.33	0.00	8.33	8.33	100.00
% of District/Activity	0.00	1.08	0.00	0.00	8.48	10.00	0.00	0.00	0.00	50.00	4.36	33.33	0.00	9.08	33.33	3.88
% of Total	0.00	0.33	0.00	0.00	1.32	0.88	0.00	0.00	0.00	0.33	0.33	0.33	0.00	0.33	0.33	3.88
4,000 - 5,000	0	0	0	0	2	0	0	1	0	0	0	0	0	1	0	4
% of Loan Size	0.00	0.00	0.00	0.00	50.00	0.00	0.00	25.00	0.00	0.00	0.00	0.00	0.00	25.00	0.00	100.00
% of District/Activity	0.00	0.00	0.00	0.00	2.74	0.00	0.00	2.78	0.00	0.00	0.00	0.00	0.00	9.08	0.00	1.32
% of Total	0.00	0.00	0.00	0.00	0.88	0.00	0.00	0.33	0.00	0.00	0.00	0.00	0.00	0.33	0.00	1.32
5,000 - 10,000	1	8	8	4	8	4	0	0	2	0	2	0	0	1	0	30
% of Loan Size	2.53	12.82	12.82	10.28	23.08	10.28	0.00	15.38	5.13	0.00	5.13	0.00	0.00	2.58	0.00	100.00
% of District/Activity	25.00	8.34	31.5	50.00	12.33	20.00	0.00	18.87	22.22	0.00	6.70	0.00	0.00	9.08	0.00	12.87
% of Total	0.33	1.85	1.85	1.32	2.97	1.32	0.00	1.88	0.68	0.00	0.68	0.00	0.00	0.33	0.00	12.87
10,000 - 20,000	0	27	4	2	34	8	0	4	3	0	3	1	0	4	2	82
% of Loan Size	0.00	32.93	4.88	2.44	29.27	9.78	0.00	4.88	3.88	0.00	3.88	1.22	0.00	4.88	2.44	100.00
% of District/Activity	0.00	29.03	25.00	25.00	32.28	40.00	0.00	11.11	33.33	0.00	13.04	33.33	0.00	30.36	66.67	27.08
% of Total	0.00	8.81	1.32	0.88	7.82	2.84	0.00	1.32	0.99	0.00	0.98	0.33	0.00	1.32	0.88	27.08
20,000 - 30,000	1	24	4	2	17	3	1	8	2	1	1	1	0	1	0	63
% of Loan Size	1.58	38.10	6.35	3.17	29.08	4.78	1.50	7.84	3.17	1.58	1.58	1.58	0.00	1.58	0.00	100.00
% of District/Activity	25.00	23.81	25.00	25.00	23.29	15.00	50.00	13.89	22.22	50.00	4.36	33.33	0.00	9.08	0.00	27.78
% of Total	0.33	7.82	1.32	0.68	5.81	0.88	0.33	1.88	0.68	0.33	0.33	0.33	0.00	0.33	0.00	20.78
30,000 - 40,000	1	12	1	0	8	1	0	8	0	0	1	0	0	3	0	20
% of Loan Size	3.45	41.38	3.45	0.00	17.24	3.45	0.00	17.24	0.00	0.00	3.45	0.00	0.00	10.34	0.00	100.00
% of District/Activity	25.00	12.80	6.25	0.00	8.25	5.00	0.00	13.89	0.00	0.00	4.36	0.00	0.00	27.27	0.00	8.57
% of Total	0.33	3.88	0.33	0.00	1.85	0.33	0.00	1.88	0.00	0.00	0.33	0.00	0.00	0.88	0.00	9.57
40,000 - 50,000	1	2	0	0	0	0	0	1	0	0	1	0	0	0	0	8
% of Loan Size	20.00	30.00	0.00	0.00	0.00	0.00	0.00	20.00	0.00	0.00	30.00	0.00	0.00	0.00	0.00	100.00
% of District/Activity	25.00	2.18	0.00	0.00	0.00	0.00	0.00	2.78	0.00	0.00	4.36	0.00	0.00	0.00	0.00	1.88
% of Total	0.33	0.88	0.00	0.00	0.00	0.00	0.00	0.33	0.00	0.00	0.33	0.00	0.00	0.00	0.00	1.88
50,000 - 75,000	0	0	1	0	4	0	1	2	2	0	3	0	0	0	0	10
% of Loan Size	0.00	31.58	6.35	0.00	21.05	0.00	5.28	10.53	10.53	0.00	15.79	0.00	0.00	0.00	0.00	100.00
% of District/Activity	0.00	6.45	6.25	0.00	5.48	0.00	50.00	6.56	22.22	0.00	13.04	0.00	0.00	0.00	0.00	8.27
% of Total	0.00	1.88	0.33	0.00	1.32	0.00	0.33	0.88	0.68	0.00	0.98	0.00	0.00	0.00	0.00	8.27
75,000 - 100,000	0	4	0	0	0	0	0	3	0	0	2	0	0	0	0	9
% of Loan Size	0.00	44.44	0.00	0.00	0.00	0.00	0.00	33.33	0.00	0.00	22.22	0.00	0.00	0.00	0.00	100.00
% of District/Activity	0.00	4.30	0.00	0.00	0.00	0.00	0.00	8.33	0.00	0.00	8.70	0.00	0.00	0.00	0.00	2.97
% of Total	0.00	1.32	0.00	0.00	0.00	0.00	0.00	0.88	0.00	0.00	0.88	0.00	0.00	0.00	0.00	2.97
100,000 - 150,000	0	7	0	0	1	0	0	1	0	0	4	0	0	0	0	13
% of Loan Size	0.00	83.85	0.00	0.00	7.89	0.00	0.00	7.89	0.00	0.00	30.77	0.00	0.00	0.00	0.00	100.00
% of District/Activity	0.00	7.83	0.00	0.00	1.37	0.00	0.00	2.78	0.00	0.00	17.38	0.00	0.00	0.00	0.00	4.38
% of Total	0.00	2.51	0.00	0.00	0.33	0.00	0.00	0.33	0.00	0.00	1.32	0.00	0.00	0.00	0.00	4.38
150,000 - 500,000	0	2	0	0	1	0	0	2	0	0	1	0	0	0	0	6
% of Loan Size	0.00	33.33	0.00	0.00	18.87	0.00	0.00	33.33	0.00	0.00	18.87	0.00	0.00	0.00	0.00	100.00
% of District/Activity	0.00	2.18	0.00	0.00	1.37	0.00	0.00	5.88	0.00	0.00	4.36	0.00	0.00	0.00	0.00	1.88
% of Total	0.00	0.88	0.00	0.00	0.33	0.00	0.00	0.88	0.00	0.00	0.33	0.00	0.00	0.00	0.00	1.88
500,000 - 1 Million	0	0	0	0	0	0	0	2	0	0	1	0	0	0	0	3
% of Loan Size	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.67	0.00	0.00	33.33	0.00	0.00	0.00	0.00	100.00
% of District/Activity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.56	0.00	0.00	4.36	0.00	0.00	0.00	0.00	0.88
% of Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.88	0.00	0.00	0.33	0.00	0.00	0.00	0.00	0.88
TOTAL	4	60	18	8	73	20	2	38	8	2	23	3	0	11	3	303
% of TOTAL	1.32	30.88	5.38	2.64	24.08	6.80	0.68	11.88	2.97	0.68	7.58	0.88	0.00	3.63	0.99	100.00

BEST AVAILABLE DOCUMENT

INSTALLMENT SIZE / ACTIVITY TYPE / DISTRICT

Activity Type	DISTRICT																								TOTAL
	EL AAAS			EL MANAAM			EL SHAMR			EL DAMAM			PORT FOUAD												
	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.				
0 - 50	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
of Installment	0.00	10.00	20.00	0.00	20.00	0.00	0.00	10.00	0.00	0.00	20.00	0.00	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
of Church/Activity	0.00	1.00	12.00	0.00	4.11	0.00	0.00	2.70	0.00	0.00	0.70	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00
of Total	0.00	0.33	0.00	0.00	0.00	0.00	0.00	0.30	0.00	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00
0 - 100	1	0	0	0	11	0	0	0	1	0	4	1	0	0	0	0	0	0	0	0	0	0	0	0	40
of Installment	2.00	10.70	0.00	0.00	22.00	16.00	0.00	10.70	2.00	0.00	0.30	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
of Church/Activity	20.00	0.00	20.00	0.00	15.00	40.00	0.00	20.00	11.11	0.00	17.30	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.70
of Total	0.30	2.00	1.30	0.00	3.00	2.63	0.00	2.00	0.30	0.00	1.30	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.70
0 - 200	0	0	1	0	10	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	27
of Installment	0.00	20.00	3.70	3.70	27.04	7.41	0.00	3.70	0.00	3.70	0.00	0.00	0.00	3.70	3.70	0.00	3.70	3.70	0.00	3.70	3.70	0.00	0.00	0.00	100.00
of Church/Activity	0.00	0.00	0.30	12.00	13.70	10.00	0.00	2.70	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
of Total	0.00	2.00	0.30	0.33	3.00	0.00	0.00	0.30	0.00	0.30	0.00	0.00	0.00	0.30	0.30	0.00	0.30	0.30	0.00	0.30	0.30	0.00	0.00	0.00	0.00
0 - 300	0	12	1	0	0	0	0	1	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	20
of Installment	0.00	34.00	2.00	0.57	22.00	0.71	0.00	2.00	0.57	2.00	2.00	0.00	0.00	0.57	0.00	0.00	0.57	0.00	0.00	0.57	0.00	0.00	0.00	0.00	100.00
of Church/Activity	0.00	12.00	0.00	27.00	10.00	10.00	0.00	2.70	23.23	20.00	4.20	0.00	0.00	20.00	0.00	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	11.31	
of Total	0.00	3.00	0.30	0.00	2.00	0.00	0.00	0.30	0.00	0.30	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.31
0 - 400	0	10	4	1	0	4	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	40
of Installment	0.00	20.71	0.52	2.30	19.00	0.52	2.30	0.52	0.00	0.00	2.30	0.00	0.00	4.70	4.70	0.00	4.70	4.70	0.00	4.70	4.70	0.00	0.00	0.00	100.00
of Church/Activity	0.00	10.13	20.00	12.30	10.00	30.00	20.00	11.11	0.00	0.00	4.30	0.00	0.00	10.00	10.00	0.00	10.00	10.00	0.00	10.00	10.00	0.00	0.00	0.00	12.00
of Total	0.00	4.00	1.30	0.33	2.00	1.00	0.33	1.30	0.00	0.00	0.30	0.00	0.00	0.30	0.30	0.00	0.30	0.30	0.00	0.30	0.30	0.00	0.00	0.00	13.00
0 - 500	0	0	0	0	1	0	0	2	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	10
of Installment	0.00	00.00	0.00	0.00	10.00	0.00	0.00	20.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
of Church/Activity	0.00	0.00	0.00	0.00	1.37	0.00	0.00	5.34	0.00	0.00	4.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00
of Total	0.00	1.00	0.00	0.00	0.33	0.00	0.00	0.00	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00
0 - 600	0	12	3	1	10	2	0	2	2	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	40
of Installment	4.00	20.00	0.52	2.17	32.00	4.30	0.00	4.30	4.30	0.00	4.30	1.17	0.00	0.70	0.00	0.00	0.70	0.00	0.00	0.70	0.00	0.00	0.00	0.00	100.00
of Church/Activity	10.00	12.00	10.70	12.30	20.00	10.00	0.00	0.30	22.22	0.00	0.70	23.23	0.00	20.00	0.00	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	10.13	
of Total	0.00	3.00	0.00	0.33	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	0.00	1.30	0.00	0.00	1.30	0.00	0.00	1.30	0.00	0.00	0.00	0.00	10.13
0 - 700	0	2	0	1	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of Installment	0.00	33.00	0.00	10.00	10.00	0.00	0.00	10.00	0.00	0.00	10.00	0.00	0.00	10.00	0.00	0.00	10.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	100.00
of Church/Activity	0.00	2.10	0.00	12.30	1.37	0.00	0.00	2.70	0.00	0.00	4.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.57
of Total	0.00	0.00	0.00	0.33	0.30	0.00	0.00	0.30	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.57
0 - 700	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of Installment	0.00	10.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
of Church/Activity	0.00	1.00	0.00	0.00	1.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
of Total	0.00	0.30	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0 - 800	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of Installment	0.00	0.00	10.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
of Church/Activity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
of Total	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0 - 900	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of Installment	0.00	10.00	0.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
of Church/Activity	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
of Total	0.00	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0 - 1,000	0	0	0	1	0	0	0	2	1	0	4	0	0	0	1	0	0	0	0	0	0	0	0	0	34
of Installment	0.00	20.00	0.00	4.17	37.00	0.00	0.00	0.30	4.17	0.00	10.00	0.00	0.00	4.17	0.00	0.00	4.17	0.00	0.00	4.17	0.00	0.00	0.00	0.00	100.00
of Church/Activity	0.00	0.00	0.00	12.30	12.30	7.00	0.00	3.30	11.11	0.00	17.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.00
of Total	0.00	1.00	0.00	0.33	2.00	1.00	0.00	0.00	0.30	0.00	1.30	0.00	0.00	0.30	0.00	0.00	0.30	0.00	0.00	0.30	0.00	0.00	0.00	0.00	7.00
0 - 1,000	1	2	0	0	3	0	0	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
of Installment	7.00	10.00	0.00	0.00	23.00	0.00	0.00	20.77	10.00	0.00	0.00	0.00	0.00	7.00	0.00	0.00	7.00	0.00	0.00	7.00	0.00	0.00	0.00	0.00	100.00
of Church/Activity	20.00	2.10	0.00	0.00	4.11	0.00	0.00	11.11	22.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.30
of Total	0.30	0.00	0.00	0.00	0.00	0.00	0.0																		

AGE / EDUCATION

AGE	Education						TOTAL
	Illiterate	Literate	Primary	Preparatory	Secondary	University	
Under 20	0	0	0	1	0	2	3
% for Age	0.00	0.00	0.00	33.33	0.00	66.67	100.00
% for Education	0.00	0.00	0.00	4.55	0.00	2.20	0.79
% to Total	0.00	0.00	0.00	0.26	0.00	0.53	0.79
21 - 30	0	2	0	1	24	18	45
% for Age	0.00	4.44	0.00	2.22	53.33	40.00	100.00
% for Education	0.00	2.53	0.00	4.55	19.51	19.78	11.84
% to Total	0.00	0.53	0.00	0.26	6.32	4.74	11.84
31 - 40	2	13	5	6	46	39	111
% for Age	1.80	11.71	4.50	5.41	41.44	35.14	100.00
% for Education	7.14	16.46	13.51	27.27	37.40	42.86	29.21
% to Total	0.53	3.42	1.32	1.58	12.11	10.26	29.21
41 - 50	5	25	13	8	35	23	109
% for Age	4.59	22.94	11.93	7.34	32.11	21.10	100.00
% for Education	17.86	31.65	35.14	36.36	28.46	25.27	28.68
% to Total	1.32	6.58	3.42	2.11	9.21	6.05	28.68
51 - 60	8	24	15	6	14	9	76
% for Age	10.53	31.58	19.74	7.89	18.42	11.84	100.00
% for Education	28.57	30.38	40.54	27.27	11.38	9.89	20.00
% to Total	2.11	6.32	3.95	1.58	3.68	2.37	20.00
Over 60	13	15	4	0	4	0	36
% for Age	36.11	41.67	11.11	0.00	11.11	0.00	100.00
% for Education	46.43	18.99	10.81	0.00	3.25	0.00	9.47
% to Total	3.42	3.95	1.05	0.00	1.05	0.00	9.47
TOTAL	28	79	37	22	123	91	380
% to TOTAL	7.37	20.79	9.74	5.79	32.37	23.95	100.00

FUTURE PLANS OF SE PROPRIETORS BY ACTIVITY TYPE & BY DISTRICT

Activity Type	DISTRICT												TOTAL			
	AL ARAB			AL MANARAH			AL SHARK			AL DAWAH				PORT FUJAJ		
	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.	Ind.	Com.	Ser.		Ind.	Com.	Ser.
FUTURE PLANS OF SE PROPRIETORS and all equip activity	4	42	10	5	31	9	1	10	4	2	15	2	0	4	1	146
Future Plans	2.74	26.77	6.88	3.42	21.38	6.18	0.88	10.88	2.74	1.37	10.37	1.37	0.00	2.74	0.88	100.00
District/Activity	57.14	38.88	14.54	62.88	36.88	40.81	88.00	38.33	40.00	100.00	37.88	40.88	0.00	26.37	33.38	38.82
Total	1.88	11.88	2.84	1.38	8.16	2.37	0.38	4.38	1.08	0.53	2.88	0.53	0.00	1.83	0.28	28.52
new branch	0	11	1	0	5	3	0	2	1	0	1	0	0	2	0	28
Future Plans	0.00	27.88	3.48	0.00	27.88	10.34	0.00	0.00	3.48	0.00	3.48	0.00	0.00	0.00	0.00	100.00
District/Activity	0.00	9.48	0.00	0.00	0.52	13.84	0.00	3.33	10.88	0.00	1.88	0.00	0.00	14.38	0.88	7.88
Total	0.00	2.80	0.38	0.00	2.11	0.78	0.00	0.53	0.38	0.00	0.38	0.00	0.00	0.53	0.00	7.88
new vehicle L. transport	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	2
Future Plans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
District/Activity	0.00	0.00	0.00	0.00	1.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53
Total	0.00	0.38	0.00	0.00	0.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53
new premises	0	28	3	2	12	4	0	8	0	0	2	1	0	4	1	62
Future Plans	0.00	40.32	4.84	3.32	19.32	6.48	0.00	12.80	0.00	0.00	3.32	1.81	0.00	6.48	1.81	100.00
District/Activity	0.00	21.37	18.87	25.00	14.38	18.18	0.00	13.11	0.00	0.00	7.88	20.10	0.00	33.57	33.33	14.38
Total	0.00	0.80	0.78	0.53	3.17	1.08	0.00	2.11	0.00	0.00	0.53	0.21	0.00	1.08	0.38	14.38
social stability	0	4	0	0	2	1	0	7	0	0	0	0	0	1	0	16
Future Plans	0.00	28.87	0.00	0.00	13.33	6.57	0.00	48.87	0.00	0.00	0.00	0.00	0.00	0.87	0.00	100.00
District/Activity	0.00	3.42	0.00	0.00	2.38	4.88	0.00	11.48	0.00	0.00	0.00	0.00	0.00	7.14	0.00	3.88
Total	0.00	1.08	0.00	0.00	0.53	0.38	0.00	1.88	0.00	0.00	0.00	0.00	0.00	0.38	0.00	3.88
of premises	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Future Plans	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
District/Activity	0.00	0.00	0.00	0.00	1.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38
Total	0.00	0.00	0.00	0.00	0.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38
new goods	0	2	0	0	1	0	0	0	0	0	0	0	0	0	0	3
Future Plans	0.00	88.87	0.00	0.00	23.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
District/Activity	0.00	1.71	0.00	0.00	1.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.78
Total	0.00	0.53	0.00	0.00	0.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.78
new production line	0	1	0	0	0	0	1	2	0	0	0	1	0	0	0	8
Future Plans	0.00	20.00	0.00	0.00	0.00	0.00	20.00	40.00	0.00	0.00	0.00	20.00	0.00	0.00	0.00	100.00
District/Activity	0.00	0.38	0.00	0.00	0.00	0.00	38.00	3.38	0.00	0.00	0.00	20.00	0.00	0.00	0.00	1.38
Total	0.00	0.38	0.00	0.00	0.00	0.00	0.38	0.53	0.00	0.00	0.00	0.38	0.00	0.00	0.00	1.38
new activity	1	2	0	0	0	0	0	2	3	0	2	0	0	2	0	16
Future Plans	5.38	11.11	0.00	0.00	33.33	0.00	0.00	11.11	18.87	0.00	11.11	18.87	0.00	11.11	0.00	100.00
District/Activity	14.33	1.71	0.00	0.00	7.14	0.00	0.00	3.38	30.00	0.00	7.88	0.00	0.00	14.38	0.88	4.78
Total	0.38	0.53	0.00	0.00	1.38	0.00	0.00	0.53	0.78	0.00	0.33	0.00	0.00	0.53	0.00	4.78
abroad	0	2	0	0	1	0	0	0	0	0	0	0	0	0	0	3
Future Plans	0.00	88.87	0.00	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
District/Activity	0.00	1.71	0.00	0.00	1.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.78
Total	0.00	0.53	0.00	0.00	0.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.78
no premises	1	18	1	0	10	4	0	13	1	0	3	0	0	0	0	51
Future Plans	1.88	38.33	1.88	0.00	19.81	7.84	0.00	25.48	1.88	0.00	8.88	0.00	0.00	0.00	0.00	100.00
District/Activity	14.33	16.38	5.58	0.00	11.80	18.18	0.00	21.31	10.00	0.00	11.54	0.00	0.00	0.00	0.00	13.88
Total	0.38	4.78	0.00	0.00	2.84	1.08	0.00	3.42	0.38	0.00	0.78	0.00	0.00	0.00	0.00	13.88
no	1	8	3	1	11	1	0	11	1	0	3	1	0	1	0	43
Future Plans	2.33	20.83	6.98	2.33	25.58	2.33	0.00	25.58	2.33	0.88	8.88	2.33	0.88	2.33	0.88	100.00
District/Activity	14.38	7.88	10.87	12.80	13.18	4.38	0.00	18.83	10.00	0.78	11.54	20.88	0.88	7.14	0.88	11.38
Total	0.38	2.37	0.78	0.38	2.80	0.38	0.00	2.80	0.38	0.00	0.78	0.38	0.00	0.38	0.00	11.38
shop	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Future Plans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00
District/Activity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.33	3.38
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	0.38
no	7	117	18	8	84	22	2	81	18	2	33	8	0	14	3	378
Total	1.88	30.87	4.78	2.11	22.18	8.80	0.53	18.88	2.64	0.53	0.38	1.32	0.00	3.88	0.78	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00	100.00	100.00

BEST AVAILABLE DOCUMENT