



United Republic of Tanzania

CONFIDENTIAL

COMPREHENSIVE ENTERPRISE SURVEY 2025

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

SECTION 1-1: ESTABLISHMENT IDENTIFICATION

	CODE	
1.1 REGION:		
1.2 DISTRICT		
1.3. COUNCIL		
1.4 WARD/SHEHIA		
1.5 NAME OF THE ESTABLISHMENT:		

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING

The goal of this survey is to gather information and opinions about the business environment. The information gathered here will help to develop new policies and programs that enhance employment and economic growth. This survey is conducted in accordance with the Statistics Act Cap 351 R.E. 2019 Tanzania Mainland and Statistics Act, No. 9, 2007 of Zanzibar. According to the Acts, all information supplied will be treated STRICTLY CONFIDENTIAL. The information will be used to provide aggregate statistics for statistical purposes only. The information and opinions you provide will be anonymized. Neither your name nor the name of your business will be used in any document based on this survey. If documented figures/information are not available, please give your best estimates.

1.6 WHAT IS THE RESULT OF THE INTERVIEW?

COMPLETE.....1
PARTIALLY COMPLETE.....2
REFUSED.....3
ESTABLISHMENT CLOSED.....4 ► **REPLACE**
ESTABLISHMENT NAME CHANGED WITH THE
SAME ECONOMIC ACTIVITY CONDUCTED.....5
ESTABLISHMENT NAME & ECONOMIC
ACTIVITY CHANGED.....6 ► **REPLACE**
ESTABLISHMENT NOT CONTACTED.....7 ► **REPLACE**

SECTION 1-2: ESTABLISHMENT IDENTIFICATION

1.8		1.8		1.9		1.10	
Name of the Establishment PLEASE WRITE FULL NAME		Physical location of the Establishment		Contact address of the Establishment		Details of contact person PLEASE WRITE FULL NAME	
Name	Item	Name	Code	Item	Description	Item	Description
	1.8.1 Region			1.9.1 P. O. Box		1.10.1 Name of contact person	
	1.8.2 District			1.9.2 Street/Road		1.10.2 Designation	
	1.8.3 Council			1.9.3 Post Code		1.10.3 Mobile	
	1.8.4 Ward/Shehia			1.9.4 Town/City		1.10.4 Tel	
	1.8.5 Village/Mtaa			1.9.5 E-mail		1.10.5 E-mail	
	1.8.6 Plot No			1.9.6 Telephone			
				1.9.7 Mobile			
				1.9.8 Website			
				1.9.9 TIN Number			

1.11	1.12		1.13	1.14	1.15											
Screening Section Manufacturing.....1 Construction 2 Whole sale and Retail trade: repair of motor vehicles and motor cycles 3 Transportation and Storage.....4 Accommodation and food services activities.....5 Information and communication.....6 Professional, scientific and technical activities.....7 Administrative and support service Activities.....8 Other services activities.....9	Main activity Activities of the establishment PLEASE RECORD THE DESCRIPTION OF THE ACTIVITY AND PRODUCT IN DETAIL, FOR EXAMPLE, "LEATHER SHOE MANUFACTURING' NOT JUST SHOE MANUFACTURING". FOR SERVICES, "RETAIL SALE OF WOMEN'S OUTDOOR CLOTHING" NOT JUST "CLOTHING". IF MANY GOODS ARE SOLD, SUCH AS IN A GROCERY STORE OR PHARMACY, INDICATE THE TYPE OF STORE		Main product/service	Other product(s)/service LIST UP THREE	GPS Code											
Code	Activity	ISIC Code	Product/Service	Product/Service	Code											
				1.....	LATITUDE(N)											
				2.....	LONGITUDE (E)											
				3.....												

SECTION 2: GENERAL INFORMATION

READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING. The goal of this survey is to gather information and opinions about the business environment. The information gathered here will help to develop new policies and programs that enhance employment and economic growth. The information and opinions you provide will be anonymized. Neither your name nor the name of your business will be used in any document based on this survey.	2.1		2.2	2.3	2.4	2.5	2.6	2.7
	What percentage of this firm is owned by each of the following?		Amongst the owners of the firm, are there any females?	What percentage is owned by females?	How many years of working experience in this establishment does the Top Manager/director have?	Is the Top Manager/director or female?	Currently, how many managers/directors are employed in this establishment, including the Top Manager/director?	How many of these managers/directors are female?
			Yes.....1 No.....2 ▶2.4			Yes.....1 No.....2		
					IF LESS THAN 1 YEAR WRITE "0"			
	Item	Percent	Code	Percent	Number	Code	Number	Number
	Private domestic individuals, companies or organizations							
	Private foreign individuals, companies or organizations							
	Government (if share <50%)							
Other								
Total	100%							

2.8	2.9	2.10	2.11	2.12	2.13	2.14	2.15
Currently, what percentage of the firm is owned by the same family? (If more than one family, refer to the with largest ownership)	What percentage of the key management positions of this firm are occupied by members of this family	What percentage of the key management positions of this firm are occupied by female members of this family?	Does this establishment have an internationally recognized quality certification? INTERVIEWER: EXAMPLES ARE ISO 9000 or 14000, or HACCP Yes.....1 No.....2 Still in process...3	What is this firm's current legal status? Shareholding company with shares traded in the stock market.....1 Shareholding company with non-traded shares or shares traded privately.....2 Sole proprietorship.....3 Partnership.....4 Limited partnership.....5 OTHER (specify).....6	In what year did this establishment begin operations?	In what year was this establishment formally registered?	Period to which data in this questionnaire refers Jan 2025-Dec 2025.....1 July 2024- June 2025...2 April 2024-March 2025..3 Oct 2024- Sept 2025....4 Other (Specify) 96
Percent	Percent	Percent	Code	Code	Year	Year	Code

3.9	3.10	3.11	3.12	3.13	3.14	3.15	3.16	3.17
How many of the full-time permanent individuals employed at the end of the year 2025 completed secondary school?	In 2025, did this establishment have formal training programs for its permanent, full-time workers? YES....1 NO.....2 ▶3.13	Referring to those training programs, what is the percentage of permanent, full-time workers of the following categories received formal training?	what percentage of female, permanent, full-time workers received formal training?	Currently, what percent of this establishment full-time permanent workers use computer as part of their day to day work?	In 2025, how many new permanent, full-time workers did the establishment need to hire? Put 0 if No need to hire ▶ 3.19	In 2025, how many permanent, full-time workers were hired? If is 0 >> Qn 3.17	In 2025, how many of the permanent full-time workers hired were female?	In 2025, what was the main reason why this establishment did not hire more permanent full-time workers? ASK IF 3.15 IS LESS THAN 3.14
Number	Code	Percent	Percent	Percent	Number	Number	Number	Code
Total		Production full-time permanent workers trained						
Male		Non-production full-time permanent workers trained						
Female								

Codes for question 3.17

- Non-wage labor costs were too high.....1
- Legally required minimum wage or cost of dismissal were too high 2
- Lack of skilled labor.....3
- Competitive labor costs and benefits were too high.....4
- Not enough budget or headquarters did not authorize the hiring.....5
- Other 6

3.26	3.27	3.28	3.29	3.30	3.31	3.32	3.33	
In 2025, what was the average length of employment of all full-time seasonal or temporary workers?	Over the last three years (2022-2024), has this establishment been involved in any labor disputes? <i>Labor disputes include any formal disagreements over salary, benefits, health and safety, dismissal, or other labor related issue. Labor disputes could involve individual workers or a group of workers (collective dispute).</i> Yes.....1 No.....2▶3.30	How many months did it typically take from the moment the dispute arose until it got resolved, whether through an agreement, court decision, or other means? Less than 1 Month...1 1-2 Months.....2 3-4 Months.....3 5 and above Months...4	How much did the resolution of the dispute typically cost this establishment, including all fines or dues to either party, if any?	In 2025, in reference to workplace health and safety, was this establishment visited or inspected by a government labor inspector or has it been required to meet with one? Yes.....1 No.....2▶3.32	As a result of these inspections, was a report issued to the establishment by the inspectorate? If there has been more than one inspection, please consider the latest completed inspection. Yes.....1 No.....2	Does this establishment provide child care facilities or cash grant or stipent for child care for all female employees with children up to the age of six years Yes.....1 No.....2	What degree are each of the following an obstacle to the current operations of this establishment? No obstacle.....1 Minor obstacle.....2 Moderate obstacle....3 Major obstacle.....4 Very Severe Obstacle..5 DOES NOT APPLY.....97	
Days	Code	Code	TZS	Code	Code	Code	Item	Code
							Labor regulations	
							Inadequately educated workforce	

SECTION 4: PURCHASES OF GOODS

	ASK IF MANUFACTURING			ASK IF ACOMMODATION AND FOOD SERVICES ACTIVITIES						
4.1	4.2	4.3	4.4	4.5	4.6	4.7	4.8	4.9	4.10	4.11
In 2025, what was the total annual Purchases of goods to be sold in the same condition as purchased?	In 2025, what was the total annual Fuel purchased for manufacturing ?	In 2025, what was the total annual Construction sub-contracts, equipment hire, fuel, materials?	In 2025, what was the total annual Fuel purchased for transporation services?	In 2025, what was the total annual Purchases of food and drinks for catering & bar services ?	In 2025, what was the total annual Rent of land paid / payable?	In 2025, what was the total annual Rent of buildings paid / payable?	In 2025, what was the total annual Electricity charges	In 2025, what was the total annual Water charges	In 2025, what was the total annual Gas charges	In 2025, what was the total annual of All other goods and services purchased
Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)

SECTION 5: OTHER EXPENSES

5.1	5.2	5.3	5.4	5.5	5.6	5.7	5.8
In 2025, what was the total annual interests paid / payable (not other bank charges)	In 2025, what was the total amount of business licenses, rates and fees paid to the government?	In 2025, what was the total amount of dividends paid /payable?	In 2025, what was the total amount of all other costs, losses, provisions, etc?	In 2025, what was the total amount of Value Added Tax (VAT) paid or payable?	In 2025, what was the total amount of income tax paid or declared as payable?	In 2025, what was the total amount of insurance paid or payable?	In 2025, what was the total amount of all other Expenses?
Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)

SECTION 6: SALES AND SUPPLIES

Ask if Accomodation							Manufacturing & Wholesale	
7.1	7.2	7.3	7.4	7.5	7.6	7.7	7.8a	7.8
What was the total number of rooms at the end of 2025?	What was the total number of beds at the end of 2025?	In 2025, what was the total number of bed nights occupied annually?	Number of guests during the year 2025	What was the total number of conference facilities at the end of 2025?	What was the total area (sqm) of all the rooms at the end of 2025?	Which department does your accomodation establishment have? Select All that apply Reception.....A Housekeeping.....B Food production.....C Food & Beverage.....D Not Available.....E	In 2025, did this business export good? Yes.....1 No.....2 ▶ 7.18	In 2025, what was the main country (or economy) of destination for this establishment's direct exports?
Number	Number	Number	Number	Number	Area	Code	Code	Countries
			Domestic ☐					
			International ☐					
			Total ☐					

7.15	7.16	7.17	7.18	7.19	7.20	7.21	7.22
As a percentage of the total value of goods exported through mail, parcel, or courier services, what was the average cost of complying with border control, logistics, and handling requirements? Exclude all domestic and international taxes.	In which year did this establishment first export directly or indirectly?	In 2025, what percentage of this establishment's purchases of material inputs or supplies were; if domestic origin 100% ▶ 7.26	In 2025, Were any of those material inputs or supplies [or finished goods and materials purchased to resell] imported directly? Yes 1 No.....2 ▶ 7.26	In 2025, what percentage of this establishment's purchases of material inputs or supplies were from each of the following categories?	In 2025, what was the main country (or economy) of origin for this establishment's direct imports of material inputs or supplies [or finished goods and materials purchased to resell]? Airport 1 Land border crossing...2 Seaport or waterway....3 DON'T KNOW.....99	In 2025, when this establishment imported material inputs or supplies [or finished goods and materials purchased to resell], what was the main point of entry? Airport 1 Land border crossing...2 Seaport or waterway....3 DON'T KNOW.....99	In 2025, When this establishment imported these material inputs or supplies [or finished goods and materials purchased to resell], how many days did it take on average from the time these goods arrived at their point of entry (e.g., port, airport) until the time these goods could be claimed from customs? IF LESS THAN A DAY, WRITE "0"
Percent	Year	Percent	Code	Percent	Main Country	Code	Number of Days
		of Domestic origin		This establishment parent company of affiliated establishment			
		of foreign origin		Other large private firms (more than 100 workers)			
		Total (100%)		Other small or medium private firms (less than 100 workers)			
				Individual consumers			
				Government or Government agencies (including state owned enterprises)			

					All	
7.23	7.24	7.25	7.26	7.27	6.28	6.29
In 2025, what was the average cost of complying with all import requirements including customs fees, other required payments, and payments to customs brokers or freight forwarders expressed as a percentage of the value of products directly imported?	In 2025, how did this establishment come to know the main supplier of the main input and supplies purchased? READ OUT OPTIONS Through internet.....1 Through other business.....2 Through chamber of commerce or business association.....3 Business export.....4 Other.....98	When deciding which supplier to buy from, which of the following is the most important deciding factor? Personal relationship and trust with the top manager of the business.....1 Gender of the business owner or top manager.....2 Ethnicity or tribe of the business owner or top manager.....3 Historical experience.....4 The size of the business.....5 Other (specify).....98	In 2025, what were total annual sales for this establishment (turnover)?	In 2025, what percentage of this establishment's sales were?	In 2025, what percentage of this establishments sales went to each of the following categories ?	What percentage of total sales does this main activity or product represent?
Percent			TZS	Percent	Percent	Percent
				National sales	This establishment parent company of affiliated establishment	
				Indirect exports	Other large private firms (more than 100 workers)	
				Direct exports	Other small or medium private firms (less than 100 workers)	
				Total (100%)	Individual consumers	
					Government or Government agencies (including state owned enterprises)	

SECTION 7: INCOME

ALL SECTORS	ASK IF MANUFACTURING	ASK IF CONSTRUCTION	ASK IF TRANSPORT & STARAGE	ASK IF ACCOMODATION	ASK IF COMMUNICATION	ASK IF PROFESSIONAL,SCIENTIFIC AND TECHNICAL SERVICES
8.1	8.2	8.3	8.4	8.5	8.6	8.7
In 2025, what was the total annual amount received from sales of goods in the same condition as purchased?	In 2025,what was the total annual amount of sales of manufactured/ products?	In 2025, what was the total annual amount of Receipts for construction work done under a contract?	What was the total annual amount of revenue generated in 2025 from providing Transport and storage services?	In 2025, what was the total annual amount of Sales of accomodation, food and beverage services?	In 2025, what was the total annual amount of Net sales of telecommunication & internet services?	In 2025, what was the total annual amount of Sales of professional, scientific and technical services?
Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)
			Transport (Land)	Accomodation		
			Transport (Water)	Food and beverage services		
			Transport (Air)			
			Storage Services			

ASK ALL SECTORS						
8.8	8.9	8.10	8.11	8.12	8.13	8.14
In 2025, what was the total annual amount of Rent of land received / receivable?	In 2025, what was the total annual Rent of buildings received / receivable?	In 2025, what was the total annual revenue generated from All other types of products and service?	In 2025, what was the total annual amount of Grants or subsidies received from Government?	In 2025, what was the total annual amount of Interest received?	In 2025, what was the total annual amount of Dividends received?	In 2025, what was the total annual amount received from other receipts, revaluations, write-backs, etc?
Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)	Amount (TZS)

SECTION 8: INFRASTRUCTURE AND SERVICES

Electricity

[illegible]

[illegible]

[illegible]

SECTION 9: COMMERCIAL DISPUTES & MANAGEMENT PRACTICES

10.1	10.2	10.3	10.4	10.5	10.6	10.7
In the last three years, has this establishment had any commercial dispute, <i>i.e failure of any party to meet the terms or expectations of an agreement, including a contract, or a business relationship?</i> Yes.....1 No.....2 ► 10.5 DON'T KNOW...99 ► 10.5	Did this establishment use courts, arbitration, mediation, or conciliation to resolve or attempt to resolve its commercial disputes? Yes, Abitration.....1 Yes,Mediation or conciliation.....2 Yes, Abitration & Mediation or conciliation.....3 No.....4 DON'T KNOW.....99	Using the scale, please indicate to what extent you agree with the following statements in relation to commercial disputes Abitration is a reliable alternative to courts for resolving commercial disputes Strongly disagree.....1 Tend to disagree.....2 Tend to agree.....3 Strongly agree.....4 Does not apply.....97	Using the scale, please indicate to what extent you agree with the following statements in relation to commercial disputes ? Mediation or conciliation is reliable alternatives to court for resolving commercial disputes Strongly disagree.....1 Tend to disagree.....2 Tend to agree.....3 Strongly agree.....4 Does not apply.....97	In 2025, What best describes what happened at this establishment when a problem in the production process/ provision of services arose? INTERVIEWER: SELECT “DOES NOT APPLY” (10) IF THERE WERE NO PROBLEMS IN THE PRODUCTION PROCESS/SERVICES IN THE LAST COMPLETE CALENDAR YEAR USE CODES BELOW	In 2025, did this establishment monitor any performance indicators? Yes...1 No....2 ► 10.8	In 2025, how many performance indicators were monitored? 1-2 indicators.....1 3-9 indicators.....2 10 or more indicators...3
Code	Code	Code	Code	Code	Code	Code
				We fixed it but did not take further		

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We fixed it but did not take further
action.....1
CODES FOR 10.5
We fixed it and took action to make      sure it
did not happen again.....2
We fixed it and took action to make sure that it
did not happen again, and had a continuous
improvement process to anticipate problems like
these in advance.....3
No action was taken.....4
DON'T KNOW.....99
DOES NOT APPLY.....97

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10.8
In 2025, did this establishment have production/service provision targets?
Examples of production targets are production volume, quality, efficiency, waste, or on-time delivery.
Yes...1 No....2 ▶ 10.11
Code

10.9	10.10	10.11	10.12	10.13	10.14
How easy or difficult was it for this establishment to achieve those production/service provision targets overall?	Who was aware of the production/service provision targets at this establishment?	In 2025, did this establishment have performance bonuses for managers/directors?	What were those managers' /directors' performance bonuses mostly based on? INTERVIEWER: IF THE ESTABLISHMENT IS NOT PART OF A MULTI-ESTABLISHMENT FIRM, THEN DO NOT USE OPTION 4	In 2025, what was the primary way non managers/ directors were promoted at this establishment? INTERVIEWER: SELECT "DOES NOT APPLY" IF THERE WERE NO PROMOTIONS OF NONMANAGERS IN 2025 USE CODES BELOW	In 2025, when was an under-performing non manager/director reassigned or dismissed? INTERVIEWER: SELECT "DOES NOT APPLY" IF THERE WERE NO UNDER-PERFORMING NON-MANAGERS/DIRECTORS IN 2025
Achieved without much effort.....1 Achieved with some effort.....2 Achieved with normal amount of effort.....3 Achieved with more than normal effort.....4 Only achieved with extraordinary effort.....5 Targets were not achieved.....6	Only senior managers/ directors.....1 Most managers/directors and some production workers...2 Most managers/directors and most production workers.....3 All managers/directors and most production workers.....4	Yes..1 No...2 ▶ 10.13	Their own performance.....1 Their team's performance...2 The establishment's performance.....3 The firm's performance.....4		Within 6 months of identifying under-performance.....1 After 6 months of identifying under-performance.....2 After 6 months of identifying under-performance.....3 Does Not Apply.....4
Code	Code	Code	Code	Code	Code

CODES FOR QUESTION 10.13

Based solely on performance and ability.....1

Based partly on performance and ability, and partly on other factors (for example, tenure or family connections).....2

Based mainly on factors other than performance and ability (e.g tenure or family connections).....3

Non-managers are normally not promoted 4

Does Not Apply.....5

SECTION 10: GREEN ECONOMY				SECTION 11: DEGREE OF COMPETITION	
11.1	11.2	11.3	11.4	12.1	12.2
In 2025, did this establishment experience damage of physical assets due to extreme weather events such as storms, floods, droughts or landslides? Yes.....1 No.....2 ▶ 11.3 DON'T KNOW...99 ▶ 11.3	Please estimate the monetary damage of physical assets that resulted from extreme weather events.	Over the last three years, did this establishment monitor its CO2 emissions? Yes.....1 No.....2 ▶ Next Section DON'T KNOW...99 ▶ Next Section	Over the last three years, did this establishment adopt any energy management measures to reduce emissions, waste, or pollution? Yes.....1 No.....2 Establishment was not in business.....3 DON'T KNOW.....99	In 2025, which of the following was the main market in which this establishment sold its main product or offered its main service? INTERVIEWER: READ OUT Local-main product or service sold mostly in same municipality where establishment is located.....1 National-main product or service sold mostly across the country where establishment is located.....2 International.....3	In 2025, How many competitors did this establishment's main product or service face in this main market? IF NO COMPETITORS WRITE "0", THEN SKIP TO 12.5
Code	Amount (TZS)	Code	Code	Code	Number

SECTION 13: INNOVATION

13.1	13.2	13.3	13.4	13.5	13.6	13.7
During the last three years, has this establishment introduced new or improved products or services? Yes....1 No.....2 ► 13.5	Were any of the new or improved products or services also new for the establishment's main market? Yes.....1 No.....2 ► 13.5	What was the main new or improved product or service introduced by this establishment in the last three years?	How does the main new or improved product or service differ from the most similar product or service previously produced by this establishment? [Multiple Choice are allowed] INTERVIEWER: READ OUT USE CODES BELOW	During the last three years, has this establishment introduced any new or improved process? <i>These include: methods of manufacturing products or offering services; logistics, delivery, or distribution methods for inputs, products, or services; or supporting activities for processes?</i> Yes....1 No.....2	In 2025, did this establishment spend on research and development activities, either in-house or contracted with other companies, excluding market research surveys? Yes....1 No.....2 ► Next Section	In 2025, How much did this establishment spend on research and development activities, either in-house or contracted with other companies?
Code	Code	Product/Service	Code	Code	Code	TZS

Code for question 13.4

Higher quality or better.....	A
Performance Use of new technology or production methods.....	B
Improved energy or resource efficiency	C
Improved design, packaging, or appearance Compliance with new standards or regulations.....	D
Faster service delivery or processing time	E
Other (please specify)	98

SECTION 14: CAPACITY UTILIZATION

	14.1	14.2	14.3
CAPI: ASK IF MANUFACTURING	In 2025, what was this establishment's output produced as a percentage of the maximum output possible if using all the physical capital available (capacity utilization)?	What percentage of your production capacity was utilized last year	What are constraints preventing your firm from operating at full capacity from the list below? MULTIPLE SELECTION ALLOWED Insufficient demand for products or services.....A Shortage of raw materials or inputs Power.....B outages or unreliable energy supply.....C Lack of skilled labor.....D Water supply interruptions.....E Breakdowns or inadequate machinery/equipment.....F Limited access to finance or working capital.....G High cost of inputs or production.....H Transport or logistics constraints.....I Regulatory or administrative constraints.....J Technology limitations.....K Other (please specify):..... 98
	Percent	Percent	

SECTION 15: FINANCE

16.1		16.2	16.3		16.4		16.5
In 2025, please estimate the proportion of this establishment's working capital, that is the funds available for day-to-day operations, that were financed from each of the following sources? INTERVIEWER: READ OUT SOURCES		In 2025, did this establishment purchase any new or used fixed assets, such as machinery, vehicles, equipment, land or buildings, including expansion and renovations of existing structures? Yes.....1 No.....2 ▶ 16.5 DON'T KNOW...99 ▶ 16.5	In 2025, how much did this establishment spend on those purchases of: INTERVIEWER: READ OUT IF DON'T KNOW WRITE "0"		In 2025, please estimate the amount (TZS) of this establishment's total purchases of fixed assets that were financed from the following sources: IF DON'T KNOW WRITE "0"		Did this establishment purchase any new or used fixed assets, such as machinery, vehicles, equipment, land or buildings, including expansion and renovations of existing structures in 2025? Yes.....1 No.....2 ▶ 19.7 DON'T KNOW...9 ▶ 19.7
Source	Percent		Item	TZS	Item	TZS	Code
Internal funds or retained earnings			New or used machinery, vehicles, and equipment		Internal funds or retained earnings		
Borrowed from banks: private and state-owned			Land and buildings including expansion and renovations of existing structures		Owners' contribution or issued new equity shares		
Borrowed from non-bank financial institutions, which include microfinance institutions, credit cooperatives, credit unions (SACCOS and VIKOBA), or finance companies			Total Amount (TZS)		Borrowed from banks: private and state-owned		
Purchases on credit from suppliers and advances from customers					Borrowed from non-bank financial institutions, which include microfinance institutions, credit cooperatives, credit unions (SACCOS and VIKOBA), or finance companies		
Other, moneylenders, friends, relatives, loans from LGA etc.					Purchases on credit from suppliers and advances from customers		
Total (100%)					Other, moneylenders, friends, relatives, loans from LGA etc.		
					Total Amount (TZS)		

[illegible]

16.20 Referring only to the most recent application for a line of credit or loan, what was the outcome of that application? INTERVIEWER: READ OUT USE CODES BELOW	16.21 What was the total cost of all fees paid to apply for the loan, including origination, service, processing, and insurance fees?	16.22 How many days did it take from the moment the application was submitted until the decision was communicated?	16.23 At this time, does the owner or owners of this establishment have any outstanding personal loans that are used to finance this establishment's business activities? Yes....1 No.....2	16.24 In 2025, did this establishment have its annual financial statements checked and certified by an external auditor? Yes....1 No.....2	16.25 What percentage of total sales for a typical month does this establishment receive from its customers through electronic payments, that is other than cash or check payments?	16.26 In a typical month, which of the following electronic payment methods accounts for the largest proportion of this establishment's sales in value? USE CODES BELOW
Code	TZS	Days	Code	Code	Percent	Code

CODES FOR QUESTION 16.20

Application was approved in full...1
Application was approved in part...2
Application was rejected.....3
Application was withdrawn.....4
APPLICATION STILL IN PROCESS.....6

CODES FOR QUESTION 19.26

Internet and mobile banking, including
direct debit transfer 1
Debit cards.....2
Credit cards.....3
E-money and e-wallet, excluding mobile
money.....4
Mobile money 5

16.27	16.28	16.29	16.30	16.31	16.32	16.33
How many days does it take on average from when payment is made until the money is received using [e-payment method]?	As a percentage of a typical transaction, how much does it cost to accept payments, using [e-payment method]?	What is the cost per month to accept payments using [e-payment method]?	What percentage of the total payments that this establishment makes in a typical month is done through electronic payments, that is other than cash or check payments, excluding payments to government and payroll?	In a typical month, which of the following electronic payment methods accounts for the largest proportion of this establishment's payments in value?	As a percentage of a typical transaction, how much does it cost to make payments, using [most important e-payment method to make a payment]?	To what degree is access to finance an obstacle to the current operations of this establishment?
PAYMENT RECEIVED IN LESS THAN A DAY WRITE "0"		Please include all monthly fees, subscription costs, point of sales terminal costs, maintenance and other costs.		USE CODES BELOW		No obstacle.....1 Minor obstacle.....2 Moderate obstacle.....3 Major obstacle.....4 Very Severe Obstacle..5 DOES NOT APPLY.....6
Days	Percent	TZS	Percent	Code	Percent	Code

CODES FOR QUESTION 19.31
Internet and mobile banking, including
direct debit transfer 1
Debit cards.....2
Credit cards.....3
E-money and e-wallet, excluding
mobile money.....4
Mobile money.....5

SECTION 17: MOBILE MONEY USAGE

17.1	17.2	17.3	17.4	17.5
In its current operations, does this establishment use mobile money for any of its financial transaction?	In 2025, what percentage of total labor cost (salaries and wages of its employees) was paid by this establishment using mobile money?	In 2025, what percentage of the total annual cost of raw materials and intermediate goods (suppliers' bills) was paid by this establishment using mobile money?	In 2025, what percentage of the total annual cost of utilities (utilities companies' bills) was paid by this establishment using mobile money?	In 2025, what percentage of annual sales did this establishment receive from customers using mobile money?
Yes.....1 No.....2	WRITE "0" IF IT IS NONE	WRITE "0" IF IT IS NONE	WRITE "0" IF IT IS NONE	WRITE "0" IF IT IS NONE
Code	Percent	Percent	Percent	Percent

SECTION 17: BUSINESS-GOVERNMENT RELATIONS

[illegible]

[illegible]

SECTION 19: BUSINESS ENVIRONMENT

19.1	19.2	19.3	19.4	
By looking at the list of elements of the business environment please tell me which one, if any, currently represents the biggest obstacle faced by this establishment. ACCESS TO FINANCE.....1 ACCESS TO LAND 2 BUSINESS LICENSING AND PERMITS.....3 CORRUPTION 4 COUTRS 5 CRIME, THEFT AND DISIRDER.....6 INADEQUATELY EDUCATED WORKFORCE.....7 ELECTRICTY.....8 LABOR REGULATIONS.....9 POLITICAL INSTABILITY.....10 TAX ADMINISTRATIONS.....11 TAX RATES.....12 TRANSPORT.....13 CUSTOMS AND TRADE REGULATIONS.....14 PRACTICES OF COMPETITORS IN THE INFORMAL SECTOR.....15	What was the total annual number of hours required for the preparation, filing, and payment of all taxes (profit taxes, labor taxes, VAT, GST, or sales taxes) for this establishment in 2025? IF IT IS LESS THAN 1 HOUR, WRITE "0"	What was the average number of hours per month required for the preparation, filing, and payment of all taxes (profit taxes, labor taxes, VAT, GST, or sales taxes) for this establishment in fiscal year 2024? IF IT IS LESS THAN 1 HOUR, WRITE "0"	To what degree are each of the following an obstacle to the current operations of this establishment? No obstacle.....1 Minor obstacle.....2 Moderate obstacle.....3 Major obstacle.....4 Very Severe Obstacle...5 DOES NOT APPLY.....97	
	Hours	Hours	Item	Code
			Tax rates	
			Tax administration	
			Business licensing and permits	
			Political instability	
			Corruption	
			Courts	
			Crime	

SECTION 19: PERFORMANCE

20.1		20.2	
From this establishment's Income Statement for year 2025, please provide the following in TZS:		From establishment's Income Statement for fiscal year 2024, please provide the following information:	
IF DON'T KNOW WRITE "0"		IF DON'T KNOW WRITE "0"	
INTERVIEWER: READ OUT			
Item	TZS	Item	TZS
TOTAL ANNUAL COST OF LABOR INCLUDING WAGES, SALARIES, BONUSES, SOCIAL SECURITY PAYMENTS		Total annual cost of labor including wages, salaries, bonuses, social security payments	
Of which total amount of gross wages and salaries paid to employees in cash		Total annual cost of raw materials and intermediate goods used in production	
Of which total amount paid for overtime			
Of which total amount paid in kind (medical, food,transport, housing and fuel)			
Of which total amount paid for training expenses			
Of which total amount of employer's contribution paid to Social security Schemes (NSSF,WCF, ZSSF and PSSSF)			
Of which total amount of employer's contribution paid to Health Insurance (employer's contribution) - NHIF, ZHSF			
Of which total amount for reimbursement paid for travel expenses			
Of which total amount paid for any other labor costs (specify)			
Total annual cost of electricity			
Total annual cost of water			
Total annual cost of high-speed, fixed broadband internet			
ASK IF MANUFACTURING ESTABLISHMENTS			
Total annual cost of raw materials and intermediate goods used in production			
ASK IF RETAIL ESTABLISHMENTS			
Total annual cost of finished goods and materials purchased to resell			

ASK IF MANUFACTURING

[illegible]

SECTION 21: POST-INTERVIEW INFORMATION						
	21.1	21.2	21.3	21.4	21.5	21.6
INTERVIEWER READ AT THE END OF THE INTERVIEW: The survey ends here. I would like to gather a few final details. Thank you for your time and cooperation.	INTERVIEWER: THE SURVEY ENDS HERE. PLEASE FILL OUT THE REMAINING INFORMATION ON YOUR OWN	It is my perception that the responses to the questions regarding opinions and perceptions were: Truthful.....1 Somewhat truthful.....2 Not truthful.....3	The responses to the questions regarding figures (productivity and employment numbers) were: Taken directly from establishment records.....1 Estimates computed with some precision.....2 Arbitrary and unreliable numbers....3 In some case taken from books and in some case estimates.....4	INTERVIEWER COMMENTS: (Please provide comments to any circumstances which could influence results)	This questionnaire was completed in: One visit in face-to-face interview with one person.....1 ► STOP HERE One visit in face-to-face interview with different managers/staff.....2 Several visits.....3	If option 2 or 3 in question 21.5 , estimate duration of the whole interview
		Code	Code	Comments	code	Hour Minutes