

Questionnaire no.

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MSME 2010:
Small business main survey 22. 06.10

A HOUSEHOLD AND RESPONDENT IDENTIFICATION

A.1	Region
A.2	District
A.3	Ward
A.4	Village
A.5	EA Number
A.6	Household Number in the listing form
A.7	Listing form serial number
A.8	Cluster Type (1=Rural; 2=Urban)
A.9	Name of Household Head
A.10	Name of Respondent

INTERVIEWER VISITS

First visit

Second visit

Third visit

DATE	DAY	TIME	RESULT	NEXT VISIT

Total number of visits

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Interviewer name and code

Supervisor name and code

CHECKS	Name	Code	Date
Accompanied			
Back checked			
Office editor			
Scanned			

Result codes	
1. Interview completed	7. Interview terminated
2. Household head under 16 years of age	8. Refused by selected household
3. No household member at home	9. Selected respondent cannot communicate in Kiswahili
4. No competent respondent at home at time of the visit	10. Other (specify):
5. Entire household absent for extended period of time	
6. Postponed	

Original Respondent	1
Substitute respondent	2

Reasons for substitution	
7. Selected respondent cannot communicate because of language barrier	
8. Selected respondent has refused	
9. Selected respondent will not be available during the time of research	
10. Selected respondent is deaf and /or dumb	
11. Refused by head of household	
12. Other specify	

GPS Reading

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 Long

INTRODUCTION. Good morning / afternoon / evening. My name is I am from a company called Synovate which carries out surveys on various products and subjects by asking people various questions.

Today we are doing a survey on businesses in Tanzania on behalf of Financial Sector Deepening Trust and Ministry of Trade and Industry. This research hopes to estimate the contribution of small businesses to the national economy and any information you share with us about your business, will help to develop solutions for you and others like you in business.

The interview takes approximately but may take less time or more time depending on your business activities. Your answers should reflect only your experience. If there is anything you don't understand during the interview, please feel free to ask me to explain. All your answers are confidential and at no time will the responses be linked back to you.

First of all I would like to talk to the person in this household who has the most knowledge about the household. Is this person available now to talk to? If not arrange an interview. If yes, continue The reason I want to talk to this person is that I need to select one person in this household to answer questions about their business and I have to gather certain information about the whole household before I can make a selection

HOUSEHOLD REGISTER

List all persons in the household starting from the oldest to the youngest and for each ask A.1 -A.9 before moving to the next person.

A.1 Write in names of all persons in household from oldest (top) to youngest (bottom))	A.2. How old is...? Record in years	A.3. Gender (1= M; 2= F)	A.4. Relation to household head (See codes)	A.5 What is the employment status of...? (See codes)	A.6. Highest level of formal education completed (See codes)	A.7. Doesearn an income, by income I mean any money or goods received for whatever reasons (1 = Yes; 2 = No)	A.8 Does... own and run your own business? (1 = Yes; 2 = No)	A.9 Has ... closed a business in the past 2 years? (1 = Yes; 2 = No)
1.								
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20.								

A.4 Relation to HH head codes: (1 = head of household; 2 = Spouse of HH; 3 = child of HH; 4 = Parents of HH; 5 =Siblings of HH; 6 = other relations; 7 = household employee/not related to head of HH; 8 = no response)

A.5 Employment codes: (1 = employed full time ; 2 = employed part time ; 3= In business; 4 = employed seasonal; 5= farmer; 6 = pensioner/incapacitated ; 7= student; 8 = unemployed looking for work; 9= unemployed not looking for work) 10= Under age

A.6 Education: (1 = none; 2= Preprimary 3= some primary; 4= primary completed; 5 = some secondary; 6= secondary completed; 7 = technical training after secondary ; 8= university)

NO OF HH & BUSINESSES	
HH	Total number of household members RECORD NUMBER and confirm with respondent.
BB	How many businesses are the different members of this household involved in? RECORD NUMBER
CC	Record the ID from the grid above of the person interviewed in the survey

Thank the first respondent for the information and then say " I am now going to use this information to select one member to talk to".

**NOW SELECT AN INDIVIDUAL RESPONDENT TO INTERVIEW ACCORDING TO KISH GRID.
ONLY THOSE THAT HAVE BUSINESS OPTION in Q1.8 QUALIFY**

1. List all qualifying adults aged **16 and who own a business** (ref to QA.8). Start with the oldest and work down to the youngest.
2. Take the last digit of the questionnaire number and find the same number in the top line of the Kish Grid below.
3. Drop a line along this column
4. Look along the row of the last person in the list. Circle the number where the two lines intersect
5. Where this meets the column of the last digit of the questionnaire number, is the number of the person on the list to be interviewed.
6. Ask to speak to the person on the list **whose number is the same as the one you have taken out of the Kish Grid.**
7. If that person is not at home, **YOU MUST** arrange to call a second time and a third time to interview that individual.
8. Record call details on front of questionnaire.

Last digit on the questionnaire number

No. of qualifying adults in the household AGE	1	2	3	4	5	6	7	8	9	0
1.	1	1	1	1	1	1	1	1	1	1
2.	2	1	2	1	2	1	2	2	1	1
3.	1	3	2	3	1	2	1	2	3	2
4.	3	4	1	2	4	2	1	3	2	4
5.	2	3	4	1	5	3	4	2	5	1
6.	4	2	2	3	6	5	1	5	6	3
7.	1	2	7	5	3	6	4	1	2	3
8.	3	2	6	8	5	7	1	4	2	6
9.	5	3	9	6	7	8	4	2	1	9
10	6	4	3	2	5	7	6	1	9	10

INTERVIEWER INSTRUCTIONS. Once you have selected the respondent, reintroduce the survey to them if they are different from the first contact respondent.

Start time _____ Date

D	D	M	M	Y	Y
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Sec 1. RESPONDENT DETAILS				
1.1	Go back to the grid or clarify with respondent	<ol style="list-style-type: none"> Has businessCONTINUE Has no business... CLOSE 		
1.2	Record gender as per the Grid	<ol style="list-style-type: none"> Male Female 		
1.3	Record age as per Grid	<p>Record Age</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="width: 30px; height: 20px;"></td> <td style="width: 30px; height: 20px;"></td> </tr> </table> <p>999 Refused/Don't Know</p>		
1.4	Record education as per Grid	<ol style="list-style-type: none"> None Some primary Primary completed Some secondary Secondary completed Technical training after secondary University Refused 		
1.5	Record relationship to head of household as per Grid	<ol style="list-style-type: none"> Head of household; Husband/wife of head of HH Child of HH Parents of HH Siblings of HH Other relations; household employee/not related to head of HH No response 		
1.6	Are you the person who contributes most to the household income?	<ol style="list-style-type: none"> Yes No 		
1.7	What is your marital status? Single Response	<ol style="list-style-type: none"> Married /living with a partner Divorced/separated Single 		
1.8	Are you a Tanzanian citizen?	<ol style="list-style-type: none"> Yes No... Go to 1.10 		
1.9	What is your immigration status are you ... Reading Options, Single Response	<ol style="list-style-type: none"> Working in Tanzania with a work permit Applied and waiting for a permit Married to a Tanzanian Refugee Others specify 		
1.10	What do you use for identification? Multiple responses possible	<ol style="list-style-type: none"> Driving license Voters card Birth certificate Passport Other (specify) 		

Sec 2. CLOSED BUSINESS				
2.1a	Ask all Thinking back in the past 2 years have you closed a business/changed type of business you do?	<ol style="list-style-type: none"> Yes No..... Go to 3.1 		
2.1b	If yes how many?	<p>Record number</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="width: 30px; height: 20px;"></td> <td style="width: 30px; height: 20px;"></td> </tr> </table>		
If more than one business closed, focus on the most recent				

2.2	When was the business closed? RECORD THE YEAR	<table border="1"> <tr> <td>Y</td> <td>Y</td> <td>Y</td> <td>Y</td> </tr> </table> <p>Record 00 if don't know</p>	Y	Y	Y	Y				
Y	Y	Y	Y							
2.3	What type of business was it? Multiple Response possible	<ol style="list-style-type: none"> 1. Manufacturing 2. Retail 3. Services 4. Wholesale 5. Agriculture 6. Agricultural processing 7. Other specify 								
2.4	When did the business open? RECORD THE YEAR	<table border="1"> <tr> <td>Y</td> <td>Y</td> <td>Y</td> <td>Y</td> </tr> </table> <p>Record 00 if don't know</p>	Y	Y	Y	Y				
Y	Y	Y	Y							
2.5	Where was that business located? Single Response	<ol style="list-style-type: none"> 1. In the home/on the homestead 2. Farm 3. Traditional marketplace 4. Along roadside, track or path 5. Commercial district 6. Industrial site 7. Mobile 8. Other specify 								
2.6a	How many people owned the business	<ol style="list-style-type: none"> 1. One proprietor (Skip to 2.7) 2. Multiple proprietor 								
2.6b	What was the gender of the proprietors? Were they all male, all female or both male and female/	<ol style="list-style-type: none"> 1. All male 2. All female 3. Both male and female 								
2.7	Why did the business close? Multiple Responses Possible Spontaneous	<ol style="list-style-type: none"> 1. High competition from other small businesses 2. High competition from large firms 3. Low demand for products 4. High cost of inputs 5. Lack of input products 6. Weather related 7. Low prices for products sold 8. Insufficient working capital 9. Machine/equipment break-down 10. Lack/poor market for products 11. Business workspace became unavailable 12. Lost skilled workers 13. Misappropriation by workers 14. Harassment from authorities 15. Problems related to utilities (water/ electricity.) 16. Lack of proper management skills/knowhow to run the business 17. Other specify 								
2.8	How many workers were owners, paid workers, family/friends working for no pay and apprentice trainees at the time the business started? Total the numbers and confirm with the respondent	<p style="text-align: right;">Record number</p> <table border="1"> <tr> <td>Owners and or spouse</td> <td></td> </tr> <tr> <td>Paid workers</td> <td></td> </tr> <tr> <td>Family/friends working for no pay</td> <td></td> </tr> <tr> <td>Apprentice/trainees</td> <td></td> </tr> </table>	Owners and or spouse		Paid workers		Family/friends working for no pay		Apprentice/trainees	
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Paid workers										
Family/friends working for no pay										
Apprentice/trainees										

2.9	<p>And how many workers were owners, paid workers, family/friends working for no pay and apprentice trainees at the time the business closed?</p> <p>Total the numbers and confirm with the respondent</p>	<table border="1"> <thead> <tr> <th colspan="2">Record number</th> </tr> </thead> <tbody> <tr> <td>Owners and or spouse</td> <td></td> </tr> <tr> <td>Paid workers</td> <td></td> </tr> <tr> <td>Family/friends working for no pay</td> <td></td> </tr> <tr> <td>Apprentice/trainees</td> <td></td> </tr> </tbody> </table>	Record number		Owners and or spouse		Paid workers		Family/friends working for no pay		Apprentice/trainees	
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Paid workers												
Family/friends working for no pay												
Apprentice/trainees												
2.10	<p>And how many workers were owners, paid workers, family/friends working for no pay and apprentice/ trainees at the time the business had the highest number of employees?</p> <p>Total the numbers and confirm with the respondent</p>	<table border="1"> <thead> <tr> <th colspan="2">Record number</th> </tr> </thead> <tbody> <tr> <td>Owners and or spouse</td> <td></td> </tr> <tr> <td>Paid workers</td> <td></td> </tr> <tr> <td>Family/friends working for no pay</td> <td></td> </tr> <tr> <td>Apprentice/trainees</td> <td></td> </tr> </tbody> </table>	Record number		Owners and or spouse		Paid workers		Family/friends working for no pay		Apprentice/trainees	
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Apprentice/trainees												

Sec 3. BACKGROUND TO THE BUSINESS								
3.1	<p>Ask all How many businesses do you currently own and run?</p>	<p>Record number</p> <table border="1"> <tr> <td></td> <td></td> </tr> </table>						
3.2	<p>Ask all How many other businesses excluding the business we are talking about today have you ever personally started, bought or taken over?</p>	<p>Record number</p> <p>Started <table border="1"><tr><td></td><td></td></tr></table></p> <p>Bought <table border="1"><tr><td></td><td></td></tr></table></p> <p>Inherited/taken over <table border="1"><tr><td></td><td></td></tr></table></p>						
<p>If more than one business, focus on the main business; leave definition of main business to the respondent.</p>								
3.3	<p>Does the business run full time or part time?</p>	<ol style="list-style-type: none"> Full time... Go to 3.5 Part time 						
3.4	<p>Why do you run the business on a part-time basis only?</p>	<ol style="list-style-type: none"> Our products and / services are not available throughout the year I have family commitments I have other business/s to run I am engaged in full-time employment I have other sources of income Other 						
3.5	<p>Ask all What does the business do?</p>	<ol style="list-style-type: none"> Buy something and re-sell it Buy something and add value and re-sell it (e.g. cooking, drying, sewing, packaging, repairing) Grow something and sell it Breed / rear something and sell it Make something and sell it Gather something and sell it (e.g. fish, wood) Provide a service Other specify 						

3.6	<p>Ask all</p> <p>What are the main products or services of this business? Record For retail record the main categories not actual products.g groceries, greens, clothes, cosmetics etc</p> <p>What agricultural processing activities is the business involved in? (main ones)</p> <p>Use the ISIC codes to record the responses.</p>	<ol style="list-style-type: none"> 1. 2. 3. 				
3.7	<p>Ask all</p> <p>What is the name of business? Establish if business has a name or not</p>	<ol style="list-style-type: none"> 1. Has a name 2. Has no name 				
3.8	<p>Ask all</p> <p>When was this business started?</p>	<p>Year</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="width: 20px; text-align: center;">Y</td> <td style="width: 20px; text-align: center;">Y</td> <td style="width: 20px; text-align: center;">Y</td> <td style="width: 20px; text-align: center;">Y</td> </tr> </table>	Y	Y	Y	Y
Y	Y	Y	Y			
3.9	<p>Ask all</p> <p>What is the current legal ownership status of the business? Single Response</p>	<ol style="list-style-type: none"> 1. Single owner / Sole proprietorship / trader... Go to 3.13 2. Private held, limited company 3. Partnership 4. Co-operative 5. Other 				
3.10a	<p>ASK THOSE WHO ANSWERED CODE 2-5 What is the gender of the proprietors? Are they all male, all female or both male and female</p>	<ol style="list-style-type: none"> 4. All male 5. All female 6. Both male and female 				
3.10b	<p>Thinking about the owners are they related or unrelated/</p>	<ol style="list-style-type: none"> 1. Related 2. Unrelated 				
3.11	<p>Do you have a written shareholders/partnership/members agreement?</p>	<ol style="list-style-type: none"> 1. Yes 2. No 				
3.12	<p>Ask all</p> <p>How was the business founded? Single Response</p>	<ol style="list-style-type: none"> 1. Independently, by myself 2. Founded by the family 3. With a business partner 4. Bought from someone else 5. Other 				
3.13	<p>Ask all</p> <p>Why did you go into business? Multiple Responses</p>	<ol style="list-style-type: none"> 1. I was fired / lost/trenched from a previous job 2. I couldn't find a job elsewhere 3. To support me / my family 4. To try out a business idea 5. I believe I can make more money working for myself than for someone else 6. I had nothing else to do/no other means of survival/no better option 7. parents / relatives were in business 8. I saw a good opportunity 9. I have always wanted my own business 10. I was encouraged by friends and relatives 11. I needed to supplement my income 12. Others, please specify 				

3.14	<p>Ask all</p> <p>Why did you choose to start this kind of business?</p> <p>Multiple Responses possible</p>	<ol style="list-style-type: none"> 1. I had previous experience in this line of business 2. Friends / relatives are in this line of business 3. I saw a market opportunity 4. My startup capital could only finance this business 5. No apparent reason 6. Other, please specify 																				
3.15	<p>Ask all</p> <p>What was your main occupation before you started this business? Was it? Read out Single Responses</p>	<ol style="list-style-type: none"> 1. Unemployed 2. Housewife (home maker) 3. In education, at various levels 4. Employed in large private enterprise in similar business 5. Employed in large private enterprise in a different business 6. Employed in a similar sized private business in the same line of business 7. Employed in a similar sized private business in another line of business 8. Owned and ran a similar sized business in the same line of business 9. Owned and ran a similar sized enterprise in another line of business 10. Civil servant/employed by the government 11. Others please specify 																				
3.16	<p>Ask all</p> <p>What were the three main problems you faced when you became the business owner?</p> <p>Interviewer ; You must record in the working area</p> <p>working area</p> <p>1.</p> <p>2</p> <p>3</p>	<ol style="list-style-type: none"> 1. Lack of business skills/knowledge 2. Availability of skilled employees / workers 3. Accessing finance/ capital 4. Access to land 5. Getting premises 6. Getting equipment / materials 7. Getting telecommunications 8. Getting electricity 9. Getting water 10. Getting transportation 11. Licensing and permits 12. Registering the business 13. Corruption 14. Crime, theft, disorder 15. Cost of capital e.g interest rates 16. Other 17. I encountered no problems 																				
3.17	<p>Ask all</p> <p>How are important decisions about the business made? Multiple Responses possible</p>	<ol style="list-style-type: none"> 1. I make all decisions myself 2. I consult with my family / relatives 3. I consult with my employees 4. I consult with my investors 5. The board of directors makes the decisions 6. I consult with other people outside the business 7. Other 																				
3.18	<p>Ask all</p> <p>What was the initial capital of this business?</p>	<p>Tshs</p> <table border="1" style="width: 100%; height: 20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <p>98 Don't know</p>																				
3.19a	<p>Ask all</p> <p>And how much did you spend on the initial machinery?</p>	<p>Tshs</p> <table border="1" style="width: 100%; height: 20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <p>98 Don't know</p>																				
3.19b	<p>Interviewer. Deduct the amount spent on initial machinery from the initial capital</p>	<p>Tshs</p> <table border="1" style="width: 100%; height: 20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <p>98 Don't know</p>																				

3.20	Ask all Do any members of your family depend on the income from this business?	<ol style="list-style-type: none"> 1. Yes 2. No
3.21	What is/are your other source/s of money? Multiple Responses possible	<ol style="list-style-type: none"> 1. No other sources other this business Go to 4.1 2. My spouse's earnings 3. Other family contributions/remittances 4. Pension 5. Salary from other employment , 6. Salary from other business 7. Commissions / bonus 8. Subletting of business premise 9. Subletting of house 10. Farming/agriculture 11. Other (Specify)
3.22	Considering all your sources of income which is your main source of income?	<ol style="list-style-type: none"> 1. This business 2. My spouse's earnings 3. Other family contributions/remittances 4. Pension 5. Salary from other employment , 6. Salary from other business 7. Commissions / bonus 8. Subletting of business premise 9. Subletting of house 10. Farming/agriculture 11. Other (Specify)

Sec 4. BUSINESS LOCATION

4.1	Ask all Where did the business start its operations? Single Responses	<ol style="list-style-type: none"> 1. In own home/house/farm (not rented) 2. Own home/house/farm (rented) 3. Along roadside or path 4. In a formal commercial area 5. In a formal industrial site 6. Mobile 7. In the farm 8. Others, specify
4.2	Ask all Since you started running this business, how many times have you changed the location of where you do business?	<ol style="list-style-type: none"> 1. Once or twice 2. Many times 3. None...Go to 4.4
4.3	Ask only if 1 or 2 in 4.2 Why did you have to shift? Multiple Responses Possible	<ol style="list-style-type: none"> 1. Needed a bigger place 2. Kicked out by the owner/asked to leave by owner 3. Rent was too high 4. Need to be nearer to the customers/market 5. Need a premises with utilities electricity, water 6. Location destroyed by municipal authorities 7. Others specify
4.4	Ask all Where is this business located? Single Responses	<ol style="list-style-type: none"> 1. In the home / homestead of the household 2. In a traditional market place 3. Along roadside or path 4. In a formal commercial area 5. In a formal industrial site 6. Mobile-----Go to 5.1 7. On a farm 8. Others, specify

4.5	Ask all Thinking of the area where the business is located would you say ...? Read option Single Responses	<ol style="list-style-type: none"> 1. There are other similar or related businesses within the same locality 2. There are no other similar or related businesses with the same locality
4.6	Ask all Who owns the premises of this business? Single Responses	<ol style="list-style-type: none"> 1. Premises owned by owners of this business 2. Premises owned by private landlord.....Go to 4.8 3. Premises owned by family 4. Premises owned by government/municipality ...Go to 4.8 5. Others specify
4.7	FOR OPTIONS 1 and 3 in Q4.6 Do you have title deeds to the property?	<ol style="list-style-type: none"> 1. Yes -----Go to 4.9 2. No-----Go to 4.9
4.8	FOR OPTIONS 2, 4 & 5 in Q4.6 Do you have a rent agreement for the premises of this business?	<ol style="list-style-type: none"> 1. Yes 2. No
4.9	ASK ALL How would you describe the type of premises of this business? Single Responses	<ol style="list-style-type: none"> 1. wooden temporary structure 2. wooden permanent structure 3. stone or blocks structure, permanent 4. Tin, plastic or cardboard sheeting 5. A fixed permanent stall / table 6. A temporary stall / table that you leave behind at the end of every day 7. A temporary stall / table that you pack away at the end of every day 8. A car/truck 9. Container 10. Not applicable 11. Other: SPECIFY.....
4.10	Ask all Thinking about the current premises would you say there is...? Read Out Single Response	<ol style="list-style-type: none"> 1. Some room for expansion 2. No room for expansion

Sec5. INFRASTRUCTURE & TECHNOLOGY		
5.1a	Ask all What is the main source of lighting energy for the business? Single Response	<ol style="list-style-type: none"> 1. Electricity - Public grid 2. Electricity - Generator (petrol or diesel) 3. Solar energy 4. Charcoal 5. Firewood 6. Liquid Petroleum Gas 7. Liquid paraffin 8. I don't use any energy for the business 9. Other 10. Don't know
5.1b	Ask all What is the main source of working energy for the business? Single Response	<ol style="list-style-type: none"> 1. Electricity - Public grid 2. Electricity - Generator (petrol or diesel) 3. Solar energy 4. Charcoal 5. Firewood 6. Liquid Petroleum Gas 7. Other 8. I don't use any energy for the business 9. Don't know

5.2	Ask all What is the main source of water supply for the business? Single Response	<ol style="list-style-type: none"> 1. Municipal / public sources 2. Own well or borehole 3. Shared well or borehole 4. Purchased from private vendors 5. Other 																
5.3a	Ask all Which of the following – in working order does the business own?	<table border="1"> <thead> <tr> <th></th> <th>5.3a Own</th> <th>5.3b Don't own but have access</th> <th>Don't own and access</th> </tr> </thead> <tbody> <tr> <td>1. One or more operational landline</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>2. Internet</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>3. Computers/laptops</td> <td>1</td> <td>2</td> <td>3</td> </tr> </tbody> </table>		5.3a Own	5.3b Don't own but have access	Don't own and access	1. One or more operational landline	1	2	3	2. Internet	1	2	3	3. Computers/laptops	1	2	3
	5.3a Own		5.3b Don't own but have access	Don't own and access														
1. One or more operational landline	1		2	3														
2. Internet	1	2	3															
3. Computers/laptops	1	2	3															
5.3b	For those that they do not own ask And which ones don't you own but have access to for the business?	<ol style="list-style-type: none"> 1. One or more operational landline 2. Internet 3. Computers/laptops 																
		IF DOES NOT OWN AND HAS NO ACCESS TO ALL GO TO 5.6																
5.4	IF OWN OR HAVE ACCESS TO INTERNET For what purpose are you using the internet for the business? Multiple Response	<ol style="list-style-type: none"> 1. Getting information on products or markets, suppliers, customers, etc 2. Ordering suppliers 3. Meeting customers' orders 4. Correspondence 5. Others specify 																
5.5	IF OWN OR HAVE ACCESS TO COMPUTERS /LAPTOP For what purposes are you using the computer/s for the business? Multiple Response	<ol style="list-style-type: none"> 1. Business correspondence (e.g. writing letters) 2. Keeping business records (e.g. financial accounts) 3. Accessing the internet 4. Providing computer services to my customers 5. Online selling of products / services 6. Other 																
5.6	Ask all Do you own a mobile phone?	<ol style="list-style-type: none"> 1. Yes 2. No ...Go to 5.10 																
5.7	For what purposes are you using the cell phone for the business? Multiple Response possible	<ol style="list-style-type: none"> 1. For placing orders 2. For transfer of money to family or friends (Kupunguza) 3. For voucher transfer/sending airtime 4. Follow up on clients 5. Sending and receiving SMS 6. To send email /receiving email 7. To surf the net 8. Use to buy services e.g ring tones 9. For mobile phone banking 10. For calling, (Skype) talking to clients, or other peoples 11. To visit social websites such as face book, twitter 12. Others specify 																
5.8	What determines your choice of network provider?	<ol style="list-style-type: none"> 1. Coverage 2. Affordable prices 3. Clarity of calls (quality of calls) 4. Having family/friends using the same network 5. Mobile operator used by most of customers 6. Others specify 																

5.9	Which cellular network are you connected to? Multiple Response possible	<ol style="list-style-type: none"> 1. Vodacom 2. Zain/Celtel 3. Tigo 4. Zantel 5. TTCL 6. SASATEL 7. BOL <p style="text-align: center;">Go to Question 5.11</p>																																																																					
5.10	Only for those who do not own a mobile phone in Q5.6 Do you have access to a mobile phone, that is you can use someone else's who lives in your household/close to you	<ol style="list-style-type: none"> 1. Yes 2.. No 																																																																					
5.11	ASK ALL I am going to read to you some statements that people have made about mobile phones, please tell me whether it applies to you SHOWCARD READ OUT ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)																																																																						
<ol style="list-style-type: none"> 1. You had to give up something in order to afford your phone, 2.You are prepared to learn how to use technology like cell phones to manage your money matters better 		<table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Yes</th> <th>No</th> <th>Don't Know</th> <th>Not applicable</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </tbody> </table>	Yes	No	Don't Know	Not applicable	1	2	3	4	1	2	3	4																																																									
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5.12a	Ask all Thinking about the business, which of the following facilities and assets (in working order) do you currently own? READ OUT ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)																																																																						
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5.13	Ask all Do you use machines in your business?	<ol style="list-style-type: none"> 1. Yes 2. No..... Go to 5.15 																																																																					

5.14	What type of machines are they? (Record the 3 main ones)	RECORD 1. 2. 3.
5.15	If No in Q5.13 Why don't you use machines in this business? Multiple responses possible	1. No access to the required source of energy 2. lack of funds to buy machines 3. small operation does not require machines 4. I don't know what machines to buy, where to buy machines 5. I have not thought about it, 6. Others specify
5.16	ASK ALL Which of the following communication methods or facilities do you currently use in the business? Multiple responses possible	1. Post box address 2. Business Email Address 3. SMS messages 4. Website for the business 5. Other specify
5.17	And which of the following do you have for your business? READ OUT	1. A vision or mission statement 2. A written business plan 3. A written marketing plan 4. A formal training programme for staff 5. A business budget

Sec 6. Labour																						
6.1a	Ask all Including yourself, how many full-time employees did the business employ when it started operations?	Record number <table border="1"><tr><td> </td><td> </td></tr></table>																				
6.1b	Ask all Including yourself, how many people are currently working in your business?	Record number <table border="1"><tr><td> </td><td> </td></tr></table>																				
6.2a 6.2b 6.2c	Ask all How many are owners, paid workers, un-paid workers, apprentices/trainees in the business now? And how many of the (Read option) are male? And how many of the (Read option) are female?	Record number <table border="1"><thead><tr><th></th><th>6.2a Total</th><th>6.2b Male</th><th>6.2c Female</th></tr></thead><tbody><tr><td>1. Paid workers</td><td></td><td></td><td></td></tr><tr><td>2. Relatives or friend working in business for no cash pay</td><td></td><td></td><td></td></tr><tr><td>3. Apprentice/trainees</td><td></td><td></td><td></td></tr><tr><td>4. spouse</td><td></td><td></td><td></td></tr></tbody></table>		6.2a Total	6.2b Male	6.2c Female	1. Paid workers				2. Relatives or friend working in business for no cash pay				3. Apprentice/trainees				4. spouse			
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6.3a 6.3b 6.3c	How many are full time? Work 8 hours or more a day How many part-time? (work less than 6 hours a day) How many are seasonal workers? Called in during peak seasons only	Record number <table border="1"><tr><td>6.3a Full time</td><td> </td></tr><tr><td>6.3b Part time</td><td> </td></tr><tr><td>6.3b Seasonal</td><td> </td></tr></table>	6.3a Full time		6.3b Part time		6.3b Seasonal															
6.3a Full time																						
6.3b Part time																						
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Check the summation of 6.2 and 6.3 above and ensure they tally				
6.4	Ask all Including yourself, what is the highest number of full-time employees has the business ever had?	Record number <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 30px; height: 20px;"></td><td style="width: 30px; height: 20px;"></td></tr></table>		
6.5	Ask all Has the total workforce of the business increased, decreased or stayed the same over the past 12 months? Single Response	1. Increased 2. Stayed the same 3. Decreased		
REFER BACK TO QUESTION 6.3A IF THE OWNER IS ONLY EMPLOYEE SKIP TO SECTION 7				
6.6	Ask all Does your work force have any relevant training for this business? Multiple responses possible	1. No training 2. Yes, business training 3. Yes, technical training		
6.7a	ASK ONLY FOR THOSE WITH FULL TIME EMPLOYEES IN Q6.3A. Thinking of your full time employees are they..... READ OUT. MULTIPLE RESPONSES POSSIBLE	1. Skilled 2. Semi skilled 3. Unskilled----- Go to question 6.8		
6.7b	What type of training have they gone through? Would you say----- READ OUT. MULTIPLE RESPONSE POSSIBLE	1. Formal training 2. Informal training		
6.7c	Where were they trained? Were they trained ----- ----- READ OUT. MULTIPLE RESPONSE POSSIBLE	1. Off job training 2. On job training/		
6.8	Ask all On what basis do you pay your workers is it on....? Read Out. Multiple responses possible	1. Daily basis 2. Weekly basis 3. Monthly basis 4. On commission 5. Piece work 6. Others specify		
6.9	Ask all Through which means do you pay them is it.... Read Option? Multiple responses possible	1. In cash 2. By cheque 3. Through a bank transfer to their accounts 4. Through mobile money transfer 5. In kind 6. Others specify		
6.10	Ask all Does the business have written employment contracts with any of the employees? Multiple responses possible	1. Yes 2. No.... Go to 6.12		
6.11a	With which employees do you have contracts? Multiple responses possible	1. All employees 2. Full time employees 3. Part time employees 4. Seasonal employees		
6.11b	Thinking about the employees that you have a contract with are they skilled, unskilled or both skilled and unskilled? Single response	1. Skilled employees 2. Unskilled employees 3. Both skilled and unskilled employees		

6.12	<p>Ask all</p> <p>What are the major problems relating to the labour force? Multiple responses possible</p>	<ol style="list-style-type: none"> 1. Not productive 2. Dishonesty 3. High absenteeism due to illness 4. High absenteeism for other reasons 5. Lack of skill 6. Laziness 7. Low work ethic 8. Others specify
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Sec7. SKILLS & BUSINESS DEVELOPMENT		
7.1	<p>Ask all</p> <p>Did you have any relevant training before the start of this business?</p>	<ol style="list-style-type: none"> 1. No training 2. Yes, business training 3. Yes, technical training
7.2a	<p>Ask all</p> <p>And how best would you describe the skills you acquired to run this business. Would you say you got ----- Read Single Response</p>	<ol style="list-style-type: none"> 4. Skilled 5. Semi skilled 6. Unskilled Go to 7.2d
7.2b	<p>What type of training did you go through? Did you go through ----- Read Single Response</p>	<ol style="list-style-type: none"> 3. Formal training 4. Informal training
7.2c	<p>Did you go through off job or on job training ----- Read Single Response</p>	<ol style="list-style-type: none"> 3. Off job training 4. On job training/
7.2d	<p>Ask all</p> <p>And where exactly did you get the skill or training from?</p>	<ol style="list-style-type: none"> 1. Previous job 2. Training programmes / courses 3. School 4. University / Technical / College (Tertiary Education) 5. Mentor / advisor 6. Spouse 7. My family (other than spouse) 8. Taught myself 9. Government agencies 10. Other – SPECIFY.....
7.3a	<p>Ask all</p> <p>Some people in Tanzania belong to informal savings clubs to which they contribute on a regular basis. Do you belong to any savings clubs for business reasons?</p>	<ol style="list-style-type: none"> 1. Yes 2. No Go to 7.4
7.3b	<p>Why do you belong to the informal club/s?</p>	<ol style="list-style-type: none"> 1. To get cash 2. It is the only loans facility available for my business 3. It is a requirement for businesses at the premises where am located 4. To support each other 5. Other specify
7.4	<p>Ask all</p> <p>Are you a member of any business association?</p>	<ol style="list-style-type: none"> 1. Yes 2. No... Go to 7.7
7.5	<p>What type of association is it /what does it do? Multiple Responses possible</p>	<ol style="list-style-type: none"> 1. Marketing 2. Give credit/cash 3. Advocacy 4. Networking 5. Business/agricultural association 6. Social support 7. Other

7.6	What benefits does your membership bring to the business? Multiple Responses possible	<ol style="list-style-type: none"> 1. To provide information about the market 2. Give cash/loan /merry go round 3. Advocacy /present our needs to higher authority 4. Networking/ meeting other business people 5. Agricultural services & support 6. For support during emergency 7. Personal development/ advice 8. We can negotiate prices, rates for services as a group 9. Other specify <p style="text-align: center;">GO TO 7.8</p>
7.7	Ask only for those who answered 2 in 7.4 Why are you not a member of any business association or group? Multiple Responses possible	<ol style="list-style-type: none"> 1. Don't know about them or their business 2. Cost too much to join/maintain membership 3. None in my area 4. Have no benefits 5. Too much time to attend meetings 6. Others specify
7.8	Ask all How do you mainly get information about doing business? Multiple Responses possible Interviewer ;record verbatim in the working area for the supervisor to code at editing Working area 1. 2 3	<ol style="list-style-type: none"> 1. I'd talk to other spouse/family/ relatives/friends 2. I'd talk to my employees 3. I'd talk to my customers 4. I'd talk to my suppliers 5. I'd talk to my bank/Sacco/MFI 6. I'd talk to other business owners 7. I'd talk to a professional consultant 8. I'd talk to a government institution 9. I'd talk to a small business or agriculture support organization 10. I'd talk to my business partners 11. I'd talk to my mentor / advisor 12. I'd talk to my community leader/religious leader 13. I'd talk to my former employer 14. I'd look in the media (e.g. newspapers, radio, television) 15. I'd look on the internet (free websites) 16. I'd look on the internet (websites that I need to pay) 17. Don't know 18. Other – SPECIFY.....
7.9	Ask all What are the three most important types of information you need to get to make your business perform better? Record	1... 2... 3...
7.10	Ask all In the last 12 months has the business made use of expert advice from outside the business to improve operations, performance and /or productivity?	<ol style="list-style-type: none"> 1. Yes 2. No.... Go to 7.12a
7.11	Did the business pay for the expert advice?	<ol style="list-style-type: none"> 1. Yes 2. No

7.12a	ASK ALL	Which of the following services does your business currently have?										
	READ OUT	ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)										
7.12b		ASK ONLY FOR THOSE THAT THEY CURRENTLY DO NOT HAVE. Which of the following services does the business need and does not have within the business?										
			7.12a Currently have	7.12b Business needs but don't have	Does not have and doesn't need							
	1. Financial services	1	2	3							3	
	2. Legal services	1	2	3							3	
	3. Technical services	1	2	3							3	
	4. Security services	1	2	3							3	
	5. Marketing services	1	2	3							3	
Ask all												
7.13a		Are you aware of any of the following business development services for MSME?										
		Question 7.13b -7.13 d ask only for those services they are aware of. If not aware of any service go to 7.15										
7.13b		Are you aware of which organization offers these business development services? Yes or No.										
7.13c		How important do you rate the..... (Read services) in relation to this business? Very important, important, not important										
7.13d		Have you received any of the business development services? Yes or No										
7.13e		How do you rate the business development services that you received? Good, Average, Poor										
		7.13a	7.13b		7.13c			7.13d		7.13e		
	Awareness	Aware of organization offering		Importance to business			Received.... for your business		Rating service received			
		Yes	No	Very important	important	Not important	Yes	No	Good	Average	Poor	
	1. Business management training	1	2	1	2	3	1	2	1	2	3	
	2. Marketing training, incl. exports	2	1	2	1	2	3	1	2	1	2	
	3. Entrepreneurship training	3	1	2	1	2	3	1	2	1	2	
	4. Market information	4	1	2	1	2	3	1	2	1	2	
	5. Farm support services/training	5	1	2	1	2	3	1	2	1	2	
	6. Business plan development	6	1	2	1	2	3	1	2	1	2	
	7. Advisory service in contracting	7	1	2	1	2	3	1	2	1	2	
	8. Product certification	8	1	2	1	2	3	1	2	1	2	
	9. Accounting, bookkeeping	9	1	2	1	2	3	1	2	1	2	
	10. Technical skills training	10	1	2	1	2	3	1	2	1	2	
	11. None	11	1	2	1	2	3	1	2	1	2	

7.14	<p>IF NONE OF THE SERVICES USED IN 7.13d ASK OTHERWISE GO TO 7.15</p> <p>Why have you never used any of the above business development services? Multiple Responses possible</p>	<ol style="list-style-type: none"> 1. I have never heard of these services 2. I don't know where to get these business services 3. The service is too expensive 4. Their offices are too far for this business 5. They did not offer these services recently 6. Other , specify
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7.15	<p>Ask all</p> <p>There are a number of organizations that give help and advice to small business. Can you think of any organizations that give advice or assistance to small businesses in Tanzania?</p> <p>Which of these that you have mentioned have you ever made use of for help with your business?</p>	
	Name of organization	Ever used for help on business
		Yes No
	1.....	
	2.....	Yes No
	3.....	Yes No
	4.....	Yes No
	None	Go to 8.1
	<p>If respondent is not aware of any organization in 7.15a or has not made use of any in 7.15b go to question 8.1a</p>	

7.16	<p>What has been the most important issue you have learnt/received help from these organizations for your business? DO NOT READ SINGLE MENTION</p>	
	Accounting and book keeping	1
	Financial budgeting or forecasting	2
	Knowledge of laws and regulations relevant to small business	3
	Debt management	4
	Technical training on goods and services being provided	5
	Customer relations	6
	Business management	7
	How to write a business plan	8
	How to market a business	9
	Productivity improvement	10
	Other: SPECIFY.....	11

8 CUSTOMERS

8.1a	<p>Ask all</p> <p>Who are the customers of this business? Are they?</p> <p>Read Out Multiple Responses possible</p> <p>ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)</p>	<ol style="list-style-type: none"> 1. Individuals /households/farmers 2. small traders in the area/town 3. large traders in the area/town 4. small traders outside the area/town 5. large traders outside the area/town 6. large enterprise other than traders 7. Export market/outside the country 8. Government 9. Co-operative 10. Other specify
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8.1b	<p>Ask all On average, how many customers does this business have? You can tell me daily or monthly? RECORD EITHER DAILY OR MONTHLY ONLY,</p>	<p>RECORD VERBATIM RESPONSE</p> <table border="1" data-bbox="874 107 1209 297"> <tr> <td>Daily</td> <td></td> </tr> <tr> <td>Monthly</td> <td></td> </tr> <tr> <td>Don't know</td> <td></td> </tr> </table>	Daily		Monthly		Don't know	
Daily								
Monthly								
Don't know								
8.2a	<p>Ask all Where are most of the business's customers located? Single Responses possible</p>	<ol style="list-style-type: none"> 1. Local area – ward 2. Region or district 3. Throughout Tanzania (e.g. nationwide) 4. Different country / countries <p>RECORD COUNTRY/COUNTRIES IF OPTION 4</p> <p>.....</p>						
8.2b	<p>Ask all Does most of your business come from repeat customers, new customers or both repeat and new customers?</p>	<ol style="list-style-type: none"> 1. Repeat customers, 2. New customers 3. Both repeat and new customers 						
8.3	<p>Ask all How do you advertise this businesses products / services? Multiple Responses possible</p>	<ol style="list-style-type: none"> 1. Word of mouth 2. Posters or fliers 3. Radio 4. Newspaper 5. Magazines 6. Bill boards 7. Internet/website 8. Announcement at public barazas, public meetings/ religious meetings 9. Using SMS 10. Exhibitions /shows 11. Others (specify) 12. I do not advertise 						
8.4	<p>Ask all How does this business sell its products or services? Is it..... Read Option. Multiple Responses possible</p>	<ol style="list-style-type: none"> 1. Sell as a business directly to the final consumer/user 2. Sells through an agent 3. Sells in partnership with other businesses 4. Sells as a member of a cooperative 5. others, specify 						
8.5	<p>Ask all Do your customers come to you or do you take your products / services to your customer/s / markets?</p>	<ol style="list-style-type: none"> 1. They come to us.... Go to 8.7 2. We go to them 3. Both 						
8.6	<p>What is the main mode of transport that the business uses for taking products / services to the customers / market? Single Response</p>	<ol style="list-style-type: none"> 1. Rail 2. Air 3. Bus/public transport 4. Boat 5. Bicycle 6. Donkey/Horse/Ox cart 7. Private business owned motor vehicle 8. Other 						

8.7	Ask all How do your customers normally pay you? Single response	<ol style="list-style-type: none"> 1. In Cash Go to 8.9 2. Using a cheque Go to 8.9 3. Through a direct bank transfer Go to 8.9 4. Through mobile money transfer Go to 8.9 5. In kind
8.8	Ask all PAYMENT IN KIND What do you receive as payment in kind from these customers? MULTIPLE MENTIONS POSSIBLE	<ol style="list-style-type: none"> 1. In terms of product from their businesses/from them 2. In terms of services from their business/from them 3. In terms of food / groceries 4. Other: specify
8.9	Ask all What extra services does this business offer to your customers Multiple Responses possible	<ol style="list-style-type: none"> 1. Sale on credit 2. Discounts on volume 3. Training on product use 4. Advice on product use 5. You take back or replace expired/damaged goods 6. None of these 7. Others, specify
8.10	Ask all Does the business regularly experience bad debt or late payments as a result of customers not re-paying as agreed?	<ol style="list-style-type: none"> 1. Yes 2. No.... Go to 8.12
8.11	How do you deal with these problems of non-payment? Multiple Responses possible	<ol style="list-style-type: none"> 1. Do nothing 2. Change/refuse to give credit in future 3. Borrow to meet the shortfall 4. Hold back on paying workers and other expenses 5. Sell assets 6. Others specify
8.12	Ask all When it comes to giving credit what do you normally do? Do you Read out Single Responses	<ol style="list-style-type: none"> 1. I do not entertain credit my sales are strictly cash. 2. I allow credit to trusted repeat/major customers 3. I give credit to those who have collateral

Sec9. SUPPLIERS		
9.1	Ask all Who are the business's suppliers? Multiple Responses Possible	<ol style="list-style-type: none"> 1. Individuals /households/farmers 2. Small traders in the area/town 3. Large traders in the area/town 4. Small traders outside the area/town 5. Large traders outside the area/town 6. Small enterprises other than traders 7. Large enterprise other than traders 8. Suppliers outside the country 9. Government 10. Co-operative 11. Other specify
9.2	Ask all Where are most of the business's suppliers located? Single Responses possible	<ol style="list-style-type: none"> 1. Local area – ward 2. Region or district 3. Throughout Tanzania (e.g. nationwide) 4. Different country / countries

9.3	Ask all How did you learn about these suppliers? Multiple Responses possible	<ol style="list-style-type: none"> 1. Advertisements on radio, TV or newspaper 2. Referral by other small business 3. Referral by friends/family 4. Through internet/website 5. Through a business association 6. Others specify
9.4	Ask all Do you suffer delivery delays from suppliers to the business?	<ol style="list-style-type: none"> 1. Yes 2. No Go to 9.7
9.5	What are the reasons for delays? Multiple Responses Possible	<ol style="list-style-type: none"> 1. No stock 2. No transport 3. Unable to pay on time 4. Lack of communication 5. Poor roads 6. No apparent reason/supplier was busy 7. Other specify
9.6	And what do you do when there are these delays? Multiple Responses Possible	<ol style="list-style-type: none"> 1. Do nothing /close outlet 2. Get product from other suppliers at the same cost 3. Get products from other suppliers at a higher cost 4. Other specify
9.7	Ask all What services do you get from your suppliers in addition to the goods? Multiple Responses Possible	<ol style="list-style-type: none"> 1. Inputs on credit 2. Additional services included in the price of the supplies 3. Discount on inputs 4. Advice /training on business practices 5. Maintenance of products 6. Small loans 7. They take back or replace expired/damaged goods 8. Others, specify 9. None
9.8	Ask all How does this business buy its products? Multiple Responses possible	<ol style="list-style-type: none"> 1. Buy as a business directly from the manufacture/distributor 2. Buy through an agent 3. Buy in partnership with other businesses 4. Buy as a member of a cooperative 5. others, specify
9.9	Ask all How do normally pay your supplier? Single response	<ol style="list-style-type: none"> 1. In cash 2. Using a cheque 3. Through a direct bank transfer 4. Through mobile money transfer 5. In kind 6. Others Specify

Sec10. FINANCIAL LITERACY

10.1	<p>Ask all There are many words used in business. Please tell me which of the following best describes your experience with each word/phrase. SHOWCARD READ OUT. SINGLE MENTION PER WORD ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)</p> <table border="1"> <thead> <tr> <th></th> <th>Never heard of this word/</th> <th>Heard this word but don't know what it means</th> <th>Heard of this word and know what it means</th> </tr> </thead> <tbody> <tr> <td>1. Interest</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>2. Insurance</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>3. Collateral</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>4. Tax returns</td> <td>1</td> <td>2</td> <td>3</td> </tr> </tbody> </table>		Never heard of this word/	Heard this word but don't know what it means	Heard of this word and know what it means	1. Interest	1	2	3	2. Insurance	1	2	3	3. Collateral	1	2	3	4. Tax returns	1	2	3				
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10.2	<p>Ask all We have different schemes here in Tanzania; please tell me which of the following best describes your experience with each of these schemes? SHOWCARD READ OUT. SINGLE MENTION PER WORD ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)</p> <table border="1"> <thead> <tr> <th></th> <th>Never heard of this scheme/</th> <th>Heard this scheme but don't know what it does</th> <th>Heard of this scheme and know what it does</th> </tr> </thead> <tbody> <tr> <td>1. Mamillion ya Kikwete</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>2. Small business Credit Guarantee Scheme</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>3. Women' Loan Fund</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>4. Youth Loan Fund</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>5. BRELLA</td> <td>1</td> <td>2</td> <td>3</td> </tr> </tbody> </table>		Never heard of this scheme/	Heard this scheme but don't know what it does	Heard of this scheme and know what it does	1. Mamillion ya Kikwete	1	2	3	2. Small business Credit Guarantee Scheme	1	2	3	3. Women' Loan Fund	1	2	3	4. Youth Loan Fund	1	2	3	5. BRELLA	1	2	3
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10.3	<p>Ask all I am going to read to you some statements that people have made about how they run their business, please tell me whether it applies to you READ OUT ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)</p> <table border="1"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>1. I pay my business expenses first before my home expenses.</td> <td>1</td> <td>2</td> </tr> <tr> <td>2. I keep my personal and home transactions separate from my business transactions.</td> <td>1</td> <td>2</td> </tr> <tr> <td>3. I know the difference between revenues and profits.</td> <td>1</td> <td>2</td> </tr> <tr> <td>4. Revenues are the most important for me to track to know how much money I can take out of the business.</td> <td>1</td> <td>2</td> </tr> <tr> <td>5. I would pay my loan first before all personal expenses in order to avoid penalties and loss of my collateral.</td> <td>1</td> <td>2</td> </tr> </tbody> </table>		Yes	No	1. I pay my business expenses first before my home expenses.	1	2	2. I keep my personal and home transactions separate from my business transactions.	1	2	3. I know the difference between revenues and profits.	1	2	4. Revenues are the most important for me to track to know how much money I can take out of the business.	1	2	5. I would pay my loan first before all personal expenses in order to avoid penalties and loss of my collateral.	1	2						
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Sec11. BANKING													
11.1	<p>Ask all Here are a number of statements. Thinking about how you run the business, which statement best applies to you?</p> <table border="1"> <tbody> <tr> <td>I have a personal bank account that I don't use for the business</td> <td>1</td> <td rowspan="5">.... Go to 11.6</td> </tr> <tr> <td>I have a personal bank account that I do use for the business</td> <td>2</td> </tr> <tr> <td>I have a business bank account only</td> <td>3</td> </tr> <tr> <td>I have both a personal and business bank account</td> <td>4</td> </tr> <tr> <td>I don't have any bank accounts</td> <td>5</td> </tr> </tbody> </table> <p>.... Go to 11.6</p>	I have a personal bank account that I don't use for the business	1 Go to 11.6	I have a personal bank account that I do use for the business	2	I have a business bank account only	3	I have both a personal and business bank account	4	I don't have any bank accounts	5	
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11.2	For the bank account or accounts that you have referred to, which bank/s do you have? Multiple Responses Possible	1. CRDB 2. NBC 3. NMB 4. Others specify																																																							
11.3a 11.3b	Thinking specifically about the business, we are now going to talk to you about your experience with various financial products and services Are you aware of? Thinking about your business, please tell me which of the following best describes your experience with each of these products for your business? SHOWCARD READ OUT. ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*) <table border="1" data-bbox="225 528 1273 969"> <thead> <tr> <th rowspan="2"></th> <th rowspan="2">11.3a Aware of</th> <th colspan="3">11.3b</th> </tr> <tr> <th>Currently use for business</th> <th>Previously used for business</th> <th>Never used for business</th> </tr> </thead> <tbody> <tr> <td>1. Savings account</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>2. Current account</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>3. ATM Card/Debit card</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>4. Fixed deposit Account</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>5. Mobile banking</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>6. Internet banking</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>7. Overdraft facilities</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>8. Post Bank Account</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>9. JK Funds / Kikwete Millions</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> </tbody> </table>					11.3a Aware of	11.3b			Currently use for business	Previously used for business	Never used for business	1. Savings account	1	2	3	4	2. Current account	1	2	3	4	3. ATM Card/Debit card	1	2	3	4	4. Fixed deposit Account	1	2	3	4	5. Mobile banking	1	2	3	4	6. Internet banking	1	2	3	4	7. Overdraft facilities	1	2	3	4	8. Post Bank Account	1	2	3	4	9. JK Funds / Kikwete Millions	1	2	3	4
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11.4	IF HAS BANK IN 11.3b On average how long would you take to get to the bank from your business premises using public means? Actual time in minutes _____	1. Too close to walk 2. Less than 1 hour 3. About 1 hour 4. About 2 hours 5. About 3 hours 6. About 4 hours 7. About 5 hours 8. About 6 hours 9. More than 6 hours 10. Don't know																																																							

11.5	<p>Ask all Thinking about the business, I would like to know your experience of dealing with banks. What has the attitude of banks been towards you as a business owner? I am now going to read a number of statements reflecting some experiences and would like to know whether you agree, disagree based on your experience</p> <p>SHOWCARD READ OUT. ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)</p> <table border="1" data-bbox="225 315 1321 918"> <thead> <tr> <th></th> <th>Agree</th> <th>Disagree</th> <th>Don't know</th> </tr> </thead> <tbody> <tr><td>1. The bank charges are very high.</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>2. The people at my bank are very helpful.</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>3. The bank explains how things work</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4. It takes very long for the bank to process my request.</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>5. Queues in the bank are too long.</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>6. Banks have products and services designed for businesses like mine</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>7. Banks are only interested in big businesses</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>8. It is difficult to open a bank account</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>9. You have a good relationship with your bank</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>10. You would like to change to another bank but you don't know if they would accept you</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>11. Banks are not understanding when you can't make your repayments</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>12. You could manage fine without a bank account</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>13. Staff at banks have good product knowledge</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>14. Banks provide good services</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>15. You trust banks</td><td>1</td><td>2</td><td>3</td></tr> </tbody> </table>		Agree	Disagree	Don't know	1. The bank charges are very high.	1	2	3	2. The people at my bank are very helpful.	1	2	3	3. The bank explains how things work	1	2	3	4. It takes very long for the bank to process my request.	1	2	3	5. Queues in the bank are too long.	1	2	3	6. Banks have products and services designed for businesses like mine	1	2	3	7. Banks are only interested in big businesses	1	2	3	8. It is difficult to open a bank account	1	2	3	9. You have a good relationship with your bank	1	2	3	10. You would like to change to another bank but you don't know if they would accept you	1	2	3	11. Banks are not understanding when you can't make your repayments	1	2	3	12. You could manage fine without a bank account	1	2	3	13. Staff at banks have good product knowledge	1	2	3	14. Banks provide good services	1	2	3	15. You trust banks	1	2	3
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11.6	<p>Ask only for 1 or 5 in 11.1</p> <p>Why have you never had, or do not currently have a bank account for the business?</p> <p>Multiple Responses Possible</p> <table border="1" data-bbox="798 947 1410 1556"> <tbody> <tr><td>1. Banks are too far from where I work</td></tr> <tr><td>2. My income is not regular/ small</td></tr> <tr><td>3. I don't have a fixed address for my business</td></tr> <tr><td>4. I don't qualify to open a business account</td></tr> <tr><td>5. Bank charges on a business account are too high</td></tr> <tr><td>6. I can't afford the minimum balance for both accounts</td></tr> <tr><td>7. I can't afford the bank charges for more than one account</td></tr> <tr><td>8. My business doesn't generate enough money to justify a account</td></tr> <tr><td>9. I haven't registered my business</td></tr> <tr><td>10. It is too complicated to have a business account</td></tr> <tr><td>11. Don't need a business account - personal account satisfies my needs</td></tr> <tr><td>12. Business and personal money are the same</td></tr> <tr><td>13. Bank forms are complicated/difficult to understand</td></tr> <tr><td>14. Don't know</td></tr> <tr><td>15. Refused to answer</td></tr> <tr><td>16. Other: SPECIFY.....</td></tr> </tbody> </table>	1. Banks are too far from where I work	2. My income is not regular/ small	3. I don't have a fixed address for my business	4. I don't qualify to open a business account	5. Bank charges on a business account are too high	6. I can't afford the minimum balance for both accounts	7. I can't afford the bank charges for more than one account	8. My business doesn't generate enough money to justify a account	9. I haven't registered my business	10. It is too complicated to have a business account	11. Don't need a business account - personal account satisfies my needs	12. Business and personal money are the same	13. Bank forms are complicated/difficult to understand	14. Don't know	15. Refused to answer	16. Other: SPECIFY.....																																																
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11.7	<p>ASK ALL</p> <p>What role could financial institutions play in assisting you to run your business? Spontaneous</p> <ol data-bbox="225 1646 877 1926" style="list-style-type: none"> 1. Help me understand benefits of different business products 2. Help me understand how to invest money 3. Simplify loan conditions 4. Give me tips on running my business 5. Give me loans 6. Link me to other customers 7. There is no role they can play 8. Others specify 9. Don't Know 																																																																

Sec12. CREDIT & LOAN		
12.1	Ask all Did you take a loan/ borrow money to start the business?	1. Yes 2. No..... Go to 12.4
12.2	Where did you get the loan to set up or take over the business? Multiple Responses Possible	1. Loan from bank. 2. Loan from micro finance institution (MFI) 3. Loan from an employer 4. Loan from a SACCO 5. VICOBA (Village bank) 6. Loans from local Government /government schemes 7. Loan from friends and/or family 8. Loan from savings club 9. Loan from money lender 10. Loan/credit from the supplier 11. Loan from donor / NGO. 12. Other
12.3	What is or was the loan for? Multiple Responses Possible	1. For purchase of machinery, tools 2. For restocking products or livestock 3. For rent 4. For expansion to new location 5. For running expenses (salaries, etc) 6. To repay another loan 7. To purchase land 8. Others specify
12.4a	Ask all As a small business owner, have you ever taken a loan/ borrowed money for business purpose?	1. Yes 2. No.... Go to 12.8
12.4b	As a small business owner, have you borrowed money for business purposes in the last 12 months?	3. Yes 4. No.... Go to 12.9
12.5	What, if anything, were the three main difficulties you faced when trying to borrow money? Multiple Mentions Possible, Interviewer ; Record verbatim in the working area 1. 2. 3.	1. There were no problems 2. I didn't know where to go 3. I didn't have the right documentation 4. I didn't have collateral 5. Nobody to help me apply for the loan 6. They would not give me the amount of money I needed 7. It took a long time 8. I did not understand the process/forms/language 9. Other: SPECIFY
12.6	When you borrowed money, did you have to give or offer something to the lender as security?	1. Yes 2. No ... Go to 12.9 3. Don't Know
12.7	What did you have to give or offer as security, to the lender? Multiple Mentions Possible,	1. My land 2. My house 3. My car 4. My business 5. My word / promise 6. Shares 7. Other: SPECIFY Go to 12.9

12.8	Ask only for those who are 2 in 12.4a Why have you never borrowed money for your business?	<ol style="list-style-type: none"> 1. Don't need one 2. Business is slow so I am afraid to borrow 3. I've tried but was turned down/ Did not succeed 4. I don't qualify 5. I don't have collateral / security 6. I have collateral / security, but I am not prepared to risk it 7. My earnings change from month to month 8. I am scared 9. Don't know 10. Other – SPECIFY 																																								
12.9	ASK ALL Have you ever been refused a loan for the business from a? Read Options	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>Bank</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> </tr> <tr> <td>MFI</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> </tr> <tr> <td>Sacco</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> </tr> </tbody> </table> <p style="text-align: center;">IF NO TO ALL OF THE ABOVE GO TO 12.11a</p>		Yes	No	Bank	1	2	MFI	1	2	Sacco	1	2																												
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12.10	For what reasons were you refused a loan? Multiple Responses Possible	<ol style="list-style-type: none"> 1. Never told me/no reason given 2. Did not have the rights documents 3. Did not have collateral 4. Did not have deposit 5. Did not have a good/any track record 6. Had no business plan 7. Business is/was not registered 8. Business was said to be too risky 9. Others specify 																																								
12.11a	Ask all Do you currently have a business need for which you will require a loan?	<ol style="list-style-type: none"> 1. Yes 2. No ... Go to 12.12 																																								
12.11b	What would the loan be for? Multiple Responses Possible	<ol style="list-style-type: none"> 1. For purchase of machinery, tools 2. For restocking products or livestock 3. For rent 4. For expansion to new location 5. For running expenses (salaries, etc) 6. To repay another loan 7. To purchase land 8. Others specify 																																								
12.12	Ask all I am going to read to you some statements that people have made about loans, please tell me whether it applies to you SHOWCARD READ OUT ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*) <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="width: 10%; text-align: center;">Yes</th> <th style="width: 10%; text-align: center;">No</th> <th style="width: 10%; text-align: center;">Don't Know</th> </tr> </thead> <tbody> <tr> <td>1. My business does not need a loan.</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> <tr> <td>2. I do not like taking loans.</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> <tr> <td>3. I am afraid of taking a loan for my business because it is stressful</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> <tr> <td>4. I am afraid of taking a loan as I could lose my collateral.</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> <tr> <td>5. I do not take a loan for my business because I do not wish to give collateral.</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> <tr> <td>6. I will not take a loan for my business because I do not believe in paying interest.</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> <tr> <td>7. Before I apply for a loan, I work out how much I could afford to borrow.</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> <tr> <td>8. I do not take loans because I do not have collateral</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> <tr> <td>9. Loans are the best way to grow a business</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> </tbody> </table>			Yes	No	Don't Know	1. My business does not need a loan.	1	2	3	2. I do not like taking loans.	1	2	3	3. I am afraid of taking a loan for my business because it is stressful	1	2	3	4. I am afraid of taking a loan as I could lose my collateral.	1	2	3	5. I do not take a loan for my business because I do not wish to give collateral.	1	2	3	6. I will not take a loan for my business because I do not believe in paying interest.	1	2	3	7. Before I apply for a loan, I work out how much I could afford to borrow.	1	2	3	8. I do not take loans because I do not have collateral	1	2	3	9. Loans are the best way to grow a business	1	2	3
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Sec13. SAVINGS AND INVESTMENT

13.1	Ask all Do you save or put money away for business purposes?	1. Yes 2. No ... Go to 13.3
13.2	Where do you save?	1. In a bank account 2. Saving with a SACCO 3. Saving in a MFI 4. Give to a household member to keep safe 5. Give to somebody else to keep safe (non-household member) 6. Keep it in a secret hiding place 7. Piggy bank 8. Put it in merry go round 9. Others specify
13.3	Ask all The profit you make in your business what do you do with it /invest in? Multiple Responses Possible Interviewer ; if unsure record in the working area for the supervisor to code at editing working area 1. 2. 3.	1. Pay for household expenses, bills, school fees, etc 2. I buy stock in advance 3. I invest in business equipment technology, agricultural inputs 4. I invest/buy in buildings or land 5. I buy shares/unit trust 6. I invest in other businesses/start new businesses 7. Investing in Treasury Bills / Government Bonds. 8. Investing in pension / retirement plan 9. Investing in cattle / livestock.. 10. Expanding your business..... 11. Investing in someone else's business 12. Other

Sec14. INSURANCE

14.1	Ask all There are many risks that businesses face. Can you please tell me which of the following you think could happen to your business: READ OUT ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)	<table border="1"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> <th>Don't Know</th> </tr> </thead> <tbody> <tr> <td>Theft of money or goods</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Flooding</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Accidents/work of place accidents</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Fire</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Drought</td> <td>1</td> <td>2</td> <td>3</td> </tr> </tbody> </table>		Yes	No	Don't Know	Theft of money or goods	1	2	3	Flooding	1	2	3	Accidents/work of place accidents	1	2	3	Fire	1	2	3	Drought	1	2	3
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14.2	Ask all Have you ever bought any insurance product / policy for the business?	1. Yes 2. No ... Go to 14.4																								

<p>14.3a Which insurance policies do you have currently for your business?</p> <p>14.3b Which insurance policies have you ever bought for your business but you don't have currently?</p> <p>INTERVIEWER PROBE FOR THE POLICIES LISTED</p>		<table border="1"> <thead> <tr> <th></th> <th>Have it now</th> <th>Used to have</th> </tr> </thead> <tbody> <tr> <td>Fire</td> <td>1</td> <td>1</td> </tr> <tr> <td>Workman compensation</td> <td>2</td> <td>2</td> </tr> <tr> <td>Retirement pension for self and employees</td> <td>3</td> <td>3</td> </tr> <tr> <td>Property (machinery & premises)</td> <td>4</td> <td>4</td> </tr> <tr> <td>comprehensive vehicle insurance</td> <td>5</td> <td>5</td> </tr> <tr> <td>Loan</td> <td>6</td> <td>6</td> </tr> <tr> <td>Others specify</td> <td></td> <td></td> </tr> </tbody> </table> <p>GO TO 14.5</p>		Have it now	Used to have	Fire	1	1	Workman compensation	2	2	Retirement pension for self and employees	3	3	Property (machinery & premises)	4	4	comprehensive vehicle insurance	5	5	Loan	6	6	Others specify		
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<p>14.4</p>	<p>Ask only for those who are 2 in 14.2</p> <p>Why have you never had or currently do not have any insurance for the business?</p> <p>Multiple Responses Possible</p>	<ol style="list-style-type: none"> 1. I don't know about insurance 2. I don't know how to go about buying cover/insurance 3. Never thought about it 4. I don't believe in it 5. They make excuses not to pay out 6. I don't have anything that justifies the expense of insuring 7. There is no insurance product that meets my needs 8. I have money saved for in case something goes wrong 9. The cost of insurance is more than the anticipated risk 10. My business is not exposed to risk that demands insurance 11. Insurance companies are not trustworthy 12. Others specify 																								
<p>14.5</p>	<p>ASK ALL</p> <p>If your business experienced an unexpected event such as flood, fire or loss of equipment, what would you do to cope with this financially?</p> <p>Multiple Responses Possible</p>	<ol style="list-style-type: none"> 1. Sell business part assets 2. Sell personal assets/dispose of agricultural crop/livestock 3. Cut down on business expenses 4. Wait/ask for donations/ask for donation 5. Apply for government grant 6. Borrow money from family/friends 7. Borrow money from owners of small business 8. Borrow money from bank 9. Borrow money from other sources e.g. savings club/money lender 10. Taking out savings with bank/other financial provider 11. Take out savings with other financial provider 12. Take out savings from secret hiding place 13. Draw cash from financial instruments (shares, bonds, etc) 14. Postpone plans to pay for something else 15. I don't have anything in place 16. Other: specify 17. Don't Know 																								

Sec15. OTHER FINANCE

Ask all

Thinking specifically about the business, we are going to talk to you about your experience with some products and services

15.1a Are you aware of?

15.1b Thinking about your business, please tell me which of the following **best describes** your **experience** with each of the following services for your business?

SHOWCARD READ OUT .ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)

	15.1a Aware of	15.1b		
		15.1b Currently use for business	15.1c Previously used for business	15.1d Never used for business
1. Hire purchase – where you get machinery and pay in installments and eventually you own the item	1	1	2	3
2. Leasing – where you get an asset on contract and pay regularly for using it then you have the option to buy the asset given by formal institutions	2	1	2	3
3. Hiring for cash - machinery/equipments hired for cash	3	1	2	3
4. Hiring for exchange with another service/product cash - machinery/equipment hired but payment is not in cash is in terms of labour, product or services	4	1	2	3

15.2

Ask all

Do you regularly need to send and/or receive money for purposes of the business?

- 1. Yes
- 2. No ... **Go to 16.1**

15.3

Which of the following methods do you use?

READ OUT MULTIPLE RESPONSES POSSIBLE

- 1. Through post office
- 2. Through mobile phones
- 3. Through voucher transfer
- 4. Through money transfer companies e.g. western union, money gram
- 5. Through a bank transfer
- 6. Using a bus other public means
- 7. By sending someone with the money
- 8. Others specify

Sec16. INCOME AND EXPENDITURE																																																					
16.1	<p>Ask all As mentioned before, whatever you tell me is treated in the strictest confidence.</p> <p>Please tell me the total sales you make in a good month?</p>	<p>Record Tsh</p> <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																																																			
16.2	<p>Ask all And what do you make in sales in a bad/poor month?</p>	<p>Record Tsh</p> <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																																																			
16.3	<p>Ask all How much do you make in a normal average month</p>	<p>Record Tsh</p> <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																																																			
16.4	<p>Ask all Thinking about each of the 12 months of last year which months would you say sales are good, which months sales are bad and which months sales are average. FOR THE REMAINING MONTHS ASK WHETHER SALES ARE GOOD, BAD OR AVERAGE FOR EACH MONTH?</p> <table border="1"> <thead> <tr> <th></th> <th>Jan</th> <th>Feb</th> <th>March</th> <th>April</th> <th>May</th> <th>June</th> <th>July</th> <th>Aug</th> <th>Sept</th> <th>Oct</th> <th>Nov</th> <th>Dec</th> </tr> </thead> <tbody> <tr> <td>Good</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Average</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Poor</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </tbody> </table>		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Good													Average													Poor												
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16.5	<p>Ask all Approximately what percentage of the output of your business, if any, did you and/or your household consume in relation to what you sold through the business in the last 12 months?</p>	<p>Record %</p> <table border="1"> <tr> <td></td><td></td> </tr> </table>																																																			
16.6	<p>Ask all What percentage of your sales went to each of the following:</p>	<table border="1"> <thead> <tr> <th colspan="2"></th> <th>Record %</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Government</td> <td></td> </tr> <tr> <td>2.</td> <td>Other large businesses</td> <td></td> </tr> <tr> <td>3.</td> <td>Household use or personal use</td> <td></td> </tr> <tr> <td>4.</td> <td>Other small business like yours</td> <td></td> </tr> </tbody> </table>													Record %	1.	Government		2.	Other large businesses		3.	Household use or personal use		4.	Other small business like yours																											
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16.7 **Ask all**

During the last month, how much money did you spend on the following business expenses?

SHOWCARD READ OUT
ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)

OF THOSE MENTIONED IN 16.7 ASK

16.8 Please tell me who were your suppliers from the following list:

SHOWCARD READ OUT
ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)

Q16.7 Money spent			16.8 Suppliers		
Item	Cost in Tshs.	Don't Know	Public sector/ govt	Other large company	Other small business or private individuals
1. Purchase of goods, inputs, services					
2. Wages for labour					
3. Transport					
4. Fertilizer/other farm inputs					
5. Seeds					
6. Tools/machines/equipment					
7. Insurance					
8. Finance/loans (repay loans)					
9. Rent for premises					
10. Mobile phone costs					
11. Maintenance and repair					
12. Water, landline telephone, electricity					
13. Other expenses					

If no expense record zero (0) , tick don't know if they do not know

Sec17. RECORD KEEPING AND REGISTRATION		
17.1	Ask all Do you keep written financial records or accounts for this business?	1. Yes 2. No ... Go to 17.6
17.2	Where do you keep your financial records for the business? MULTIPLE MENTIONS POSSIBLE	1. On a piece of paper 2. A hand written ledger / book 3. I keep receipts / slips 4. A receipt book 5. On my computer 6. Specialized accounting software e.g. Pastel 7. In a file 8. Other: SPECIFY

17.3	What information do you record in your financial records? Multiple Responses possible	<ol style="list-style-type: none"> 1. Total sales made 2. Number of customers 3. Revenue or total sales before expenses 4. Cost of Sales 5. Expenses of the business 6. Income after expenses 7. Stock 8. Debts or debtors 9. Hire of equipment 10. Don't know 11. Other: SPECIFY
17.4	Who helps you put your financial records in order? Multiple Responses possible	<ol style="list-style-type: none"> 1. No one, I do it myself 2. An auditor 3. A book keeper 4. An accountant or professional consultant 5. A friend 6. A family member 7. Other 8. Other specify
17.5	Are these financial records audited/checked every year by an accredited accountant?	<ol style="list-style-type: none"> 1. Yes 2. No
17.6	Ask only for those who are 2 in 17.1 Why don't you have written financial records?	<p style="text-align: center;">GO TO 17.7</p> <ol style="list-style-type: none"> 1. Don't need to I know everything off head 2. Don't know how to do it 3. Fear keeping confidential information on paper 4. Other specify
17.7	ASK ALL Is the business registered by BRELLA?	<ol style="list-style-type: none"> 5. Yes.... Go to 17.9 6. No
17.8	Why is the business not registered under BRELLA? Multiple Responses possible	<ol style="list-style-type: none"> 1. The procedure is too complicated / difficult 2. The cost is too high 3. I don't have money to register 4. I have tried to register but I was not successful 5. To register doesn't give me any benefit 6. I don't have the time it takes to register with the relevant bodies 7. No action will be taken against me 8. The business is too small 9. I don't know about these regulations/know about it 10. I don't want them to know how my business is performing 11. Other – specify..... 12. Refused to answer
17.9	Ask all What licenses does this business have? Multiple Responses possible	<ol style="list-style-type: none"> 1. None 2. Trade license 3. Professional registration/certificate 4. Local authority license 5. Daily license 6. Mining license 7. Others, specify
17.10	Ask all Does the business have a tax identification number (TIN) for your business from the Tanzanian Revenue Authority?	<ol style="list-style-type: none"> 1. Yes 2. No.... Go to 18.1

17.11	<p>Ask all</p> <p>Which of these, if any, does the business pay?</p> <p>SHOWCARD READ OUT</p> <p>ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)</p> <table border="1"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> <th>Don't Know</th> </tr> </thead> <tbody> <tr><td>1. Income tax</td><td></td><td></td><td></td></tr> <tr><td>2. Land and Building (Property tax)</td><td></td><td></td><td></td></tr> <tr><td>3. VAT (Value Added Tax).</td><td></td><td></td><td></td></tr> <tr><td>4. PAYE (Pay As You Earn)</td><td></td><td></td><td></td></tr> <tr><td>5. Pension (e.g. NSSF/ZSSF).</td><td></td><td></td><td></td></tr> <tr><td>6. Customs/Excise levies</td><td></td><td></td><td></td></tr> <tr><td>7. Other government taxes/levies</td><td></td><td></td><td></td></tr> <tr><td>8. Skills Development Levy</td><td></td><td></td><td></td></tr> <tr><td>9. Unofficial levies</td><td></td><td></td><td></td></tr> <tr><td>10. Electricity and Water levies</td><td></td><td></td><td></td></tr> <tr><td>11. Add daily taxes</td><td></td><td></td><td></td></tr> <tr><td>12. Other specify</td><td></td><td></td><td></td></tr> </tbody> </table>		Yes	No	Don't Know	1. Income tax				2. Land and Building (Property tax)				3. VAT (Value Added Tax).				4. PAYE (Pay As You Earn)				5. Pension (e.g. NSSF/ZSSF).				6. Customs/Excise levies				7. Other government taxes/levies				8. Skills Development Levy				9. Unofficial levies				10. Electricity and Water levies				11. Add daily taxes				12. Other specify			
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Sec18. BUSINESS PERFORMANCE AND ATTITUDES																																																	
18.1	<p>Ask all</p> <p>How do you determine whether or not your business has grown?</p> <p>Multiple Responses possible</p> <table border="1"> <tbody> <tr><td>1. By increased sales</td></tr> <tr><td>2. By the increased cash in hand</td></tr> <tr><td>3. By physical expansion – opening more branches</td></tr> <tr><td>4. By improved quality</td></tr> <tr><td>5. By the ability to keeping ahead of competition</td></tr> <tr><td>6. By the ability to purchase equipment, stocks</td></tr> <tr><td>7. By the changed lifestyle of the owner</td></tr> <tr><td>8. By the increased popularity of the brand</td></tr> <tr><td>9. Others specify</td></tr> </tbody> </table>	1. By increased sales	2. By the increased cash in hand	3. By physical expansion – opening more branches	4. By improved quality	5. By the ability to keeping ahead of competition	6. By the ability to purchase equipment, stocks	7. By the changed lifestyle of the owner	8. By the increased popularity of the brand	9. Others specify																																							
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18.2	<p>Ask all</p> <p>Do you monitor or measure your business performance?</p> <table border="1"> <tbody> <tr><td>1. Yes</td></tr> <tr><td>2. No.... Go to 18.4</td></tr> </tbody> </table>	1. Yes	2. No.... Go to 18.4																																														
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18.3	<p>Which of the following means of measurement do you use to measure the performance of your business that is to gauge whether it's declining or growing??</p> <p>READ OUT</p> <p>ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)</p> <table border="1"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> <th>Don't Know</th> </tr> </thead> <tbody> <tr><td>1. Turnover/revenue.</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>2. Profitability.</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>3. Cost of sales</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4. Asset value.</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>5. Number of customers</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>6. Prices of product / service</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>7. Cost of inputs / overheads</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>8. Number of employees</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>9. Stock used</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>10. Equipment</td><td>1</td><td>2</td><td>3</td></tr> <tr><td>11. Other specify</td><td>1</td><td>2</td><td>3</td></tr> </tbody> </table>		Yes	No	Don't Know	1. Turnover/revenue.	1	2	3	2. Profitability.	1	2	3	3. Cost of sales	1	2	3	4. Asset value.	1	2	3	5. Number of customers	1	2	3	6. Prices of product / service	1	2	3	7. Cost of inputs / overheads	1	2	3	8. Number of employees	1	2	3	9. Stock used	1	2	3	10. Equipment	1	2	3	11. Other specify	1	2	3
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10. Equipment	1	2	3																																														
11. Other specify	1	2	3																																														

18.4	Ask all What word do you think would best describe the business currently? Single Response	1. Growing 2. Declining 3. Remaining the same 4. Don't Know																																												
18.5	Ask all Thinking about your business, do you agree or disagree with each of these statements? SHOWCARD READ OUT ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*) <table border="1" data-bbox="225 344 1286 846"> <thead> <tr> <th></th> <th>Agree</th> <th>Disagree</th> <th>Don't Know</th> </tr> </thead> <tbody> <tr> <td>1. I believe that my business is going to be more successful in the future</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>2. I think my business is growing too big for me to handle</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>3. I think the economic conditions in Tanzania are currently favorable</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>4. I believe the government is creating exciting opportunities for small business</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>5. Tanzania has a stable political environment.</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>6. I enjoy the work that I do in my business.</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>7. The only way to be successful is to take greater risks</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>8. I feel I don't have the same opportunities as other people.</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>9. So far I am satisfied with what I have achieved in my business</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>10. I believe that there are equal opportunities for men and women</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Agree	Disagree	Don't Know	1. I believe that my business is going to be more successful in the future	1	2	3	2. I think my business is growing too big for me to handle	1	2	3	3. I think the economic conditions in Tanzania are currently favorable	1	2	3	4. I believe the government is creating exciting opportunities for small business	1	2	3	5. Tanzania has a stable political environment.	1	2	3	6. I enjoy the work that I do in my business.	1	2	3	7. The only way to be successful is to take greater risks	1	2	3	8. I feel I don't have the same opportunities as other people.	1	2	3	9. So far I am satisfied with what I have achieved in my business	1	2	3	10. I believe that there are equal opportunities for men and women			
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18.7	Ask all If you were offered a full-time salary-paying job, would you take it?	1. Yes 2. No..... 18.10																																												
18.8	Who would you rather work for? Single Response	1. A large private company 2. Government 3. Somebody else's small company																																												
18.9	Why do you say that? Single Response	1. Better security of income 2. Shorter hours 3. Less risk 4. Other specify																																												

18.10

Ask all

I am going to read you a number of statements. I'd like you to think about yourself and answer each one as truthfully as possible. Just tell me yes or no or if you don't know.

READ OUT

ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)

	Yes	No	Don't Know
1. Having drive is more important than doing careful research on the business	1	2	3
2. I don't network enough with other business people	1	2	3
3. I am happy to take charge of and see things through	1	2	3
4. If I make up my mind to do something I don't let anything stop me	1	2	3
5. I don't like to act on impulse	1	2	3
6. I follow tried and tested ways in running my business	1	2	3
7. I actively look for advice to help me improve my life situation	1	2	3
8. I completed a business plan prior to starting my business	1	2	3
9. I regularly analyse my competitors	1	2	3
10. I would easily consider venturing into a new business	1	2	3

I

Sec19. OBSTACLES TO DOING BUSINESS

19.1 **Ask all**
 What are the **three most critical** business problems that you face now?

Starting from the **most critical**

	Most critical	Other 2 factors
Low demand for my products / services	1.	1.
High competition from other businesses	2.	2.
High cost of inputs	3.	3.
Having to keep the prices low	4.	4.
Insufficient working capital	5.	5.
Access or costs of finance /credit	6.	6.
Insufficient market access	7.	7.
Harassment from authorities	8.	8.
Shortage of inputs	9.	9.
Lack of proper working space	10.	10.
Lack of skilled workers	11.	11.
Lack of trusted workers	12.	12.
Lack of access to utilities (water, electricity)	13.	13.
Poor roads access to business	14.	14.
Lack of management skills	15.	15.
Restrictive laws	16.	16.
Corruption	17.	17.
Crime, theft, disorder	18.	18.
Business licensing and permits.	19.	19.
Other specify	20.	20.
None	21.	21.

Interviewer ; Record in verbatim

Working area

- 1.
- 2.
- 3.

19.2 **Ask all**
 What do you think are the three most **important** areas for **government or other partners** to focus on in improving the way business is done in Tanzania?

1. Providing business services (e.g. information, consulting)
2. Providing access to finance
3. Providing / improving infrastructure (e.g. energy, telecoms, transport, water)
4. Improving skills and training
5. Easing the regulations controlling business
6. Reforming tax system
7. Creating markets for your products
8. Providing better health service for workers
9. Others specify

Sec20. LIVELIHOOD & DEMOGRAPHICS

20.1	<p>Ask all In the last 12 months, how often has your family Is it often, sometimes, rarely, never, or you don't know? SHOWCARD READ OUT ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)</p>	<table border="1"> <thead> <tr> <th></th> <th>Never</th> <th>Rarely</th> <th>Sometimes</th> <th>Always</th> <th>No response /don't know</th> </tr> </thead> <tbody> <tr> <td>1. Enough food to eat</td> <td>1</td> <td>2</td> <td>3</td> <td>5</td> <td></td> </tr> <tr> <td>2. Enough clean water to drink and cook</td> <td>1</td> <td>2</td> <td>3</td> <td>5</td> <td></td> </tr> <tr> <td>3. Medicines/medical treatment that was needed</td> <td>1</td> <td>2</td> <td>3</td> <td>5</td> <td></td> </tr> <tr> <td>4. Electricity or fuel for lighting in your home apart from power cuts</td> <td>1</td> <td>2</td> <td>3</td> <td>5</td> <td></td> </tr> <tr> <td>5. Enough charcoal/fuel to heat your home or cook your food</td> <td>1</td> <td>2</td> <td>3</td> <td>5</td> <td></td> </tr> <tr> <td>6. A cash income</td> <td>1</td> <td>2</td> <td>3</td> <td>5</td> <td></td> </tr> <tr> <td>7. Shelter/House to stay in</td> <td>1</td> <td>2</td> <td>3</td> <td>5</td> <td></td> </tr> <tr> <td>8. Been unable to afford to send children to school</td> <td>1</td> <td>2</td> <td>3</td> <td>5</td> <td></td> </tr> </tbody> </table>		Never	Rarely	Sometimes	Always	No response /don't know	1. Enough food to eat	1	2	3	5		2. Enough clean water to drink and cook	1	2	3	5		3. Medicines/medical treatment that was needed	1	2	3	5		4. Electricity or fuel for lighting in your home apart from power cuts	1	2	3	5		5. Enough charcoal/fuel to heat your home or cook your food	1	2	3	5		6. A cash income	1	2	3	5		7. Shelter/House to stay in	1	2	3	5		8. Been unable to afford to send children to school	1	2	3	5	
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20.2	<p>Ask all Which, if any, of the following have you done in the last 7 days? Multiple Response</p>	<p>3. Watched television 4. Listened to radio 5. Read newspapers 6. Used internet/email 7. None of these</p>																																																						
20.3	<p>Ask all How many rooms do you have in your household</p>	<p>Record number</p>																																																						
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20.5	<p>Ask all What is the household tenure status of main residence? In other words, who owns the house you live in? Single Response</p>	<p>1. Self/family owned 2. Self/family but nomad 3. Rented 4. Employer provided subsidized 5. Employer provided free 6. Free/squatter 7. Others (specify)</p>																																																						
20.6	<p>Ask all What type of material is the roof of the main dwelling predominantly made of? Single Response</p>	<p>1. Tiles 2. Asbestos 3. Cement, concrete 4. Iron sheets/mabati 5. Mud and grass 6. Grass, Leaves, Bamboo, 7. Other (specify)</p>																																																						
20.7	<p>Ask all What type of material are the walls of the main dwelling predominantly made of? Single Response</p>	<p>1. Stones 2. Cement Bricks 3. Sun dried/baked bricks 4. Poles & mud 5. Timber 6. Grass 7. Others (specify)</p>																																																						
20.8	<p>Ask all What type of material is the floor of the main dwelling predominantly made of? Single Response</p>	<p>1. Tiles 2. Concrete and cement 3. Earth 4. Others</p>																																																						

20.9	<p>Ask all Please can you tell me which of the following are <u>within a one hour walk from here</u>? Read</p> <p>READ OUT ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)</p>	<ol style="list-style-type: none"> 1. Police station 2. A primary school 3. A formal bank 4. A health centre/Dispensary 5. A Post office 6. A Secondary school 7. A Hospital 8. A produce market/ food market 9. A main tarmac road 10. A place of worship e.g. mosque, church 11. An NGO office 																																																						
20.10	<p>Ask all Please give me the letter that best describes the average TOTAL MONTHLY PERSONAL INCOME before tax and other deductions. Please include all sources of income i.e. salaries, pensions, income from investment, etc SHOW CARD</p> <p>Please give me the letter that best describes the average TOTAL MONTHLY HOUSEHOLD INCOME before tax and other deductions. Please include all sources of income i.e. salaries, pensions, income from investment, etc. This include all income generated by everyone in the household. SHOW CARD</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Personal/month</th> <th style="text-align: center;">Household/month</th> </tr> </thead> <tbody> <tr><td>A. Below TSHS 40 000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>B. TSHS 35 001 – TSHS 40 000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>C. TSHS 40 001 – TSHS 60, 000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>D. TSHS 60 001 – TSHS 80, 000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>E. TSHS 80 001 – TSHS 100 000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>F. TSHS 100 001 – TSHS 200 000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>G. TSHS 200 001 – TSHS 300 000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>H. TSHS 300 001 – TSHS 400 000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>I. TSHS 400 001 – TSHS 500 000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>J. TSHS 500 001 – TSHS 1,000 000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>K. TSHS 1,000, 001 -1,500,000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>L. TSHS 1,500, 001 -2,000,000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>M. TSHS 2,000, 001 -2,500,000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>N. TSHS 3,000, 001 -3,500,000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>O. Over 3,5000,000 per month</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>P. Refuse to answer</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> <tr><td>Q. Uncertain/Don't know</td><td style="text-align: center;">1</td><td style="text-align: center;">2</td></tr> </tbody> </table>		Personal/month	Household/month	A. Below TSHS 40 000 per month	1	2	B. TSHS 35 001 – TSHS 40 000 per month	1	2	C. TSHS 40 001 – TSHS 60, 000 per month	1	2	D. TSHS 60 001 – TSHS 80, 000 per month	1	2	E. TSHS 80 001 – TSHS 100 000 per month	1	2	F. TSHS 100 001 – TSHS 200 000 per month	1	2	G. TSHS 200 001 – TSHS 300 000 per month	1	2	H. TSHS 300 001 – TSHS 400 000 per month	1	2	I. TSHS 400 001 – TSHS 500 000 per month	1	2	J. TSHS 500 001 – TSHS 1,000 000 per month	1	2	K. TSHS 1,000, 001 -1,500,000 per month	1	2	L. TSHS 1,500, 001 -2,000,000 per month	1	2	M. TSHS 2,000, 001 -2,500,000 per month	1	2	N. TSHS 3,000, 001 -3,500,000 per month	1	2	O. Over 3,5000,000 per month	1	2	P. Refuse to answer	1	2	Q. Uncertain/Don't know	1	2
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20.11

Ask all

Which of the following items does you/ household own?

SHOWCARD READ OUT**ROTATE ORDER OF READING OUT AND MARK STARTING POINT WITH AN ASTERISK (*)**

	Yes	No	Points
1) Do you have a colour TV?	1	2	18
2) Did you access the internet during the past 4 weeks?	1	2	49
3) Do you have a satellite dish/ DSTV/cable TV subscription?	1	2	34
4) Do you have a built-in kitchen sink in your kitchen?	1	2	31
5) Do you have a microwave oven?	1	2	32
6) Did you read a newspaper in the last 7 days?	1	2	17
7) Do you have a video recorder?	1	2	18
8) Do you have a cell phone/mobile phone with a working line?	1	2	16
9) Do you have an electric iron?	1	2	17
10) Do you have a personal computer for your own personal use at home?	1	2	34
11) Do you have a fixed telephone line at home or an outstanding application for one?	1	2	14
12) Did you watch TV in the last 7 days?	1	2	17
13) Do you have access to e-mail?	1	2	41
14) Do you have an automatic washing machine?	1	2	32
15) Do you have refrigerator?	1	2	20
16) Do you have a hi-fi or music centre?	1	2	17
17) Do you have a free-standing deep freezer?	1	2	19
18) Do you have a video camera/camcorder?	1	2	15
19) Do you have an account with a commercial bank?	1	2	11
20) Do you live in an urban styled maisonette, bungalow , or flat	1	2	12
21) How many cars do you have in your household?	Record number		12
	None		0
23) Did you new buy adult clothing in the past six months?	1	2	10
Add this constant always			32
Total			

End Time _____ Total time taken _____

THANK RESPONDENT END INTERVIEW