



The United Republic of Tanzania
QUESTIONNAIRE FOR THE 2025 INFORMAL SECTOR SURVEY (ISS)
PHASE II

CONFIDENTIAL

This information is collected under the Provisions of the Statistics Act, Cap. 351 (As amended 2019)

THIS INFORMATION IS STRICTLY
CONFIDENTIAL AND IS TO BE USED
FOR STATISTICAL PURPOSES ONLY.

NOTE: IDENTIFICATION PARTICULARS, INCLUDING RECORD LINKAGES TO RESPONDENT'S HOUSEHOLD LISTING QUESTIONNAIRE, QUALITY INDICATORS AND OTHER STANDARD CONTROL INFORMATION

GENERAL INFORMATION OF THE BUSINESS OWNER

Identification

Code

Identification		Code		
Cluster Number	_____			
Region:	_____			
District:	_____			
Ward/Shehia:	_____			
Village /Street:	_____			
Enumeration Area (EA)	_____			
Household ID: (FROM LIST):	_____			
Household member ID	_____			
Business Number	_____			

GIS Coordinates X:							
Y:							

RESULT OF INTERVIEW:

- | | |
|----------------------|---|
| Complete | 1 |
| Vacant | 2 |
| Listing Error | 3 |
| Refusal | 4 |
| No Contact | 5 |
| Family Problems..... | 6 |
| Incomplete..... | 7 |

Characteristics of the Business as Identified from the Listing Exercise of ISS

Name of the head of Household:

Phone Number of Household Head:

--	--	--	--	--	--	--	--	--	--

Name of Local Leader:

Phone number of Local leader:

--	--	--	--	--	--	--	--	--	--

Name of Business:

Name of the Business Owner:

Economic Activity.....

Main Activity = 1, Secondary Activity = 2 (ISIC Code)

District:

--	--

Ward:

--	--

Street/Village:

--	--

Hamlet/Sub- Street:

Date of Interview: Day: Month Year:

Interviewer's name: _____

Supervisor's name: _____

Date of interview	Round 1		Round 2		Round 3	
	Day	Month	Day	Month	Day	Month
Start time	Hour	Minutes	Hour	Minutes	Hour	Minutes

SOCIAL DEMOGRAPHIC CHARACTERISTICS

1a. In which year were you born?

1b. How old is [NAME]? *WRITE AGE IN COMPLETE YEARS, IF MORE THAN 97, WRITE 97*

1. Is (NAME) a male or a female?

Male 1
Female..... 2

2. What is the current marital status of (NAME)? (READ THE OPTIONS)

Single.....1
Married.....2
Living together/cohabit.....3
Divorced 4
Separated 5
Widowed.....6

4. Can [NAME] read and write a short sentence in Swahili, English, Both English and Swahili, or any other language?

Kiswahili only 1
English only 2
Both English and Kiswahili 3
Other language 4
Don't know 5

5. Have you/has [NAME] completed, attending, dropped or never attended school?

Completed..... 1
Attending 2
Dropped 3
Never attended 4

"IF NEVER = 4 GO TO QUESTION 1.1

--	--	--	--

--	--

--

--

--

--

6. In which level of education is/has [NAME] completed/attending/dropped off??

Pre School.....00
Std 1.....01
Std 2.....02
Std 3.....03
Std 4.....04
Std 5.....05
Std 6.....06
Std 7.....07
Std 8.....08
Training After P/E.....09
Adult Ed.....10
Form 1.....11
Form 2.....12
Form 3.....13
Form 4.....14
Training after O level.....15
Form 5.....16
Form 6.....17
Training after A level.....18
Tertiary non-Uni. (At least for one year) 19
First degree.....20
Masters.....21
PhD.....22

SECTION 1. FILTERS

1.1: In (YOUR/NAME) main or secondary activity in the month of December 2025 you were:	Employee for pay.....1 In (your/NAME's) own business.....2 In (your/NAME's) own farm.....3 Without pay in a household or family Businesses.....4 Without pay in a household or family agriculture.....5 An apprentice, intern.....6 Helping a family member who works for someone else 7 I did not operate any business/have a job last month 8 <i>If responses are not 2,3 remind the interviewee of the information, he/she provided in the first phase that he/she is employer or own account worker. If he/she insisted on codes 1,4,5,6,7,8 END INTERVIEW</i>	Coding Only
1.2 Who usually makes the decisions about the running of this business?	(You/NAME).....1 (You/NAME) together with others.....2 Other family member(s) only.....3 Other (non-related) person(s) only.....4	
1.2A: What is the ownership status of your business?	Individual business 1 Business in partnership with members of household 2 Ordinary partnership with members of other households.... 3 Number of partners outside the household 4 Corporation 5 <i>If code 4-5 go to another activity, if any. If code 1 go to Q 1.3A</i>	

1.2B: What is the total number of owners of this business	<i>If Q.1.2A=2/3, write the total number of owners of the business/activity</i>		
1.3A: What type of business-related records or accounts do you keep?	Complete set of written accounts (including assets, income and expenditure) for tax purposes..... 1 Simplified written accounts not for tax purposes 2 Only through informal records of orders, sales, purchases . 3 No records are kept 4		
1.3B: Are the accounts for the business or activity kept separate from household expenses? (from CES)	Yes..... 1 No 2		
1.4: Is (your/NAME) business registered and have License in any of the following Government authorities?	BRELA/BPRA and you have Business license.....1 Tanzania Revenue Authority (TRA/ZPRA).....2 Other Government Authority with business license.....3 BRELA/BPRA without business license 4 Other Government Authority without business License..... 5 No registration.....6 <i>If Q1.4! = 6, go to question 1.6</i>		
1.5 What are the reasons for not registering your business? (Write 1 for all options that apply and 2 for those which do not apply)	A. In the process of being registered B. Do not need to register my business C. Lack of awareness D. Bureaucracy in formalizing the business E. High cost of registration F. Small capital	A B C D E F	

	G. Other (specify) _____	G
1.6: In your opinion, what is the main advantage of registering your business?	Access to best business location.....1 Publicity.....2 Access to loans or financial assistance.....3 Eligibility for support programs (non-financial) 4 Better chance of selling to state enterprise /private companies 5 No advantage 6 Do not know 7 Other (specify) 8	
If Q1.4! = 6, END OF THE INTERVIEW		

SECTION 2: ORGANIZATION OF BUSINESS		
2.1 What is the main activity (product made and/or sold/ service provided for pay) of your business? (DESCRIBE FULLY IN AT LEAST TWO WORDS)		ISIC Code (for office use)
2.2A: When was this business/activity started? (NOTE: IF EXACT FIGURES ARE NOT AVAILABLE, PROVIDE CAREFUL ESTIMATES)		Month Year
2.2B: When did you start to operate this business/activity? WRITE MONTH & YEAR (NOTE: IF EXACT FIGURES ARE NOT AVAILABLE, PROVIDE CAREFUL ESTIMATES)		Month Year
2.3 Who started this business?	Started it alone..... 1 Started it with business partners.....2 Spouse, or with spouse.....3 Business partners 4 Member(s) of the family.....5 Another person(s), (please specify): 6	
2.4: What was the reasons for engaging in this business? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	A. Can't find other work B. Released from other employment or reduction of working time C. Retirement from other employment D. Family needs additional income E. Business/activity provides good income opportunities F. Business/activity does not require much capital G. Can keep production cost low H. Wants to be independent from his/her own master I. Can choose his/her own hours and place of work J. Can combine business/activities with household or family responsibilities K. Bureaucracy in formalizing business/activity L. Traditional line of business/activities of respondent or family/tribe M. Other (specify) _____	A B C D E F G H I J K L M
2.5: What was the Initial Capital Investment of your Business: (Provide Best estimate) (TZS)		Write in TZS

2.5.1: What was the main source of Initial Capital Investment of your business	Personal Income 1 Loans from Banks..... 2 Loan from Government 3 Assistance from Development Partners.....4 Loan from Other Credit Institutions (e.g SACCOS) 5 Loan from VICOBA 6 Social Security Funds (Mifuko ya Hifadhi ya Jamii) 7 Loan from relatives and friends 8 Assistance from relatives and friends 9 Remittances (From CES).....10 Inheritance.....11 Other (specify).....12	
2.6: What is the current Capital Investment of your Business: (Provide Best estimate) (TZS) (CAPITAL IS THE TOTAL OF MONEY ALONG WITH THE ACTUAL VALUE OF RESOURCES).		Write in TZS.
2.6.1A: What is your average income from the sales of goods or services per day/month, (NAME) 2.6.1B: What is your average income from other business activities per day/month, (NAME)? 2.6.1C: How many days did you conduct business in a week in the past year, (NAME)?" 2.6.1D: "The total income from this business/activity in the period ending December 2025 was _____.		Write in TZS.
2.6.2: INTERVIEWER: Now I would like to ask you questions regarding all business/activity expenses for the period ending December 2025.	Total operating expenses per day/month(ent, water bill, electricity, etc)..... 1 Total capital expenditure per day/ mo 2 Total expenditure (sum of 1 and 2) 3	Write in TZS.

2.6.3: Do you pay any Taxes?	Yes.....1 No.....2 If No Skip to Q.2.7	☐
2.6.4 What type of tax do you pay? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) MORE THAN ONCE ANSWER IS ACCEPTABLE	A. Council fee B. Environmental sanitation fee/trash fee C. Security fee D. Crop tax E. Market fee/tax F. Stall fee/tax G. Other fee/tax (please specify)	A B C D E ☐ ☐ ☐ ☐ ☐
2.7 In which type of premises do you mainly conduct this business activity? (READ OPTIONS)	Permanent Premises..... 1 Non Permanent Premises..... 2 <i>If code 2.7=1, go to question 2.7.1B</i>	☐
2.7A: For the business without permanent premises, what was the types of premises? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) MORE THAN ONCE ANSWER IS ACCEPTABLE	A. Hawking/mobile B. Improvised post on the road C. Permanent post on the road D. Vehicle (motor bike, Tricycle, Bicycle) E. Customer's home F. In my own/partner's home without special installation G. Improvised post in a market H. Garbage area I. Construction sites J. Other (please specify) ____ IF THE ANSWER IS NOT F GO TO Q.2.7.1A	A B C D E F G H I J K ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

2.7B: Please, state the reasons why the business or activity is located within household premises:	A. It costs less to run a business from home B. It is easier to manage family responsibilities along with work. C. There is no benefit to working outside the household premises. D. It is safer and more secure. E. It minimizes the chance of being identified by tax authorities F. It is to do online G. Other (please specify)	A ☐ B ☐ C ☐ D ☐ E ☐
2.7.1A: For a business without permanent premises, why do you conduct your business activity in this place? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) MORE THAN ONCE ANSWER IS ACCEPTABLE	H. Could not find permanent premises I. Cannot afford to rent or to buy permanent premises J. I do not need it K. It is the most convenient and profitable location L. It is to online M. Other (please specify) <i>For any response, go to question 2.7.2</i>	A ☐ B ☐ C ☐ D ☐ E ☐
2.7.1B: For business with permanent premises, what was the types of premises? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) MORE THAN ONCE ANSWER IS ACCEPTABLE	A. Permanent premises in a market (shop, kiosk, shed) B. Workshop, shop, restaurant, hotel C. Taxi station in permanent structure/ Public transport with fixed route D. With a specific method E. Vehicle (motor bike, Tricycle, Bicycle) F. Mining site G. Farm/fishing or grazing area H. Industrial area I. A mobile kiosk with wheels J. Other (please specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐

2.7.1C: For a business with permanent premises: What is the tenure status of this place? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) (READ THE OPTIONS) MORE THAN ONCE ANSWER IS ACCEPTABLE	A. I own it/ Am part owner B. Rented without written contract C. Rented with contract (long-term; daily) D. Rented without contract E. Rent-free, with permission F. Rent-free, without permission G. Other (please specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐
2.7.2: Do you face any of the following challenges in operations of your business? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) MORE THAN ONCE ANSWER IS ACCEPTABLE	A. Lack of, or inadequate capital B. Finding suitable premises C. Lack of skilled workers within the business D. Lack of skilled workers within the Labour market E. Government regulations and compliance F. Access to equipment and spare parts G. Getting market / customers H. Operating license I. Environmental Factors (i.e. natural disasters) J. Other (please specify) _____ K. No difficulty	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐ K ☐

2.7.3: Please indicate the main reason for selecting this location for the business or activity:	A. Access to customers B. Access to food and toilets C. Access to water and electricity D. Safety E. Freedom from harassment F. Other G. Don't know (spontaneous)	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐
2.7.4: Does this business or activity pay any fee or rent for the location or space it occupies? Yes/No	Yes.....1 No.....2	☐
2.7.5: Does this business or activity require electricity to operate (for producing goods or providing services)? Yes/ No.	Yes.....1 No.....2	☐
2.7.6: How does this business or activity pay for electricity?	No electricity payment.....1 Cash payment.....2 Payments by cheque or through the bank.....3 Other payment methods (for example, internet)...4 Included in rent/tax.....5 Through mobile networks.....6 don't know.....7	☐

2.7.7: Does this business or activity use water for its operations, aside from regular consumption and hygiene?	Yes.....1 No.....2	☐
2.7.8:Currently, does this business/activity use equipment such as laptops or desktop computers, tablets, phones, or smartphones to provide services? MORE THAN ONCE ANSWER IS ACCEPTABLE	A. Computers (laptop or desktop) or tablet B. Cellphone or smartphone C. Don't use D. Do not know	A ☐ B ☐ C ☐
2.8: In addition to this activity (NAME OF ACTIVITY), do you carry out other activities in this place of business?	Yes 1 No 2	☐

SECTION 3: EMPLOYMENT AND COMPENSATION																																		
3.1 How many persons, (including yourself, spouse and family members) worked in your business even for just an hour during the <u>month of December 2025</u>							Paid workers Unpaid workers Total			<table border="1"> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> </table>																								
3.2 Characteristics of those who worked during the month of <u>December 2025</u> for your business operation																																		
Name LIST ALL WORKERS THEN ASK FOR THEIR DETAILS)		Sex <i>Is (NAME) a male or female?</i>	Age (Years) <i>How old is [NAME]?</i>	Status of worker <i>Is (NAME) working as: -</i>	Out – worker <i>Is (NAME) employed as?</i>	Contract payment <i>Employment contract of (NAME) is:</i>	Total working hours <i>How many hours did (NAME) worked in this activity?</i>	Total working days <i>How many days did (NAME) worked?</i>	Payment Code <i>The main payment of the (NAME) is:</i>	Total Wages & Salaries (TZS) TYPE OF PAYMENT <table border="1"><tr><td></td><td></td></tr></table>			Sex codes 1 – Male 2 – Female Status codes 1- Employer 2- Own-account worker 3- Wage earner 4- Paid apprentice 5- Workers working for other people 6- Unpaid family worker 7- Unpaid worker 8- Partner Outworker codes 1- Employee who works outside business premises (e.g., home worker) 2- An employee within the business premises 3- Not involved Contract codes 1- Owner 2- Written contract without fixed duration 3- Written contract with fixed duration 4- Verbal agreement 5- On trial/probation 6- No contract Payment codes 1- Monthly salary 2- Weekly salary 3- Daily Salary 4- Per hour of work 5- Per job/task basis 6- Commission 7- Profit share 8- Bonuses (regular and irregular) 9- In kind payment 10- Payment depending on profit 11- No payment																					
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)																								
1.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
2.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
3.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
4.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
5.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
6.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
7.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
8.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
9.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
10.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
11.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											
12.		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td></tr></table>			<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											

--	--	--	--	--	--	--	--	--	--	--

Note: Use a separate sheet for business with more than 12 employees

3.3. Did you employ temporary/seasonal/casual workers within the past 12 months?	Yes 1 No 2 If No, skip to Q3.6	☐
3.3.1 How many temporary/seasonal/casual workers were there in the month they were at the maximum number		
3.3.2 How many temporary/seasonal/casual workers were there in the month they were at the minimum number?		
3.4 Have you had the following problems with your workers? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) MORE THAN ONE ANSWER IS ACCEPTABLE	A. Lack of workers, in general B. Lack of skilled workers C. High turnover of workers D. Discipline problems/ workers are not serious about their jobs E. Wages/salaries are too high F. Problems with labour unions G. No challenge H. Other (specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐
3.5 How do you mainly set your workers' wages/salaries?	Following the official salary scale 1 Comparable to what competitor's pay 2 According to what I think will be beneficial to the business 3 Negotiating on case-to-case basis 4 Other (please specify) 5	☐
3.6 Are you planning to increase your manpower within the next 12 months?	Yes 1 No 2	If No, go to Q 3.8 ☐

3.7 How many additional persons are you planning to hire?		Male..... Female.....
3.8 Do you need specific skills to improve the performance of your business?	Yes 1 No 2 (If No go to 3.10)	
3.9 What type of specific skills do you need?	 	(Subject of training codes)
3.10 If you were to engage wage-earners, who will you prefer to hire? READ OPTIONS	Relatives, recommended people, regardless of experience or qualifications .. 1 Former wage-earner of a state enterprise or private corporation 2 Former wage-earner of a small business 3 Former apprentice 4 Anyone (no particular preference) 5 Other (please specify) 6	

SECTION 4: SALE OF GOODS AND SERVICES								
4.1 What was the total amount of your turnover for the month of December 2025?							VALUE in TZS	
4.1.1 What is the status of goods you sell at this business?			Goods are sold without any transformation 1 (Don't ask 4.3) Goods are sold after some transformation 2 (Skip to 4.3) Some goods are sold after some transformation and some without transformation.....3 Not applicable.....4 (Skip to. 4.3a) Not applicable.....5 (go to Q.4.3a)					
GOODS SOLD WITHOUT TRANSFORMATION								
4.2 Please state the goods that were sold in your business without transformation in the month of December 2025								
Codes for 4.2 and 4.3								
Period codes: 1- Day 2- Week 3- Month								
Destination codes: 1- Public or para-public sector 2- Big private enterprise 3- Small private enterprise 4- Household/individual 5- Direct exportation								
6- Own final use								
Unit codes: 1- Gram 2- Kilogram 3- Metre 4- Liter 5- Milliliter 6- Pair 7-Units 8-Service 9 Other (mention)								
No.	A. Name of the product	B. Period code	C. Unit (e.g. Lt, Kg)	D. Quantity	E. Unit price (TZS)	F. Sales frequency for the period	G. Destination code	H. Central Product Classification (CPC)
1								
2								
3								
4								
5								
6								
MONTHLY TOTAL								
GOODS SOLD AFTER TRANSFORMATION								
4.3 Please state the goods that were sold in your business after transformation in the month of.....								
No.	A. Name of the product	B. Period code	C. Unit (e.g. Lt, Kg)	D. Quantity	E. Unit price (TZS)	F. Sales frequency for the period	G. Destination code	H. Central Product Classification (CPC)
1								
2								
3								
4								
5								
6								

MONTHLY TOTAL VALUE							
---------------------	--	--	--	--	--	--	--

4.3a Does your business offer any service?				Yes 1 No 2 (if No, skip to 4.5.1)				☐	
SERVICES OFFERED									
4.4 Please state the services that were sold in your business in the month of.....									
<i>Period codes: 1- Day 2- Week 3- Month</i> <i>Destination codes: 1- Public or para-public sector 2- Big private enterprise 3- Small private enterprise 4- Household/individual 5- Direct exportation 6- Own final use</i> <i>Unit codes: 1- Gram 2- Kilogram 3- Metre 4- Liter 5- Milliliter 6- Pair 7-Units 8-Service 9 Other (mention)</i>								CODING ONLY	
No.	Name of the service	Period code	Unit (e.g. Lt, Kg)	Quantity	Unit price (TZS)	Frequency of services provided for the period	Destination code	CPC Code	
1									
2									
3									
4									
5									
6									
MONTHLY TOTAL VALUE:									

4.5 NEW GOODS AND SERVICES, PROCESSES OR METHODS (FOR BUSINESSES OR ACTIVITY WITH AT LEAST ONE YEAR OF OPERATION IN QN. 2.2b)		
4.5.1. During the last twelve months, did the business introduce any new or significantly improved goods or services provided? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) MORE THAN ONE ANSWER IS ACCEPTABLE	A. Goods B. Services C. None of the above (Ski to 4.5.3b)	A ☐ B ☐ C ☐
4.5.2. During the last twelve months, did the business stop production of newly or significantly improved or developed	A. Goods B. Services C. None of the above ACCEPTABLE WHICH DO NOT APPLY)	A ☐ B ☐ C ☐

goods or services? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE MORE THAN ONE ANSWER IS																						
4.5.3a. In the last 12 months, what were the challenges that impacted your business in the development or introduction of new improved goods or services? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	A. Lack of, or inadequate capital B. Finding suitable premises C. Lack of skilled workers within the business D. Government regulations and compliance E. Access to equipment and spare parts F. Getting market / customers G. Operating license H. Other (please specify) _____ I. No challenge	<table border="1"> <tr><td>A</td><td></td></tr> <tr><td>B</td><td></td></tr> <tr><td>C</td><td></td></tr> <tr><td>D</td><td></td></tr> <tr><td>E</td><td></td></tr> <tr><td>F</td><td></td></tr> <tr><td>G</td><td></td></tr> <tr><td>H</td><td></td></tr> <tr><td>I</td><td></td></tr> <tr><td>J</td><td></td></tr> </table>	A		B		C		D		E		F		G		H		I		J	
A																						
B																						
C																						
D																						
E																						
F																						
G																						
H																						
I																						
J																						
4.5.3b. In the last 12 months, what were the challenges that stopped you introducing new goods/services or improving goods/services that are offered? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	A.Shortage or lack of sufficient capital B.Finding a suitable building/locatio C.Lack of skilled workers in this business D. Laws and government requirements for the business E. Availability of equipment and spare parts F. Finding a market/customers G. Obtaining a business license H. "Other (please specify)	<table border="1"> <tr><td>A</td><td></td></tr> <tr><td>B</td><td></td></tr> <tr><td>C</td><td></td></tr> <tr><td>D</td><td></td></tr> <tr><td>E</td><td></td></tr> <tr><td>F</td><td></td></tr> <tr><td>G</td><td></td></tr> <tr><td>H</td><td></td></tr> </table>	A		B		C		D		E		F		G		H					
A																						
B																						
C																						
D																						
E																						
F																						
G																						
H																						

4.5.4. How did your business activity fluctuate in terms of turnover within the past 12 months prior to the survey month?

(Write the appropriate code)

Rhythm: Maximum = 1, Average = 2, Minimum=3, No Activity = 4

Month	JAN/25	FEB/25	MAR/25	APR/25	MAY/25	JUN/25	JUL/25	AUG/25	SEPT/25	OCT/25	NOV/25	DEC/25
Rhythm												

4.6. What was the monthly maximum and minimum turnover during the past 12 months prior to the month of December, 2025(In Tsh)	4.6.1. Maximum turnover: 4.6.2. Minimum turnover:	VALUE in TZS
4.7. In the month of, did some of your customers-enterprises give you raw materials to transform for them?	Yes..... 1 No..... 2 <i>Skip to Q 4.7.3</i>	☐
4.7.1. What was the total turnover from these customer-enterprises?		VALUE in TZS

4.7.2. Which type of customer is your most important for this service?	Public or para-public sector 1 Big private enterprise 2 Small private enterprise 3 Cooperative 4 Household/Individual 5 Direct foreign exporter 6	
4.7.3. (Subcontracting) In the month of, did you give other customer - enterprise your raw material to be transformed for you?	Yes 1 No 2 <i>If No Skip to Section 5</i>	
4.7.4. What was the total amount you spent on these customer-enterprises?		VALUE in TZS
4.7.4A: Does this business or activity produce goods or provide services under a contract or agreement for another business or person? (From CES)	Yes 1 No 2	
4.7.4B: Does this business or activity purchase its inputs or supplies under a contract or agreement with suppliers? (From CES)	Yes 1 No 2	
4.7.5. What types of businesses or companies did you supply your raw materials to for processing?	Public or para-public sector 1 Big private enterprise 2 Small private enterprise 3 Household/Individual 4 Direct foreign exporter 5	

SECTION 5. EXPENDITURES ON RAW MATERIALS AND STOCKS		
5.1a Did your business use any raw materials in production of goods or services in the month of December 2025.....	Yes 1 No 2 <i>Go to section Q5.2</i>	☐
Period codes: 1- Day 2- Week 3- Month Origin codes: 1- Public or para-public sector 2- Big private enterprise 3- Small private enterprise 4- Household/individual 5- Direct exportation 6- Own Production Unit codes: 1- Gram 2- Kilogram 3- Metre 4- Liter 5- Milliliter 6- Pair 7-Units 8-Service 9 Other (mention) IF THE ORIGIN OF RAW MATERIALS IS OWN PRODUCTION, ASK RESPONDENT TO ESTIMATE THE MONETARY VALUE		

5.1b. What was the type and value of raw materials used for your business in the month of December 2025?								
No.	Name of the product	Period Code	Unit	Quantity	Unit price (TZS)	purchases frequency for the period	Origin Code	CPC Code
1								
2								
3								
4								
5								
6								
5.1.1 MONTHLY TOTAL VALUE								

5.2 Other Business Expenses					
Period codes: 1- Day 2- Week 3- Month Origin codes: 1- Public or para-public sector 2- Big private enterprise 3- Small private enterprise 4- Household/individual 5- Direct exportation 6- Own Production IF THE ORIGIN OF RAW MATERIALS IS OWN PRODUCTION, ASK RESPONDENT TO ESTIMATE THE MONETARY VALUE					CODING ONLY
5.2.1. What were your other business expenses during the month of December 2025?					
No.	Charges	Period Code	Value in TZS	Origin Code	CPC Code
01	Fuel - gasoline & lubricants				
02	Charcoal, firewood				
03	Gas				
04	Electricity				
05	Water				
06	Waste collection				
07	Transport services				
08	Post, communication, internet				
09	Repair & maintenance of facilities & equipment				
10	Paid interests (Non capital)				
11	Rental payments (machinery, structures)				
12	Taxes (Trading fees)				
13	Insurance				
14	Licenses, other fees				
15	Other charges (please specify)				
MONTHLY TOTAL VALUE:					

SECTION 6. CAPITAL FORMATION (CAPITAL EXPENDITURE AND DISPOSAL OF ASSETS)
6.1. During the year that ends in the month of December 2025 what was the total value of the assets you used for your business?
Mode of transaction: 1- Bought new 2- Bought used 3- Made major improvements 4- Own-produced 5-Other (please specify _____)

Ownership codes: 1- Personal property 2- Rent 3- Lease 4- Share property 5- Borrowed free of charge

Type		Characteristics (Main use) e.g. Farming, Industry, Renting etc.	Ownership code (IF CODE 2,3 OR 5 GO TO NEXT USES)	Value at the beginning (TZS)	Acquisition		Disposal (sold) in a period (if available) TZS	Change in value (TZS)				Revaluation of fixed assets (Loss/Profit) (TZS)
					Value in TZS	Mode of transaction code		Increment = 1 Discount =2		Additional assets for the period		
								Available assets at the beginning of the year				
								Code	TZS	Code	TZS	
(7)								(8)				
1	LAND Yes.....1 No.....2 Go to other type of capital	a)										
		b)										
		c)										
2	DWELLINGS/BUILDINGS Yes.....1 No.....2 Go to other type of capital	a)										
		b)										
		c)										
3	Other structures Yes.....1 No.....2 Go to other type of capital	a)										
		b)										
		c)										
4	TRANSPORT EQUIPMENT Yes.....1 No.....2 Go to other type of capital	a)										
		b)										
		c)										
5	MACHINERY Yes.....1 No.....2 Go to other type of capital	a)										
		b)										
		c)										
6	FURNITURE AND OFFICE EQUIPMENT Yes.....1 No.....2 Go to other type of capital	a)										
		b)										
		c)										
7	Tools Yes.....1 No.....2 Go to other type of capital	a)										
		b)										
		c)										
8	OTHERS Yes.....1 No.....2 Go to another type	a)										
		b)										
		b)										

SECTION 6.2 CAPITAL EXPENDITURE (Maintenance and Repair)				
6.2a During the year that ends in the month of December 2025 backwards to September 2018, what was the total capital expenditure (repair and maintenance/Land improvement) for this business?			VALUE in TZS 	
<i>If no capital expenditure reported, skip to Q 6.3</i>				
6.2b Capital Expenditure/Land improvement				
Ownership codes: 1- Personal property 2- Rent 3- Lease 4- Share property 5- Borrowed free of charge				
Type		Characteristics (Main use)	Ownership code	Repair and maintenance/Land improvement in TZS
1	LAND Yes.....1 No.....2 Go to other type of capital	a)		
		b)		
		c)		
2	DWELLINGS/BUILDINGS Yes.....1 No.....2 Go to other type of capital	a)		
		b)		
		c)		
3	OTHER STRUCTURES Yes.....1 No.....2 Go to other type of capital	a)		
		b)		
		c)		
4	TRANSPORT EQUIPMENT Yes.....1 No.....2 Go to other type of capital	a)		
		b)		
		c)		
5	MACHINERY AND EQUIPMENT Yes.....1 No.....2 Go to other type of capital	a)		
		b)		
		c)		
6	Furniture and office equipment Yes.....1 No.....2 Go to other type of capital	a)		
		b)		
		c)		
7	TOOLS Yes.....1 No.....2 Go to other type of capital	a)		
		b)		
		c)		
8.	OTHERS 1 Yes.....1 No.....2 Go to another type	a)		
		b)		
		c)		

6.3 During the last 12 months, did you receive any loan or obtain any credit for business purposes from any source?		Yes..... 1 No..... 2	If No, skip to Section 7						
6.3.1a. If YES, how many loans did you take out?									
PROVIDE INFORMATION ON LOANS BELOW:									
Origin Code: 1- Relative or friend 2. Rotating savings & credit groups 3. Savings & credit co - operatives (SACCOS/VICOBA) 4. Cooperative 5. Business association, NGO, donor project 6. Private money lender 7. Customer, contractor, middle person/agent, supplier 8. Government institution 9. Bank or financial institution 10. Social security scheme 11. Other Source (please Specify) Use of loan code: 1- Purchase of raw materials 2- Improvement of premises 3- Acquisition or maintenance of equipment 4- Payment of salary 5- Training of manpower 6- Repayment of previous debts 7- Expansion of the activity 8- Other (please specify) _____ Type of contract code: 1- Legally recognized agreement 2- Simple written agreement 3- Verbal agreement 4-Other (please specify)_____ Mode of repayment code: 1- In cash 2- In kind (Goods or services) 3- Other (specify) _____ Repayment difficult code 1--Poor business period 2- Interest rate too high 3- Maturity period too short 4- Without difficulty 5- Other (please specify) _____									
	A: Amount of loan in TZS <i>What amount of loan were you given?</i>	B: Amount payable in TZS <i>What amount of the loan was repaid?</i>	C: Origin code <i>Where did you obtain your loan?</i>	D: Interest Rate (%) (IF DO NOT KNOW, WRITE 98) <i>What was the interest rate on your loan?</i>	E: Use of loan code <i>How did you utilize that loan?</i>	F: Type of contract code <i>What is the status of that loan agreement?</i>	Repayment code	Duration of repayment (Maturity) code (Write 97 if it is 97 months or more; 01 if less than 1 month)	Repayment Difficulty code

6.3.2. Main loan									
6.3.3. All Other loans									

SECTION 7: BUSINESS ENVIRONMENT		
7.1. Customers, Suppliers and Competitors		CODING
7.1.1. Who is your main customer? (To whom do you mainly sell)	Public or para-public sector 1 Institution/ Private enterprise 2 Cooperative 3 Household/individual 4 Person/Foreign Organization 5	☐
7.1.2. Who is your principal supplier? (From whom do you mainly buy your goods or services)	Public or para-public sector 1 Institution/ Private enterprise 2 Cooperative 3 Household/individual 4 Person/Foreign Organization 5	☐
7.1.3. Do you export part of your goods/services?	Yes 1 No 2 (If No, skip to 7.1.6)	☐
7.1.4. What is the total value of goods/services exported? (in TZS)		VALUE IN TZS
7.1.5. To which country do you mainly export your goods/services?	Country codes: (1: Kenya 2: Uganda, 3: Rwanda 4: Burundi 5: Zambia 6: Malawi 7: Msumbiji 8: DRC 9: China 10; India 11: Other African countries 12: Other countries outside Africa 98. Don't know)	☐
7.1.6 Do you sell all of your goods/services outside your region?	Yes..... 1 If Yes skip to 7.1.9 No..... 2	☐

7.1.7. In the <u>local/domestic market</u>, do you have competitors (i.e., enterprises selling /offering same products)	Yes 1 No 2 <i>(If No, skip to 7.1.9)</i>	
7.1.8. Who is your main competitor in the local/domestic market?	Public or para-public sector 1 Big private enterprise 2 Small private enterprises 3 Household/individual 4 Cooperative 5	
7.1.9. Do you sell imported/foreign-made goods?	Yes 1 No 2 Don't know 3 <i>(If code 2 or 3 skip to 7.1.11)</i>	
7.1.10. From which country of origin? (Main country)	Country codes: (1: Kenya 2: Uganda, 3: Rwanda 4: Burundi 5: Zambia 6: Malawi 7: Msumbiji 8: DRC 9: China 10; India 11: Other African countries 12: Other countries outside Africa 98. Don't know)	

INTERVIEWER: IF WITH DOMESTIC COMPETITORS (Code "1" in Q7.1.7)		CODING ONLY
7.1.11 What is the origin of the products that are sold by your main competitors?	1- Local/domestic products 2- Imported/foreign products 3- Local/imported 4- I don't know	☐
With regard to your main competitors in the domestic market indicate how you are situated:		
7.1.11.1 Your <u>selling prices</u> are:	1- Higher 2- Average/ about the same 3- Lower 4- Not applicable	☐
7.1.11.2 Your <u>cost prices</u> are:	1- Higher 2- Average/ about the same 3- Lower 4- Not applicable	☐
7.1.11.3 Your <u>quality</u> is	1- Higher 2- Average/ about the same 3- Lower 4- Not applicable	☐
7.1.11.4 The sale of your products is:	1- Rapid 2- Average/ about the same 3- Slow 4- Not applicable	☐
7.2. How are your prices compared with those of your main competitors selling the same goods or services like you? 1 Higher 2 Lower 3 Average 4 Don't know Go to 7.8 Skip to 7.9 Skip to 7.10 Skip to 7.11		☐

7.2a Why are your prices higher than your competitors?	My equipment are less productive 1 I do not have enough customers..... 2 I do not have access to credit ... 3 Quality of my products/services is better 4 Cost of my supply is higher 5 I do not know 6 Other (specify) 7 For any answer, Skip to 7.2c	☐
7.2b Why are your prices lower than your competitors?	I do not pay taxes or pay less taxes 1 My labour costs are lower..... 2 My customers are less rich 3 Quality of my products/services is lower 4 I do not know 5 Other (specify) 6	☐
7.2c How do you determine the prices of your main products?	Another enterprise or agent sets the price 1 Prices are set by the customer(s) 2 Government defines the price by law/regulation 3 Prices are negotiated with the customer 4 It is the going rate on the market 5 Other (please specify): 6	☐
7.2d: In the last three months, has this business or activity done any of the following: {Enumerator; READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING: Now let's talk about how this business or activity is run}	A. Visited one of its competitor businesses to see what products they have available for sale B. Asked existing customers whether there are any other products this business or activity should sell or produce. C. Talked with former customers to find out why they have stopped buying from this business or activity. D. Used any special offer to attract customers. E. Asked suppliers which products are selling well.	A ☐ B ☐ C ☐ D ☐ E ☐

SECTION 8: PROBLEMS & PROSPECTS		CODING ONLY
8.1. Do you have problems/difficulties related to the following aspects of your business? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	A. Supply of raw materials (quantity or quality) B. Lack of customers C. Too much competition D. Difficult to get loan E. Lack of space F. Lack of machines or equipment G. Organization, management difficulty H. Too much control of government agencies I. Lack of skill about the business J. Other (specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐
8.2. To solve your present problems, do you wish to have help in the following areas? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	A. Technical training B. Training in organizational and financial C. Assistance in obtaining supplies D. Access to modern machines E. Access to loans F. Access to information on the market G. Access to large business orders H. Registration of business I. Advertising of new products/services J. Other (please specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐
8.3. Do you belong to any professional organization in the domain of your business activity?	Yes 1 No 2 <i>(If Code 2, skip to section 9)</i>	☐
8.3.1 What is the name of that professional organization? _____		

8.3.2. For which type of difficulties does this professional organization help you? (TICK ALL THAT APPLY)	A. Technical training B. Training in organizational and financial management C. Assistance in obtaining supplies D. Access to modern machines E. Access to loans F. Access to information on the market G. Access to large business orders H. Problems/linkages with government I. Litigation with the competitors J. Security problems K. Registration of business - Other (specify) _____	<table border="1"> <tr><td>A</td><td>☐</td></tr> <tr><td>B</td><td>☐</td></tr> <tr><td>C</td><td>☐</td></tr> <tr><td>D</td><td>☐</td></tr> <tr><td>E</td><td>☐</td></tr> <tr><td>F</td><td>☐</td></tr> <tr><td>G</td><td>☐</td></tr> <tr><td>H</td><td>☐</td></tr> <tr><td>I</td><td>☐</td></tr> <tr><td>J</td><td>☐</td></tr> <tr><td>K</td><td>☐</td></tr> <tr><td>L</td><td>☐</td></tr> </table>	A	☐	B	☐	C	☐	D	☐	E	☐	F	☐	G	☐	H	☐	I	☐	J	☐	K	☐	L	☐
A	☐																									
B	☐																									
C	☐																									
D	☐																									
E	☐																									
F	☐																									
G	☐																									
H	☐																									
I	☐																									
J	☐																									
K	☐																									
L	☐																									

SECTION 9: BANKS, MICRO-FINANCE SERVICES & OTHER SUPPORT STRUCTURES														
9.1A: Does the owner have a bank account to operate this business or activity?	Yes 1 No 2	☐												
9.1B: In its current operations, does this business or activity use [mobile money]?	Yes 1 No 2	☐												
9.1C: Does this business or activity use mobile money services to do the following: INTERVIEWER: MORE THAN ONE ANSWER IS ALLOWED	A. Pay suppliers B. Save C. Pay utility bills D. Receive payments from customers E. Pay loans F. Pay its workers, including family members	<table border="1"> <tr><td>A</td><td>☐</td></tr> <tr><td>B</td><td>☐</td></tr> <tr><td>C</td><td>☐</td></tr> <tr><td>D</td><td>☐</td></tr> <tr><td>E</td><td>☐</td></tr> <tr><td>F</td><td>☐</td></tr> </table>	A	☐	B	☐	C	☐	D	☐	E	☐	F	☐
A	☐													
B	☐													
C	☐													
D	☐													
E	☐													
F	☐													
9.1D: In the last 12 months, have you ever applied for a bank and micro finance loan for your business?	Yes 1 No 2 <i>If No, Skip to 9.4</i>	☐												
9.1E: Did you succeed in obtaining a loan?	Yes 1 No 2 Application in progress 3 <i>If Yes, Skip to 9.5 or If 3, Skip to 9.7</i>	☐												

9.1F: Referring to the most recently obtained loan, where did this business or activity get such a loan? INTERVIEWER: READ THE ANSWERS TO THE RESPONDENT	A. Banks B. Money lenders C. Microfinance institutions D. Input suppliers or customers E. Friends or relatives F. Others G. DON'T KNOW (SPONTANEOUS)	
9.2 How did you know them?	Through 'word-of-mouth' (family, friends, neighbors) 1 Through professional environment 2 Through an association of my village/ street 3 Through a visit to one of the institutions..... 4 Through an advertisement (mass media, internet, poster) 5 Other (please specify) 6	☐
9.3 What was the main reason your application was rejected?	Incomplete documents 1 Complete but not convincing documents 2 Insufficient guarantees/collateral..... 3 Insufficient initial capital 4 Activity/enterprise was deemed not viable..... 5 Other (please specify) 6 Skip to 9.7	☐
9.4 If you never applied for a bank loan or any other microfinance institution, what is the main reason?	Procedures are too complicated 1 Interest rates are too high..... 2 Guarantee/collateral asked for is too much 3 Available loans do not correspond to my needs 4 I am not interested in getting a loan 5 I didn't think if my application would have been approved 6 I don't need a loan; my capital is sufficient 7 Other (please specify) 8 For any answer, Skip to 9.7	☐

9.5a If the loan was approved, what was the security required? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	Group security 1 Land.....2 Cattle 3 House 4 Other properties (please specify) 5	☐
9.6 What was the impact of the loan on your business activity? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	A. Increase in the volume of production B. Diversification of production C. Increase of the volume of sales D. Improvement of competitiveness/profitability E. Recruitment of additional manpower F. Working less time G. Utilization of less manpower H. Other (please specify)_____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐
9.7 Apart from the institutions previously mentioned (bank and micro finance), do you know any other support structures to small businesses like yours?	Yes.....1 No.....2 If No, Skip to section 10	☐
9.8 Did you have contact with any one of these support institutions?	Yes.....1 No.....2 If No, Skip to section 10.1	☐

Results of contact with support institutions:			
Codes for Type of Assistance Requested: 1- Technical training 2- Training in organizational and financial management 3- Assistance in obtaining supplies 4- Access to modern machines 5- Access to information on the markets 6- Access to large business orders 7- Registration of business 8- Advertising of new products/services 9- Other (specify)			
9.9 Please provide information about institutions and assistance sought			
9.9.1 Institution	9.9.2 Have you ever contacted and request business related assistance from?	If contacted	
		9.9.3 What type business Assistance was requested	Outcome

1. Local government	Yes.....1 ☐ No.....2 (ask about other institution)	☐	1- Granted ☐ 1- Not granted 2- Not response received
2. Government program/Project	Yes.....1 ☐ No.....2 (ask about other institution)	☐	1- Granted ☐ 2- Not granted 3-Not response received
3. Professional association/NGO	Yes.....1 ☐ No.....2 (ask about other institution)	☐	1- Granted ☐ 2- Not granted 3-Not response received
4. Granted International program/Project	Yes.....1 ☐ No.....2 (Go to 10.1)	☐	1- Granted ☐ 2- Not granted 3-Not response received

SECTION 10: USE OF INFORMATION AND COMMUNICATION TECHNOLOGY		
10.1 What was the main type of connection used by this business to access the internet during the year that end in the month of.....	Broadband..... 1 Fixed Wireless (e.g. WiFi)..... 2 Mobile Wireless 3 Dail-up (Analog) or ISDN 4 Did not have an internet connection..... 5	<i>If 5, Skip to Section 11.1</i>
10.2 Did this business have a website, homepage or other web presence during the year that end in the month of.....	Yes..... 1 No..... 2	
10.3 Did this business have a social media (e.g Twitter, facebook, WHATSAPP) presence during the year that end in the month of	Yes..... 1 No..... 2	
10.4 Did this business receive orders via the interent for any goods and services during the year that end in the month of.....	Yes..... 1 No..... 2	
10.5 Of the income reported in Question 2.6.1 please estimate the value in TZS which resulted from orders recorded via the internet for goods and services IF NO INCOME RECEIVED WRITE 00 RECALL INCOME MENTIONED IN Q. 2.6.1		
10.6 Did this business place orders via the internet for any goods and services during the year that end in the month of.....	Yes..... 1 No..... 2	

SECTION 11: INSTITUTION LINKAGES		
11.1. Has the establishment co-operated with/received technology or production services from private or public institutions during the past 12 months?	Yes.....1 No.....2 If No, Skip to 11.4	
11.2 Please indicate the institution you have cooperated with/received services from (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	Public technology intermediaries	Response
	A. Central Government B. Local Government C. Public institutions D. Public cooperations E. Private sector F. Cicil societies Organisation G. Faith based Organisation H. Higher learning institutions I. Professional organization J. Other, (<i>specify</i>) _____	A B C D E F G H I J K
11.3 Please indicate what type of cooperation/services you received (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	Services	Response
	A. New products development (prototyping, standardization) B. New products commercialization (market analysis, marketing) C. Product quality improvement (testing, quality assessment) D. Process and operational improvements E. Training for employees F. Other, (please specify) _____ For any answer, Go to Q11.5	A B C D E F

11.4 Please indicate what are the reasons why you have not cooperated with/received services from the private or public institutions during the past 12 months? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	Reasons Code	Response
	A. No need for the provided services in the reference period B. Lack of awareness of the institution/services offered C. Irrelevance of the production and technology services offered D. Low quality of the production and technology services offered E. Presence of most competitive private providers of the same services F. Other, (<i>Specify</i>).....	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐
11.5 Please provide any comments/questions? - On any difficulties you had in providing the requested information or suggested improvements THANK YOU		

QUALITY OF THE INTERVIEW

Very Good 1
Good..... 2
Average 3
Bad 4
Very Bad..... 5

End of Interview

End Time:

H MN