

WAVE 4 CODEBOOK

Enterprise No.

tleno

Enterprise Name

tlena

Tanzanian Manufacturing Enterprise Survey

Wave 4

Main Questionnaire

November 1999

Centre for the Study of African Economies (CSAE), University of Oxford
Economic and Social Research Foundation (ESRF), Dar es Salaam
and
Centre for Research on Trade & Development (CREDIT), University of Nottingham

Interviewer.....

tlint

Data entry operator.....

tldt

SECTION 1: General Information Sheet

FIRST VISIT

DATE AND PROPOSED TIME FOR THE VISIT

DAY	MONTH	TIME

DATE OF THE INTERVIEW

DAY	MONTH	YEAR

TIME BEGUN

TIME FINISHED

SECOND VISIT

DATE AND PROPOSED TIME FOR THE VISIT

DAY	MONTH	YEAR

DATE OF THE INTERVIEW

DAY	MONTH	YEAR

TIME BEGUN

TIME FINISHED

PROGRESS		REQUIRED	LEFT WITH FIRM	PICKED UP	COMPLETED		
					BY FIRM	FIRST INTERVIEW	EVENTUALLY!
MAIN	SECTION 1						
	SECTION 2						
	SECTION 3						
	SECTION 4						
	SECTION 5						
	SECTION 6						
	SECTION 7 PARTS A - D						
	SECTION 7 PARTS E - F						
	SECTION 8						
	SECTION 9						
	SECTION 10						
SECTION 11							
WORKERS	SECTION 13 & 14						

SECTION 1: General Information Sheet

1 Sector Food..... 1
 Textile..... 2
 Wood..... 3
 Metal..... 4

t1q1a

SIC Code

t1q1b

2 Location DSM..... 1
 Morogoro..... 2
 Tanga..... 3
 Arusha..... 4
 Mwanza..... 5

t1q2

3 Name of enterprise..... t1q3

4 Address of enterprise..... t1q4a
 t1q4b
 t1q4c
 t1q4d

5 Telephone numbers..... t1q5a
 t1q5b

6 Telefax..... t1q6

7 Owner of the enterprise... t1q7

8 If an informal enterprise, home address of owner... t1q8a
 t1q8b
 t1q8c
 t1q8d

9 Respondent..... t1q9

10 Person to contact..... t1q10

11 Interviewers..... t1q11a
 t1q11b

12 Language English..... 1
 Swahili..... 2
 Other..... 3

t1q12

(Specify..... t1q12s

SECTION 2: Entrepreneur Questionnaire

Part A: New Firms or Firms Without Current Owner's Details

- 1. THIS SECTION IS FOR ENTERPRISES THAT ARE NEW TO THE SURVEY OR FOR ENTERPRISES THAT HAVE CHANGED OWNERSHIP SINCE THE LAST ROUND OF THE SURVEY (OR WHERE THERE IS ANY DOUBT ABOUT CHANGES HAVING TAKEN PLACE SINCE 1995)**
- 2. THESE QUESTIONS ARE TO BE ANSWERED BY THE OWNER OF AN ENTREPRENEURIAL FIRM, OR THE CHAIRMAN OF A COOPERATIVE, OR THE GENERAL MANAGER OR MANAGING DIRECTOR OF A CORPORATION (NOTE THAT SOME QUESTIONS ARE NOT RELEVANT FOR PROFESSIONAL MANAGERS. THESE ARE IDENTIFIED WITH AN ASTERISK)**

1. What is the legal status of this firm?

- Sole Proprietorship..... 1
- Partnership..... 2
- Cooperative..... 3
- Limited Liability Enterprise..... 4
- Corporation (public or private)..... 5
- Subsidiary of a Multinational Corporation..... 6

2. What is the ownership structure?

- Private owners only, (Tanzanian Owners)..... 1 (=>4)
- Private owners only, (Foreign owners)..... 2 (=>3)
- Private owners, (Tanzanians and Foreign joint)..... 3 (=>3)
- State and private joint, (Tanzanian Private)..... 4 (=>3a)
- State and private joint, (Foreign private owners)..... 5 (=>3)
- State and Private joint, (Tanzanian and Foreign private)..... 6 (=>3)
- State..... 7 (=> 3a)

3. What is the percentage of foreign ownership? %

3a. What is the percentage of state ownership? %

4. Are the Tanzanian owners...

- African origin only.....1
- Asian origin only.....2
- Both African & Asian origin.....3
- Other (SPECIFY).....4
-

5. Gender (of interviewee)

- MALE..... 1
- FEMALE..... 2

6. How old are you?

YEARS:

7. Were you born in this town?

- YES..... 1
- NO 2

8. How long have you lived here?

YEARS:

9. If not an owner of the firm, what is your current position?

- Chairman of cooperative.....1
- General Manager/ MD of Firm....2
- Other Manager.....3
- Other (specify).....4
-

SECTION 2: Entrepreneur Questionnaire

Part A: New Firms or Firms Without Current Owner's Details

* 10. What was the main occupation of your father?

t2aq10

- OWN BUSINESS, MANUFACTURING.....1
 - OWN BUSINESS, TRADING.....2
 - OWN BUSINESS, FARMING.....3
 - EMPLOYEE, PUBLIC SECTOR ENTERPRISE.....4
 - EMPLOYEE, PRIVATE SECTOR ENTERPRISE.....5
 - EMPLOYEE, GOVERNMENT ADMINISTRATION....6
- (SPECIF t2aq10s

* 11. What was the main occupation of your mother?

t2aq11

- OWN BUSINESS, MANUFACTURING.....1
 - OWN BUSINESS, TRADING.....2
 - OWN BUSINESS, FARMING.....3
 - EMPLOYEE, PUBLIC SECTOR ENTERPRISE.....4
 - EMPLOYEE, PRIVATE SECTOR ENTERPRISE.....5
 - EMPLOYEE, GOVERNMENT ADMINISTRATION....6
- (SPECIFY: _____ t2aq11s

12. What is the highest level of formal education you reached?

- NONE.....1 (=> 16)
- PRIMARY.....2
- MIDDLE SCHOOL.....3
- SECONDARY (O LEVEL).....4
- SECONDARY (A LEVEL).....5
- VOCATIONAL.....6
- TECHNICAL/POLYTECHNIC...7
- PROFESSIONAL.....8
- UNIVERSITY.....9 (=> 14)

t2aq12a

t2aq12b

1-5,9

6,7,8

13. What was the highest standard (if primary only) or form (if secondary) you completed?

Standard Form

t2aq13a

t2aq13b

14. What year did you leave school/vocational programme/university? (if the vocational programme is not continuous with ordinary schooling, then use the school leaving year)

t2aq14

15. What did you study at the university?

- Humanities.....1
- Sciences.....2
- Engineering.....3
- Medical.....4
- Law.....5
- Other.....6

(SPECIFY _____ t2aq15s

t2aq15

16. Were you an apprentice in your firm's field?

- YES.....1
- NO.....2

t2aq16

* 17. Was the business owned by your parents or other family members?

- YES.....1
- NO2

t2aq17

SECTION 2: Entrepreneur Questionnaire

Part A: New Firms or Firms Without Current Owner's Details

* 18. Do you own any of the following? YES 1
NO2

(a) a house backed by title?

(b) a motor vehicle

(c) a farm?

(d) other real estate?

19. When was this business founded?
(i.e. the first year from which the business
as presently constituted operated) YEAR

* 20. Did you establish this business?
YES 1 (=>22)
NO2 (=>21)

* 21. How did you acquire this business?
BOUGHT IT.....1
INHERITED IT.....2
MERGER.....3
OTHER.....4
(SPECIFY _____ t2aq21s

22. Did you have previous experience in this industry (apart from
owning/ managing this firm?)
YES 1
NO2 (=> 25)

23. What form did this experience take?
YES 1
NO2

(a) Did you work for this firm?

(b) Did you work for another firm?

(c) Were your parents in this business?

(d) Did you work and learn at home?

(e) Were you self-employed?

(f) Other? (SPECIFY _____ t2aq23s)

24. How many years of experience did you have in this industry prior
to acquiring/ becoming a manager in this firm?
YEARS:

SECTION 2: Entrepreneur Questionnaire

Part A: New Firms or Firms Without Current Owner's Details

THIS SECTION IS TO BE ASKED OF FIRMS WHICH ARE NEW TO THE SURVEY

33. When the firm started, what was the initial start up capital?

Shillings

t2aq25

34. From what sources did you/ the owners get this capital ?

(Percentages)

(a) OWN SAVINGS

%

t2aq34a

(b) BORROWING FROM FRIENDS OR RELATIVES

t2aq34b

(c) LOAN FROM A FOREIGN BANK OR DONOR

t2aq34c

(d) LOAN FROM A LOCAL BANK

t2aq34d

(e) LOAN FROM A MONEY LENDER

--

(f) LOAN FROM A SUPPLIER

t2aq34e

(g) SALE OF PERSONAL ASSETS

t2aq34f

(h) OTHER (SPECIFY : _____)

t2aq34g

Note: Check that (a) - (h) add up to 100%

35. What were the total number of paid employees in..... ?

when business was founded

t2aq35a
1985 t2aq35b
1990 t2aq35c
1995 t2aq35d

36. What were your annual sales in.....?

when business was founded

t2aq36a
1985 t2aq36b
1990 t2aq36c
1995 t2aq36d

SECTION 2: Entrepreneur Questionnaire

Part B: Additional Questions for Owners

1. Why did you choose to start this business?

- Previous business failed and I could not find a waged job..... 1
- Previous business failed (did not bother to look for waged work)..... 2
- Could not find a waged job that I wanted after leaving school/uni..... 3
- Lost my waged job and could not find another that I wanted..... 4
- Believed I could earn more money with my own business..... 5
- Have a family, so wanted flexible working hours..... 6
- Always wanted my own business..... 7
- Inherited/came into some money..... 8
- Other (specify)..... 9

6. Did you start any other business in the last two years?

- YES..... 1
- NO..... 2

7. Did you acquire any other business in the last two years?

- YES..... 1
- NO..... 2

8. Did you exit from any other business in the last two years?

- YES..... 1
- NO..... 2

IF THE ANSWER TO EITHER QUESTIONS 6 OR 7 WAS YES, THEN ASK QUESTIONS 9 AND 10. OTHERWISE SKIP TO NEXT PAGE.

YES 1 NO 2	Did you acquire any of the following in the past year?
2.	a house backed by title?
3.	a motor vehicle?
4.	a farm?
5.	other real estate?

9. Are any of your newly started or acquired businesses in the same line as this firm?

- YES..... 1
- NO..... 2

10. Does this firm receive inputs from, or supply inputs to any of your newly started or acquired businesses?

- YES..... 1
- NO..... 2

SECTION 3: General Firm Questionnaire

1. Does your firm keep accounts on an annual basis?

	1994	1995	1996	1997	1998
Yes..... 1	t3q1a	t3q1b	t3q1c	t3q1d	t3q1e
No..... 2					

DISCUSS THE OPTIONS GIVEN IN QUESTION 2. FROM ONE YEAR DOWN BEING AWARE OF THE ANSWER GIVEN FOR 1994 OR 1995

2. What is the easiest time period for you to use in discussing the cost of the inputs and the value of the outputs of your production process?

	1994	1995	1996	1997	1998
1 year..... 1	t3q2a	t3q2b	t3q2c	t3q2d	t3q2e
6 months..... 2					
1 month..... 3					
2 weeks..... 4					
1 week..... 5					
Other..... 6					

(Specify..... t3q2s

3. What is the last period of this length for which you have data?

	Month	Year		Month	Year
From:	t3q3a	t3q3b	To:	t3q3c	t3q3d

4. Can this last period be considered as average compared to the year as whole?

Yes..... 1	
No..... 2	

(Specify why not..... t3q4s

ASK QUESTION 4 IF THE PERIOD IS LESS THAN 1 YEAR

IF FIRM HAS PEAK PERIODS DURING THE YEAR eg CERTAIN MONTHS WHEN ORDERS ARE HIGH, NOTE HOW MANY MONTHS THESE ARE AND USE THIS INFORMATION WHEN CALCULATING AVERAGE OUTPUT/ SALES FOR THE TIME PERIOD AGREED.

SECTION 3: General Firm Questionnaire

WHERE '[period]' APPEARS IN THE FOLLOWING QUESTIONS THE ANSWERS SHOULD RELATE TO THE TIME PERIOD AGREED IN QUESTION 2 ABOVE.

5. What was your revenue from sales of your manufactured output in this [period]?

1994	1995	1996	1997	1998
t3q5a	t3q5b	t3q5c	t3q5d	t3q5e

6. What was the value of your manufactured output in this [period]?

1994	1995	1996	1997	1998
t3q6a	t3q6b	t3q6c	t3q6d	t3q6e

7. What was the value of any additional income you made from selling goods that your firm did not make or from supplying services in this [period]?

1994	1995	1996	1997	1998
t3q7a	t3q7b	t3q7c	t3q7d	t3q7e

FOR SMALL FIRMS USE THE TABLES ON THE FOLLOWING PAGES TO CALCULATE THE VALUE OF OUTPUT AND THE VALUE OF RAW MATERIALS (UNLESS YOU HAVE ACTUAL DATA, ASSUME THAT SALES AND OUTPUT ARE EQUAL). THEN COMPLETE THE RELEVANT TOTALS FOR SALES AND OUTPUT ABOVE AND FOR RAW MATERIALS BELOW.

8. What percentage of your output did you export to other African countries?

1994	1995	1996	1997	1998
t3q8a	t3q8b	t3q8c	t3q8d	t3q8e

9. What percentage of your output did you export to non-African countries?

1994	1995	1996	1997	1998
t3q9a	t3q9b	t3q9c	t3q9d	t3q9e

SECTION 3: General Firm Questionnaire

10. What percentage of your exports did you sell in the most recent [period]...

- a. Direct to foreign buyers
- b. through government trading agencies
- c. through private trading agencies
- d. Other
(Specify..... t3q10s)

t3q10a
t3q10b
t3q10c
t3q10d

11. What percentage of your output for the domestic market did you sell...
(in most recent [period])

- a. direct to private end users
- b. direct to public sector end users
- c. to private retailers and wholesalers
- d. to public retailers and wholesalers
- e. to other firms to be used in production
- f. other
(Specify..... t3q11s)

t3q11a
t3q11b
t3q11c
t3q11d
t3q11e
t3q11f

12. How many shifts do you usually operate?

- one-shift..... 1
- two-shift..... 2
- three-shift..... 3
- Other..... 4

1996	1997	1998
t3q12a	t3q12b	t3q12c

(specify..... t3q12s)

SECTION 3: General Firm Questionnaire

FOR LARGE FIRMS JUST LIST THEIR FIVE MOST IMPORTANT PRODUCTS AND THE PRICE PER UNIT AT WHICH THEY SELL EACH OF THEM

YEAR = 1998

13A.	a. What were your firm's most important products in 1998 ? (list them in order of importance below)	b. In what units do you sell each of these products?	c. How much do you charge for one unit of each product?	d. How many/much of each of these products did you sell in the last [period]?	e. So, the total revenue from each product last period was..... (should equal c * d)	f. What is the total cost of raw materials for one unit of each product?	g. So, the total cost of raw materials for the amount of each product you sold last [period] is...
		Units	Shillings/unit	Quantity = Number of units	Shillings	Shillings/Unit	Shillings
	t3q13aa1	t3q13ab1	t3q13ac1	t3q13ad1	t3q13ae1	t3q13af1	t3q13ag1
	t3q13aa2	t3q13ab2	t3q13ac2	t3q13ad2	t3q13ae2	t3q13af2	t3q13ag2
	t3q13aa3	t3q13ab3	t3q13ac3	t3q13ad3	t3q13ae3	t3q13af3	t3q13ag3
	t3q13aa4	t3q13ab4	t3q13ac4	t3q13ad4	t3q13ae4	t3q13af4	t3q13ag4
	t3q13aa5	t3q13ab5	t3q13ac5	t3q13ad5	t3q13ae5	t3q13af5	t3q13ag5
	t3q13aa6	t3q13ab6	t3q13ac5	t3q13ad6	t3q13ae6	t3q13af6	t3q13ag6
	t3q13aa7	t3q13ab7	t3q13ac7	t3q13ad7	t3q13ae7	t3q13af7	t3q13ag7
	t3q13aa8	t3q13ab8	t3q13ac8	t3q13ad8	t3q13ae8	t3q13af8	t3q13ag8

NOTE THAT FOR BAKERIES IT IS EASIER TO CALCULATE QUANTITY, REVENUE AND COSTS ON THE BASIS OF A BAG OF FLOUR, I.E. A BAG OF FLOUR COST SO MUCH HAS TO BE COMBINED WITH SO MUCH FAT, SUGAR YEAST ETC., AND MAKES SO MANY LOAVES THAT FETCH A REVENUE OF ... THEN MULTIPLY THE COSTS ETC. BY THE NUMBER OF BAGS OF FLOUR USED IN THE TIME PERIOD AGREED.

1998

SECTION 3: General Firm Questionnaire

FOR LARGE FIRMS JUST LIST THEIR FIVE MOST IMPORTANT PRODUCTS AND THE PRICE PER UNIT AT WHICH THEY SELL EACH OF THEM

YEAR = 1997

13B.	a. What were your firm's most important products in 1997 ? (list them in order of importance below)	b. In what units do you sell each of these products?	c. How much do you charge for one unit of each product?	d. How many/much of each of these products did you sell in the last [period]?	e. So, the total revenue from each product last period was..... (should equal c * d)	f. What is the total cost of raw materials for one unit of each product?	g. So, the total cost of raw materials for the amount of each product you sold last [period] is...
		Units	Shillings/unit	Quantity = Number of units	Shillings	Shillings/Unit	Shillings
	t3q13ba1	t3q13bb1	t3q13bc1	t3q13bd1	t3q13be1	t3q13bf1	t3q13bg1
	t3q13ba2	t3q13bb2	t3q13bc2	t3q13bd2	t3q13be2	t3q13bf2	t3q13bg2
	t3q13ba3	t3q13bb3	t3q13bc3	t3q13bd3	t3q13be3	t3q13bf3	t3q13bg3
	t3q13ba4	t3q13bb4	t3q13bc4	t3q13bd4	t3q13be4	t3q13bf4	t3q13bg4
	t3q13ba5	t3q13bb5	t3q13bc5	t3q13bd5	t3q13be5	t3q13bf5	t3q13bg5
	t3q13ba6	t3q13bb6	t3q13bc5	t3q13bd6	t3q13be6	t3q13bf6	t3q13bg6
	t3q13ba7	t3q13bb7	t3q13bc7	t3q13bd7	t3q13be7	t3q13bf7	t3q13bg7
	t3q13ba8	t3q13bb8	t3q13bc8	t3q13bd8	t3q13be8	t3q13bf8	t3q13bg8

NOTE THAT FOR BAKERIES IT IS EASIER TO CALCULATE QUANTITY, REVENUE AND COSTS ON THE BASIS OF A BAG OF FLOUR, I.E. A BAG OF FLOUR COST SO MUCH HAS TO BE COMBINED WITH SO MUCH FAT, SUGAR YEAST ETC., AND MAKES SO MANY LOAVES THAT FETCH A REVENUE OF ... THEN MULTIPLY THE COSTS ETC. BY THE NUMBER OF BAGS OF FLOUR USED IN THE TIME PERIOD AGREED.

1997

SECTION 3: General Firm Questionnaire

14. Indirect Costs: What was the cost to your business of each of the following items during the last [period]?

	1994	1995	1996	1997	1998
a. Rent	t3q14aa	t3q14ba	t3q14ca	t3q14da	t3q14ea
b. Electricity	t3q14ab	t3q14bb	t3q14cb	t3q14db	t3q14eb
c. Water	t3q14ac	t3q14bc	t3q14cc	t3q14dc	t3q14ec
d. Telephone	t3q14ad	t3q14bd	t3q14cd	t3q14dd	t3q14ed
e. Liquid fuel, solid fuel and gas	t3q14ae	t3q14be	t3q14ce	t3q14de	t3q14ee
f. Stationary and office supplies	t3q14af	t3q14bf	t3q14cf	t3q14df	t3q14ef
g. Transportation costs (excluding fuel)	t3q14ag	t3q14bg	t3q14cg	t3q14dg	t3q14eg
h. Security services if not included in wage bill	t3q14ah	t3q14bh	t3q14ch	t3q14dh	t3q14eh
i. Insurance and other business services	t3q14ai	t3q14bi	t3q14ci	t3q14di	t3q14ei
j. Promotion & Advertising	t3q14aj	t3q14bj	t3q14cj	t3q14dj	t3q14ej
k. Maintenance of plant, equipment & buildings	t3q14ak	t3q14bk	t3q14ck	t3q14dk	t3q14ek
l. All other costs (exclude labour costs & interest payments)	t3q14al	t3q14bl	t3q14cl	t3q14dl	t3q14el
m. Total indirect costs (sum of sections a. to l. above)	1994 t3q14am	1995 t3q14bm	1996 t3q14cm	1997 t3q14dm	1998 t3q14em

SECTION 3: General Firm Questionnaire

15. What was the value of all the raw materials you used in production during this [period]?

1994	1995	1996	1997	1998
t3q15a	t3q15b	t3q15c	t3q15d	t3q15e

16. What percentage of your raw materials was sourced from businesses you own?

	1994	1995	1996	1997	1998
PER CENT	t3q16a	t3q16b	t3q16c	t3q16d	t3q16e

17. What percentage of your raw materials was imported?

	1994	1995	1996	1997	1998
PER CENT	t3q17a	t3q17b	t3q17c	t3q17d	t3q17e

NOW CALCULATE VALUE ADDED BY TAKING THE ANSWER TO QUESTION 6 (VALUE OF OUTPUT) AND SUBTRACTING THE ANSWERS TO QUESTION 14m (TOTAL INDIRECT COSTS) AND QUESTION 15 (RAW MATERIAL COSTS)

18. Calculated value added

1994	1995	1996	1997	1998
t3q18a	t3q18b	t3q18c	t3q18d	t3q18e

IF VALUE ADDED IS NEGATIVE CHECK THE NUMBERS WITH THE INTERVIEWEE AGAIN. CHECK THAT THE TIME UNITS USED FOR ALL COMPONENTS ARE CONSISTENT!!!

19. What was the value of your allowable depreciation in this [period]?

1994	1995	1996	1997	1998
t3q19a	t3q19b	t3q19c	t3q19d	t3q19e

SECTION 3: General Firm Questionnaire

20. How much were your total interest payments in this [period]?

1994	1995	1996	1997	1998
t3q20a	t3q20b	t3q20c	t3q20d	t3q20e

21. What was your total wage bill in this [period], excluding allowances?

1994	1995	1996	1997	1998
t3q21a	t3q21b	t3q21c	t3q21d	t3q21e

22. What was the total cost of labour in this [period], including the wage bill, all allowances and Christmas and production bonuses?

1994	1995	1996	1997	1998
t3q22a	t3q22b	t3q22c	t3q22d	t3q22e

NOW CALCULATE GROSS PROFITS BY TAKING THE CALCULATED VALUE ADDED (QUESTION 13) AND SUBTRACTING THE ANSWER TO QUESTION 22 (TOTAL LABOUR COSTS)

23. Calculated profits (before depreciation and interest charges)

1994	1995	1996	1997	1998
t3q23a	t3q23b	t3q23c	t3q23d	t3q23e

24. What were your (gross) profits after all labour, administration and input costs have been deducted, but before interest, depreciation allowances and taxation have been deducted in this [period]?

1994	1995	1996	1997	1998
t3q24a	t3q24b	t3q24c	t3q24d	t3q24e

IS THE PROFIT FIGURE YOU HAVE CALCULATED SIMILAR (IT IS UNLIKELY TO BE THE SAME) TO THE PROFIT FIGURE THEY HAVE GIVEN TO YOU? IF NOT, CHECK THE NUMBERS AGAIN.

SECTION 3: General Firm Questionnaire

25. With your current machines and your current workforce, if you had the working capital you needed and a buyer for the goods, by what percentage could you increase production?

	1994	1995	1996	1997	1998
PER CENT	t3q25a	t3q25b	t3q25c	t3q25d	t3q25e

*Assume no change in shifts, i.e. $\frac{(\text{Potential output} - \text{Actual output}) * 100}{\text{Actual output}}$*

THIS SECTION LOOKS AT INVENTORIES.

THE INVENTORIES AT THE END OF THE YEAR SHOULD EQUAL THE INVENTORIES AT THE BEGINNING OF THE NEXT PERIOD.

THE CHANGE IN INVENTORIES OF FINISHED GOODS BETWEEN THE BEGINNING AND THE END OF THE PERIOD SHOULD EQUAL THE DIFFERENCE BETWEEN SALES AND OUTPUT (QUESTIONS 5 AND 6).

26. What was the value of your inventories of FINISHED GOODS at the BEGINNING of this [period]?

	1994	1995	1996	1997	1998
	t3q26a	t3q26b	t3q26c	t3q26d	t3q26e

27. What was the value of your inventories of FINISHED GOODS at the END of this [period]?

	1994	1995	1996	1997	1998
	t3q27a	t3q27b	t3q27c	t3q27d	t3q27e

28. What was the value of your inventories of RAW MATERIALS at the BEGINNING of this [period]?

	1994	1995	1996	1997	1998
	t3q28a	t3q28b	t3q28c	t3q28d	t3q28e

29. What was the value of your inventories of RAW MATERIALS at the END of this [period]?

	1994	1995	1996	1997	1998
	t3q29a	t3q29b	t3q29c	t3q29d	t3q29e

SECTION 4: Investment Questionnaire

1. How much would it cost to replace all your plant and equipment with similar new equipment?

1995	1996	1997	1998
t4q1a	t4q1b	t4q1c	t4q1d

IF QUESTIONS 1 TO 3 ARE DIFFICULT USE QUESTION 4 TO HELP ESTIMATE THE ANSWERS. THEN COMPLETE QUESTIONS 1 TO 3.

2. How much would you get if you sold all your plant and equipment?

1995	1996	1997	1998
t4q2a	t4q2b	t4q2c	t4q2d

EVEN WHERE FIRMS ARE ABLE TO GIVE ANSWERS TO Q. 1-3 PLEASE COMPLETE A LIST OF THE MAJOR ITEMS OF MACHINERY THAT THE FIRM UTILISES IN IT'S PRODUCTION ACTIVITIES (INCLUDING VEHICLES) IF THE FIRM USES HAND TOOLS ONLY, MAKE A NOTE OF THESE.

3. How much would you get if you sold all your land and buildings?

1995	1996	1997	1998
t4q3a	t4q3b	t4q3c	t4q3d

NOTE: APPRENTICES/ TRAINEES TOOLS AND MACHINES SHOULD BE TREATED AS A PART OF THE FIRM'S CAPITAL STOCK.

4. List of major assets including land, buildings, machinery and equipment	What would it cost to replace each of these items? (Shillings)			How much could you get if you sold this item? (Shillings)			
	1996	1997	1998	1996	1997	1998	
Land				t4q4bla	t4q4blb	t4q4blc	
Buildings				t4q4bba	t4q4bbb	t4q4bbc	
Machinery and equipment							
Item 1	t4q4m1	t4q4am1a	t4q4am1b	t4q4am1c	t4q4bm1a	t4q4bm1b	t4q4bm1c
Item 2	t4q4m2	t4q4am2a	t4q4am2b	t4q4am2c	t4qbm2a	t4qbm2b	t4qbm2c
Item 3	t4q4m3	t4q4am3a	t4q4am3b	t4q4am3c	t4qbm3a	t4qbm3b	t4qbm3c
Item 4	t4q4m4	t4q4am4a	t4q4am4b	t4q4am4c	t4qbm4a	t4qbm4b	t4qbm4c
Item 5	t4q4m5	t4q4am5a	t4q4am5b	t4q4am5c	t4qbm5a	t4qbm5b	t4qbm5c
Item 6	t4q4m6	t4q4am6a	t4q4am6b	t4q4am6c	t4qbm6a	t4qbm6b	t4qbm6c
Item 7	t4q4m7	t4q4am7a	t4q4am7b	t4q4am7c	t4qbm7a	t4qbm7b	t4qbm7c
Item 8	t4q4m8	t4q4am8a	t4q4am8b	t4q4am8c	t4qbm8a	t4qbm8b	t4qbm8c
TOTAL		t4q4amta	t4q4amtb	t4q4amtc	t4q4bmta	t4q4bmtb	t4q4bmtc

SECTION 4: Investment Questionnaire

5. Did you sell any land, buildings or equipment in... YES.....1 (=> 6)
NO.....2 (=> 8)

1996	1997	1998
t4q5a	t4q5b	t4q5c

6. What was the value in SHILLINGS?

	1996	1997	1998
LAND	t4q6a1	t4q6a2	t4q6a3
BUILDINGS	t4q6b1	t4q6b2	t4q6b3
EQUIPMENT	t4q6c1	t4q6c2	t4q6c3
TOTAL	t4q6d1	t4q6d2	t4q6d3

7. If the sale was equipment, why was it sold?

1996	1997	1998
t4q7a	t4q7b	t4q7c

- EXCESS CAPACITY.....1
REPLACEMENT.....2
INCREASE LIQUIDITY.....3
CHANGE OF OUTPUT MIX.....4
OTHER (specify)..... **t4q7s**

8. Has this firm ever imported new or second hand equipment to use in production?

- YES..... 1 (=> 10)
NO..... 2 (=> 9)

9. Has this firm ever purchased new or second hand equipment that is foreign made to use in production?

- YES..... 1 (=> 10)
NO..... 2 (=> 11)

10. How did you find out about the foreign machinery and equipment? (Multiple answers allowed)

- Domestic suppliers of machinery and equipment 1
Foreign suppliers of machinery and equipment 2
Parent company..... 3
Consultants..... 4
Publications..... 5
Trade fairs..... 6
Personal trips to other countries..... 7
Technology institutions..... 8
Business and other contacts based in Tanzania..... 9
Business and other contacts based outside Tanzania..... 10
Other (specify)..... **t4q10s** 11

SECTION 4: Investment Questionnaire

**NOTE: WE ARE INTERESTED IN DETAILS OF THE INVESTMENTS MADE BY THE FIRM IN THE LAST THREE YEARS.
THERE IS A SEPARATE TABLE FOR EACH YEAR WITH ADDITIONAL QUESTIONS CONCERNING THE TYPE OF INVESTMENT MADE.**

YEAR = 1998

11.

		Land	Buildings	Plant and Equipment	Total
How much did you invest in land, buildings and equipment in 1998?					
	SHILLINGS:	t4q11a1	t4q11a2	t4q11a3	t4q11a4
What was the form of the acquisition?	Purchase..... 1				
	Lease..... 2	t4q11b1	t4q11b2	t4q11b3	t4q11b4
What proportion of money came from...					
Company retained earnings	PERCENT:	t4q11c1	t4q11c2	t4q11c3	t4q11c4
Personal savings	PERCENT:	t4q11d1	t4q11d2	t4q11d3	t4q11d4
Borrowed from friends and relations	PERCENT:	t4q11e1	t4q11e2	t4q11e3	t4q11e4
Bank loan or overdraft	PERCENT:	t4q11f1	t4q11f2	t4q11f3	t4q11f4
Suppliers credit	PERCENT:	t4q11g1	t4q11g2	t4q11g3	t4q11g4
Borrowed from money lender	PERCENT:	t4q11h1	t4q11h2	t4q11h3	t4q11h4
Borrowed from parent or holding co.	PERCENT:	t4q11i1	t4q11i2	t4q11i3	t4q11i4
Sale of equity	PERCENT:	t4q11j1	t4q11j2	t4q11j3	t4q11j4
New partner	PERCENT:	t4q11k1	t4q11k2	t4q11k3	t4q11k4
Other (Specify..... t4q11s	PERCENT:	t4q11l1	t4q11l2	t4q11l3	t4q11l4

12. What was the purpose of the investment in equipment?

- Add to capacity..... 1
- Replace old equipment..... 2
- Improve productivity..... 3
- Improve quality of output..... 4
- Produce a new output..... 5

t4q12

14. Was the equipment...

- Imported..... 1
- Foreign made, bought locally.. 2
- made locally..... 3

t4q14

13. Was the equipment... New..... 1

- Used..... 2
- Mixed..... 3

t4q13

1998

SECTION 4: Investment Questionnaire

YEAR = 1997

		Land	Buildings	Plant and Equipment	Total
15. How much did you invest in land, buildings and equipment in 1997?	SHILLINGS:	t4q15a1	t4q15a2	t4q15a3	t4q15a4
What was the form of the acquisition?	Purchase..... 1				
	Lease..... 2	t4q15b1	t4q15b2	t4q15b3	t4q15b4
What proportion of money came from...					
Company retained earnings	PERCENT:	t4q15c1	t4q15c2	t4q15c3	t4q15c4
Personal savings	PERCENT:	t4q15d1	t4q15d2	t4q15d3	t4q15d4
Borrowed from friends and relations	PERCENT:	t4q15e1	t4q15e2	t4q15e3	t4q15e4
Bank loan or overdraft	PERCENT:	t4q15f1	t4q15f2	t4q15f3	t4q15f4
Suppliers credit	PERCENT:	t4q15g1	t4q15g2	t4q15g3	t4q15g4
Borrowed from money lender	PERCENT:	t4q15h1	t4q15h2	t4q15h3	t4q15h4
Borrowed from parent or holding co.	PERCENT:	t4q15i1	t4q15i2	t4q15i3	t4q15i4
Sale of equity	PERCENT:	t4q15j	t4q15j2	t4q15j3	t4q15j4
New partner	PERCENT:	t4q15k1	t4q15k2	t4q15k3	t4q15k4
Other (Specify.....)	PERCENT:	t4q15l1	t4q15l2	t4q15l3	t4q15l4

16. What was the purpose of the investment in equipment?

- Add to capacity..... 1
- Replace old equipment..... 2
- Improve productivity..... 3
- Improve quality of output..... 4
- Produce a new output..... 5

t4q16

17. Was the equipment... New..... 1
Used..... 2
Mixed..... 3

t4q13

18. Was the equipment...

- Imported..... 1
- Foreign made, bought locally.. 2
- made locally..... 3

t4q17

1997

SECTION 4: Investment Questionnaire

YEAR = 1996

			Land	Buildings	Plant and Equipment	Total
19.	How much did you invest in land, buildings and equipment in 1996?	SHILLINGS:	t4q19a1	t4q19a2	t4q19a3	t4q19a4
	What was the form of the acquisition?	Purchase..... 1				
		Lease..... 2	t4q19b1	t4q19b2	t4q19b3	t4q19b4
	What proportion of money came from...(in % terms)					
	Company retained earnings	PERCENT:	t4q19c1	t4q19c2	t4q19c3	t4q19c4
	Personal savings	PERCENT:	t4q19d1	t4q19d2	t4q19d3	t4q19d4
	Borrowed from friends and relations	PERCENT:	t4q19e1	t4q19e2	t4q19e3	t4q19e4
	Bank loan or overdraft	PERCENT:	t4q19f1	t4q19f2	t4q19f3	t4q19f4
	Suppliers credit	PERCENT:	t4q19g1	t4q19g2	t4q19g3	t4q19g4
	Borrowed from money lender	PERCENT:	t4q19h1	t4q19h2	t4q19h3	t4q19h4
	Borrowed from parent or holding co.	PERCENT:	t4q19i1	t4q19i2	t4q19i3	t4q19i4
	Sale of equity	PERCENT:	t4q19j	t4q19j2	t4q19j3	t4q19j4
	New partner	PERCENT:	t4q19k1	t4q19k2	t4q19k3	t4q19k4
	Other (Specify.....)	PERCENT:	t4q19l1	t4q19l2	t4q19l3	t4q19l4

20. What was the purpose of the investment in equipment?

- Add to capacity..... 1
- Replace old equipment..... 2
- Improve productivity..... 3
- Improve quality of output..... 4
- Produce a new output..... 5

t4q20

21. Was the equipment... New..... 1
Used..... 2
Mixed..... 3

t4q21

22. Was the equipment... Imported..... 1
Foreign made, bought locally.. 2
made locally..... 3

t4q22

1996

SECTION 5: Labour Questionnaire

Note: for firms with owners, shareholders or cooperative members who do work in the firm, include these in the total employment figures below. For sole traders, enter total employment as one; for cooperatives, enter the number of cooperators. If the employment figures are very different from those recorded in 1994/95, find out what has changed and why.

1. What was the total number of people employed by this firm AT THE END OF..?

	1994	1995	1996	1997	1998
t5q1a					

2. Of these how many were

	1994	1995	1996	1997	1998
a. Full-time permanent	t5q2a1	t5q2a2	t5q2a3	t5q2a4	t5q2a5
b. Full-time casual	t5q2b1	t5q2b2	t5q2b3	t5q2b4	t5q2b5
c. Part-time	t5q2c1	t5q2c2	t5q2c3	t5q2c4	t5q2c5

Note: Casual includes contract workers; check that Q.2a+b+c is equal to Q.1; these totals should exclude any additional workers hired during peak seasons (see below)

3. Do you have a peak season?

Yes.....1

No.....2 => Q. 7

t5q3

4. How many months is the peak season?

t5q4	months
------	--------

5. How many more workers do you hire in the peak season? (in addition to the total number given in Q.1)

t5q5

6. Is it peak season now?

Yes.....1

No.....2

t5q6

SECTION 5: Labour Questionnaire

7. Of your total workforce as at December 1998, how many are in each of the following categories? (Note (1))

		Number of workers	
		Men	Women
Managers (Note (2))	Employed managers	t5q7a1	t5q7a2
	Proprietor as manager	t5q7b1	t5q7b2
Professionals (university degree)	Engineers	t5q7c1	t5q7c2
	Physical scientists (chemists, etc.)	t5q7d1	t5q7d2
	Accountants, programmers, etc.	t5q7e1	t5q7e2
Technicians (Note (3))	Technicians	t5q7f1	t5q7f2
Office workers	Skilled typists, clerks etc.	t5q7g1	t5q7g2
	Unskilled messengers etc.	t5q7h1	t5q7h2
Sales personnel	Trained sales personnel	t5q7i1	t5q7i2
	Assistants	t5q7j1	t5q7j2
Service workers	Cleaners, guards, canteen staff, etc.	t5q7k1	t5q7k2
Production workers	Foreman, supervisors	t5q7l1	t5q7l2
	Electricians, plumbers, welders, etc.	t5q7m1	t5q7m2
	Machine operators/drivers, assemblers	t5q7n1	t5q7n2
	Labourers, helpers (Note (4))	t5q7o1	t5q7o2
	Industry specific skilled 1 (Note (5))	t5q7p1	t5q7p2
	Industry specific skilled 2 (Note (5))	t5q7q1	t5q7q2
	Apprentices/ Trainees	t5q7r1	t5q7r2
Total		t5q7s1	t5q7s2

Note (1): THE TOTAL NUMBER OF WORKERS REPORTED IN THIS TABLE, SHOULD EQUAL THE ANSWER GIVEN FOR 1998 UNDER QUESTION 1 OF THIS SECTION.

Note (2): A manager heads a small manufacturing business or a section of a larger business and, on his/her own behalf or that of the proprietor, plans directs and coordinates the activities of the business.

Note (3): A technician applies technical knowledge and principles to identify and solve problems arising in the course of work. He/she organizes maintenance and repair work, and the installation of machinery.

Note (4): Labourers and helpers perform simple and routine tasks which require the use of simple hand-held tools, or they undertake product sorting and simple assembling of components. Tasks usually consist of lifting, loading, unloading, washing, polishing, packing by hand...

Note (5): These workers would include specifically skilled employees, such as carvers, dressmakers, masterchefs, etc.

SECTION 5: Labour Questionnaire

8. Were there any changes between December 1997 and December 1998? t5q8

Yes..... 1
No..... 2 (=> Q.10)

10. Were there any changes between December 1996 and December 1997? t5q10

Yes..... 1
No..... 2 (=> next page)

9. Of your total workforce as at December 1997, how many are in each of the following broad categories? (Note (1)) **See notes on previous page**

1997	Number of workers	
	Men	Women
Managers (Note (2))	t5q9a1	t5q9a2
Professionals (university level)	t5q9b1	t5q9b2
Technicians (Note (3))	t5q9c1	t5q9c2
Office workers	t5q9d1	t5q9d2
Sales personnel	t5q9e1	t5q9e2
Service workers	t5q9f1	t5q9f2
Foremen/ Supervisors	t5q9g1	t5q9g2
Production workers	t5q9h1	t5q9h2
Total	t5q9i1	t5q9i2

Note: Total number of workers reported in this table should equal the answer given for 1997 in Question 1 of this section

11. Of your total workforce as at December 1996, how many are in each of the following broad categories? (Note (1)) **See notes on previous page**

1996	Number of workers	
	Men	Women
Managers (Note (2))	t5q11a1	t5q11a2
Professionals (university level)	t5q11b1	t5q11b2
Technicians (Note (3))	t5q11c1	t5q11c2
Office workers	t5q11d1	t5q11d2
Sales personnel	t5q11e1	t5q11e2
Service workers	t5q11f1	t5q11f2
Foremen/ Supervisors	t5q11g1	t5q11g2
Production workers	t5q11h1	t5q11h2
Total	t5q11i1	t5q11i2

Note: Total number of workers reported in this table should equal the answer given for 1996 in Question 1 of this section

SECTION 5: Labour Questionnaire

12. How many expatriates do you employ?

t5q12

13. Of these expatriates how many are in....

a. Management	t5q13a
b. Technical fields	t5q13b
c. Administration	t5q13c
d. Production	t5q13d
e. Other	t5q13e

(Specify..... t5q13s

14. How many permanent workers did you hire in [period]?

1996	1997	1998
t5q14a	t5q14b	t5q14c

15. How many permanent workers left the firm in [period] ?

1996	1997	1998
t5q15a	t5q15b	t5q15c

16. Net change in total labour force (= workers hired less workers who left)

1996	1997	1998
t5q16a	t5q16b	t5q16c

NOTE THAT THE NET CHANGE FIGURE IN QUESTION 16 SHOULD EQUAL THE DIFFERENCE BETWEEN THE TOTAL NUMBER OF PERMANENT WORKERS AT THE BEGINNING AND END OF THE CORRESPONDING YEARS (GIVEN IN QUESTION 1 OF THIS SECTION)

17. Of those that left, how many

	1996	1997	1998
a. did you fire or lay off	t5q17a1	t5q17a2	t5q17a3
b. quit or absconded	t5q17b1	t5q17b2	t5q17b3
c. retired	t5q17c1	t5q17c2	t5q17c3
d. left because of illness	t5q17d1	t5q17d2	t5q17d3
e. died	t5q17e1	t5q17e2	t5q17e3

Note: Check that columns add up to the relevant year total in Q.15

18. In total, how much severance pay did you have to give to the workers you laid-off or fired?

	1996	1997	1998
SHILLINGS	t5q18a	t5q18b	t5q18c

19. Did you insure your workforce against accident or illness?

	1996	1997	1998
Yes.....1	t5q19a	t5q19b	t5q19c
No.....2			

SECTION 5: Labour Questionnaire

20. Do you expect next year the workforce size to.....

- Increase..... 1
- Decrease..... 2
- Remain the same..... 3

t5q20

21. What percentage of your labour force is unionized?

t5q21

(if 0 => next page)

22. At which of the following levels are there negotiations between the firm and the union?

- YES 1
 - NO..... 2
- (a) national
 - (b) industry wide
 - (c) at firm/plant level
 - (d) other (specify)
- _____ t5q22s

t5q22a

t5q22b

t5q22c

t5q22d

23. Are non-union members given the same wages and benefits as union members?

- Yes.....1
- No.....2

t5q23

24. In the last 3 years, have you undertaken any formal training programmes for your workforce, either in house or using external training courses?

- Yes.....1 (=> 25 and then next page)
- No.....2 (=> 26)

t5q24

25. What type of training programme(s) have you undertaken?

- Yes.....1
- No.....2

(a) formal instruction by company's own training staff/ management

t5q25a

(b) training provided by equipment or raw material suppliers or joint venture partners

t5q25b

(c) sending workers to external courses at schools, universities or technical institutes

t5q25c

(d) other form of training
SPECIFY _____ t5q25s

t5q25d

26. Do plant foremen and supervisors have the responsibility for providing informal on-the-job instruction and training to production workers?

- Yes.....1 (=> 27)
- No.....2 (=> 27)

t5q26

27. Why does your firm not invest in formal training? (multiple answers allowed)

t5q27a-g

- Training not affordable due to limited resources.....1
- Training is pointless because of high labour turnover...2
- We lack knowledge about training programmes.....3
- Workers learn on the job/ do not require training.....4
- We can hire skilled workers from other firms.....5
- We are sceptical about the benefits of training.....6
- Other (specify _____ t5q27s

SECTION 6: Government Regulations Questionnaire

1. How much did you pay in company tax to the Central Government in ...?

1996	1997	1998
t6q1a	t6q1b	t6q1c

2. How much sales tax/ value added tax did you pay to the Central Government in ...?

1996	1997	1998
t6q2a	t6q2b	t6q2c

3. How much excise tax did you pay to the Central Government in ...?

1996	1997	1998
t6q3a	t6q3b	t6q3c

4. What rate of excise tax do you pay?

Shillings	per	Unit of measure
t6q4a		t6q4b

5. How much did you pay to the Local Authorities in service charges in ... ?

1996	1997	1998
t6q5a	t6q5b	t6q5c

6. How much import duty did you pay on ... in ...?

a) imported inputs

1996	1997	1998
t6q6a1	t6q6a2	t6q6a3

b) imported capital equipment

1996	1997	1998
t6q6b1	t6q6b2	t6q6b3

7. Have there been changes in government regulations in any of the following areas that have...

- made it easier for you to run your business the way you wish..... 1
- made it harder for you to run your business the way you wish..... 2
- no change..... 3

- a. Ownership regulations
- b. Labour market/ employment regulations
- c. Restrictions on buying and selling assets
- d. Taxation, tax holidays, reclaiming duty, etc.
- e. Regulations relating to licenses
- f. Price controls
- g. Other (Specify..... t6q7s

t6q7a
t6q7b
t6q7c
t6q7d
t6q7e
t6q7f
t6q7g

8. Where there was a change that affected you, please describe the change

t6q8

SECTION 7: Financial Markets

Part A: Liquidity/Cash Flow

1. All firms have cash flow (liquidity problems) at some time. Have you had any cash flow (liquidity) problems in the last year?

YES 1
 NO2 => Part B

t7q1

2. What did you do about it? (MULTIPLE ANSWERS ALLOWED)

- SOLD OFF RAW MATERIALS..... 1
- SOLD SOME EQUIPMENT..... 2
- BORROWED FROM BANK (OVERDRAFT). 3
- BORROWED FROM BANK (LOANS)..... 4
- USED PERSONAL CASH RESERVES..... 5
- BORROWED INFORMALLY..... 6
- TOOK CASH ADVANCES FROM CLIENTS. 7
- OBTAINED SUPPLIER CREDIT..... 8
- OTHER..... 9

t7q2a-f

(SPECIFY: _____ t7q2s

Part B: Trade Credit

NOTE: TRADE CREDIT IS NOT THE SAME AS TRADE DISCOUNTS FOR LARGE VOLUME ORDERS OR GOOD CLIENTS. IT IS ACCOUNTS PAYABLE AND RECEIVABLE FROM SUPPLIERS AND CLIENTS.

1. What was your current outstanding balance owed to all suppliers (accounts payable), including suppliers of capital equipment, at the end of.....?

1996	1997	1998
t7bq1a	t7bq1b	t7bq1c

ACCOUNTS PAYABLE (SHILLINGS)

2. What was the current outstanding balance due to you from all clients (accounts receivable) at the end of.....?

1996	1997	1998
t7bq2a	t7bq2b	t7bq2c

ACCOUNTS RECEIVABLE (SHILLINGS)

SECTION 7: Financial Markets

Part C: Deposits with Financial Institutions

THE FOLLOWING QUESTIONS APPLY TO ACCOUNTS AND ASSETS OF THE ENTERPRISE OR, IF THOSE ARE NOT SEPARABLE, THE ACCOUNTS OF THE OWNER. AS A RULE OF THUMB: IN CASE OF A SOLE PROPRIETOR THE ACCOUNTS AND ASSETS OF THE ENTERPRISE AND OWNER CAN NOT BE SEPARATED.

1. Does your firm have any of the following accounts?

YES 1
NO2

(a) Current

t7cq1a

(b) Savings

t7cq1b

(c) Foreign Currency Account

tcq1c

(d) Foreign Bank Account

tcq1d

2. Has your firm acquired any of the following financial assets in the last year?

YES 1
NO2

(a) shares in other enterprises

t7cq2a

(b) deposit accounts in foreign banks

t7cq2b

(c) treasury bills

tcq2c

(d) bonds

tcq2d

(e) other (specify _____ tc7q2s

tcq2e

SECTION 7: Financial Markets

Part D: Overdrafts and Loans

ASK THE FOLLOWING QUESTIONS, MAKING A CLEAR DISTINCTION BETWEEN OVERDRAFT FACILITIES AND LOANS FROM FORMAL FINANCIAL INSTITUTIONS:

1. Has your enterprise had any overdraft facilities with banks since 1996?

YES .. 1

NO 2 (=> Q7)

t7dq1

4. What is the current maximum amount of your combined overdraft facility?

SHILLINGS:

t7dq4

2. In how many banks did you have overdraft facilities?

Number of banks:

1996	1997	1998
t7dq2a	t7dq2b	t7dq2c

5. What is the current annual interest rate on overdrafts?

PERCENT:

t7dq5

3. What was the balance owed on all overdrafts at end of [period]?

	SHILLINGS
1996	t7dq3a
1997	t7dq3b
1998	t7dq3c

6. How often do you renew the overdraft facility?

t7dq6

Monthly..... 1
 Annually..... 2
 Other..... 3

(SPECIFY: _____ t7dq6s

INSTITUTION TYPE	7a. LOANS 1996 What was the total outstanding balance of loans due at end of 1996? SHILLINGS	7b. LOANS 1997: What was the total outstanding balance of loans due at end of 1997? SHILLINGS	7c. LOANS 1998: What was the total outstanding balance of loans due at end of 1998? SHILLINGS	8. For loans outstanding at end of 1998, what was the value of the collateral required? SHILLINGS	9. What was this collateral? LAND/BUILDINGS 1 EQUIPMENT..... 2 COMPANY ASSETS (e.g. stock)..... 3 OTHER..... 4	10. What was the rate of interest? (annual) %
(a) Banks (domestic)	t7dq7aa	t7dq7ba	t7dq7ca	t7dq8a	t7dq9a	t7dq10a
(b) Non-bank finance institutions (domestic)	t7dq7ab	t7dq7bb	t7dq7cb	t7dq8b	t7dq9b	t7dq10b
(c) Government Loan Programmes or similar	t7dq7ac	t7dq7bc	t7dq7cc	t7dq8c	t7dq9c	t7dq10c
(d) Foreign Bank Loans (eg from IFC)	t7dq7ad	t7dq7bd	t7dq7cd	t7dq8d	t7dq9d	t7dq10d
(e) Other (Specify)	t7dq7ae	t7dq7be	t7dq7ce	t7dq8e	t7dq9e	t7dq10e

11. Did you have any loans denominated in a foreign currency in ?

YES 1

NO 2

1996	1997	1998
t7dq11a	t7dq11b	t7dq11c

SECTION 7: Financial Markets

Part E : Loan Applications and Access to Finance

1. Did the enterprise apply to any institutions for a loan in ?

	1996	1997	1998
YES 1 (If yes in any year => 2)	t7eq1a	t7eq1b	t7eq1c
NO 2 (If no in all years => 4)			

2. Were the applications approved?

	1996	1997	1998
YES 1 (If yes in all years => Part F)	t7eq2a	t7eq2b	t7eq2c
NO 2 (If no in any year => 3)			

3. So, would you describe your enterprise as still in need of a (another) loan but unable to get one or have you found another source of finance or have you changed your plans, or would you describe your situation some other way?

STILL IN NEED OF A (ANOTHER) LOAN..... 1 (Part F)	t7eq3
FOUND ANOTHER SOURCE..... 2 (=> 7)	
CHANGED PLANS..... 3 (=> 8)	
OTHER..... 4 (=> 9)	

4. Why did the firm not apply for a loan in these years?

INADEQUATE COLLATERAL..... 1 (=> 6)	t7eq4
DON'T WANT TO INCUR DEBT..... 2 (=> 5)	
PROCESS TOO DIFFICULT..... 3 (=> 6)	
DIDN'T NEED ONE..... 4 (Part F)	
DIDN'T THINK I'D GET ONE..... 5 (=> 6)	
INTEREST RATE TOO HIGH..... 6 (=> 6)	
ALREADY HEAVILY INDEBTED..... 7 (Part F)	
OTHER.(specify)..... 8 (=> either 5 or 6 as appropriate)	

.....t7eq4s

5. So, would you describe your enterprise as not requiring a loan?

YES 1 (Part F)	t7eq5
NO 2 (=> 9)	

6. So, would you describe your enterprise as in need of a loan but unable to get one or have you found another source of finance or have you adjusted your plans so that you can do without, or would you describe the situation some other way?

IN NEED OF A LOAN..... 1 (=> Part F)	t7eq6
FOUND ANOTHER SOURCE..... 2 (=> 7)	
ADJUSTED PLANS..... 3 (=> 8)	
OTHER..... 4 (=> 9)	

7. What was that source?

	t7eq7
(=> Part F)	

8. How have you adjusted your plans?

	t7eq8
(=> Part F)	

9. So how would you describe your enterprise's situation with regard to getting a (another) loan?

	t7eq9
(=> Part F)	

SECTION 7: Financial Markets

Part F: Informal Borrowing and Lending

SUMMARY OF LOANS OR ADVANCES IN THE LAST YEAR FROM NON-INSTITUTIONAL SOURCES (I.E. FRIENDS, RELATIVES, MONEYLENDERS AND FIRMS EXCLUDING TRANSACTIONS FOR PURCHASE OR SALE (I.E. CREDIT). BE SURE TO ASK ABOUT IN-KIND LOANS, E.G. RAW MATERIALS.

1. Have you borrowed from friends, relatives, moneylenders and firms (excluding trade credit) in [period]?

	1996	1997	1998
YES 1			
NO 2 (=>6)	t7fq1a	t7fq1b	t7fq1c

2. Why did you choose to borrow from this informal source? (MULTIPLE ANSWERS ALLOWED)

	1996	1997	1998
Most favourable interest rate... 1			
Easier formalities..... 2			
No collateral required..... 3	t7fq2a1-5	t7fq2b1-5	t7fq2c1-5
Flexible payback..... 4			
Other..... 5			

Specify..... t7fq2s

6. Are you currently a member of an informal savings and/or loan group?

YES 1	
NO 2 (=> next page)	t7fq6

7. What is the amount of individual contributions each month (on average)?

SHILLINGS/MONTH:	
	t7fq7

8. How much did you borrow/ receive from the group in the last year?

SHILLINGS:	
	t7fq8

SOURCES	3. What were the balances due in cash or in kind on loans from [...] in 1996? SHILLINGS	4. What were the balances due in cash or in kind on loans from [...] in 1997? SHILLINGS	5. What were the balances due in cash or in kind on loans from [...] in 1998? SHILLINGS
a. Relatives/ Friends	t7fq3a	t7fq4a	t7fq5a
b. Moneylender	t7fq3b	t7fq4b	t7fq5b
c. Informal Group	t7fq3c	t7fq4c	t7fq5c
d. Suppliers	t7fq3d	t7fq4d	t7fq5d
e. Clients	t7fq3e	t7fq4e	t7fq5e
f. Other Enterprises	t7fq3f	t7fq4f	t7fq5f
g. Church group	t7fq3g	t7fq4g	t7fq5g
h. Other (describe) t7fq3-5hs	t7fq3h	t7fq4h	t7fq5h

SECTION 7: Financial Markets

Part F: Informal Borrowing and Lending

SUMMARY OF LOAN BALANCES GRANTED BY THE ENTERPRISE OR ENTERPRISE OWNER, EXCLUDING FINANCIAL TRANSACTIONS FOR PURCHASE OR SALE ie TRADE CREDIT), BY LOAN RECEIPT. **BE SURE TO ASK ABOUT IN-KIND LOANS AS WELL, E.G. RAW MATERIALS.**

9. Did you LEND to friends, relatives, moneylenders and firms (excluding trade credit) in [year]?

	1996	1997	1998
YES 1			
NO2 (=>next section)	t7fq9a	t7fq9b	t7fq9c

10. Why did you choose to lend informally?
(MULTIPLE ANSWERS)

t7fq9a-c1-5

- To earn a return..... 1
- Had excess profits..... 2
- If I lend, I can also borrow from this source if needed... 3
- They provided funds in past, so I am obliged to lend in 4
- Other..... 5
- Specify..... t7fq10s

SOURCES	11. What were the cash balances due to you on loans to [...] in 1996? SHILLINGS	12. What were the cash balances due to you on loans to [...] in 1997? SHILLINGS	13. What were the cash balances due to you on loans to [...] in 1998? SHILLINGS
a. Relatives/ Friends	t7fq11a	t7fq12a	t7fq13a
b. Moneylender	t7fq11b	t7fq12b	t7fq13b
c. Informal Group	t7fq11c	t7fq12c	t7fq13c
d. Suppliers	t7fq11d	t7fq12d	t7fq13d
e. Clients	t7fq11e	t7fq12e	t7fq13e
f. Other Enterprises	t7fq11f	t7fq12f	t7fq13f
g. Church group	t7fq11g	t7fq12g	t7fq13g
h. Other (describe)t7fq11-13hs	t7fq11h	t7fq12h	t7fq13h

14. What were your total interest receipts on these loans in the latest period?

Total Interest Receipts
(Shillings)

Time Period
Monthly.....1
Annual.....2

SECTION 8: Infrastructure

THE QUESTION IN THIS COLUMN IS TO BE ANSWERED BY THE INTERVIEWER ON THE BASIS OF HIS OBSERVATIONS. IT SHOULD **NOT** BE ADDRESSED TO THE RESPONDENT DIRECTLY

1 What is the state of the road(s) directly outside the enterprise?
(note: not the private drive belonging to the enterprise) t8q1

Codes

- 1 = sealed road in good condition i.e., a driver in a two wheel drive car could maintain a reasonable speed
- 2 = sealed road with a few pot holes that would require a driver in a 2 wheel drive car to alter course in order to avoid them
- 3 = sealed road in a poor state of repair, i.e., with pot holes that could not be avoided and would require a driver in a two wheel drive car to drive very slowly
- 4 = not sealed, but in good condition, i.e., a driver in a two wheel drive car could maintain a reasonable speed
- 5 = not sealed with a few bumps and/or dips that would require a driver in a 2 wheel drive car to alter course in order to avoid them
- 6 = not sealed with bumps and/or dips that could not be avoided and would require a driver in a 2 wheel drive car to drive very slowly
- 7 = virtually impassable in a 2 wheel drive car
- 8 = impassible in a 4 wheel drive car
- 9 = no road

THE QUESTIONS IN THIS COLUMN SHOULD BE ASKED OF THE RESPONDENT

2 Do you need to use electricity to run your tools and machines?
(yes = 1, no = 2) t8q2

Are each of the following services supplied to the area in which your enterprise is situated? (yes = 1, no = 2)

3	Electricity	t8q3
4	Water	t8q4
5	Sealed Roads	t8q5
6	Telephones	t8q6
7	Waste disposal services	t8q7
8	Security (Police)	t8q8

9 Do you have a telephone? (yes = 1, no = 2) t8q9

10 Over the last six months, on average, how many days per week (7 days) did you have mains electricity? t8q10

11 Over the last six months, on average, how many days per week (7 days) did the telephones work? t8q11

12 Over the last six months, on average, how many days per week (7 days) did you have an adequate water supply? t8q12

SECTION 9: Adjustment

1. What are your three biggest problems this year?

NOTE: DO NOT READ OFF THESE CATEGORIES. LET THE RESPONDENT ANSWER, THEN CODE. IF THE RESPONDENT CANNOT ANSWER, HAVE A DISCUSSION.

OWNERSHIP REGULATIONS.....	1	ACCESS TO CREDIT.....	16
TAXES.....	2	HIGH INTEREST RATES.....	17
GOVERNMENT RESTRICTIONS ON ACTIVITIES.....	3	INFLATION.....	18
GAINING INVESTMENT BENEFITS.....	4	INSUFFICIENT DEMAND.....	19
LABOUR REGULATIONS.....	5	ACCESS TO FOREIGN EXCHANGE.....	20
DIFFICULTY IN OBTAINING LICENSES.....	6	HIGH EXCHANGE RATES.....	21
CORRUPTION.....	7	COMPETITION FROM IMPORTS.....	22
PRICE CONTROLS.....	8	COMPETITION FROM LOCAL FIRMS.....	23
LACK OF BUSINESS SUPPORT SERVICES.....	9	UNCERTAINTY ABOUT GOVERNMENT INDUSTRY POLICIE	24
LACK OF INFRASTRUCTURE.....	10	LACK OF SKILLED LABOUR.....	25
ACCESS TO IMPORTED RAW MATERIALS.....	11	OTHER.....	26
COST OF IMPORTED RAW MATERIALS.....	12		
ACCESS TO DOMESTIC RAW MATERIALS.....	13	Specify.....	t9q1s
COST OF DOMESTIC RAW MATERIALS.....	14	
UTILITY PRICES.....	15		

FIRST	SECOND	THIRD
t9q1a	t9q1b	t9q1c

SECTION 10: Investor Confidence

EXPLAIN TO THE RESPONDENT THAT WE ARE INTERESTED IN HIS EXPECTATIONS FOR THE FUTURE.

1. What do you expect your firm's sales to be compared with today?

- Lower than today..... 1
- Same as today..... 2
- Higher than today..... 3
- Do not know..... 4

One year from now:

2. What do you expect your firm's access to credit to be compared with today?

- Lower than today..... 1
- Same as today..... 2
- Higher than today..... 3
- Do not know..... 4

One year from now:

3. What do you expect the cost of credit (ie interest rates) to be compared with today?

- Lower than today..... 1
- Same as today..... 2
- Higher than today..... 3
- Do not know..... 4

One year from now:

4. What do you expect the level of consumer price inflation will be?

- Lower than today..... 1
- Same as today..... 2
- Higher than today..... 3
- Do not know..... 4

One year from now:

5. What do you expect the exchange rate of the US Dollar (in local currency) will be?

- Lower than today..... 1
- Same as today..... 2
- Higher than today..... 3
- Do not know..... 4

One year from now:

**Note: 'Lower than today' implies an appreciation of the Shilling (ie less shillings per \$)
'Higher than today' implies a depreciation of the Shilling (ie more shillings per \$)**

SECTION 10: Investor Confidence

The next question tries to ascertain by how much **you** expect the output of your firm to change, in terms of volume of products. We would like you to estimate the likelihood of each expected change in output occurring on a scale of 0 - 100. 100 means that there is a 100 % chance that the specified growth rate will occur; 10 means that there is a 10% or 1 in 10 chance that the specified growth rate will occur, 0 means that there is a 0% chance that the specified growth rate will occur, etc., for each of the categories. Remember there are nine categories and your total points should add up to 100.

6. On this basis...		by what % do you expect your product output to grow next year? (in % terms)
INCREASE:	more than 30% <i>(a great deal higher)</i>	t10q6a
	20 to 30% <i>(a lot higher)</i>	t10q6b
	10 to 20% <i>(moderately higher)</i>	t10q6c
	0 to 10% <i>(a little higher)</i>	t10q6d
NO CHANGE:		t10q6e
DECREASE:	0 to 10% <i>(a little lower)</i>	t10q6f
	10 to 20% <i>(moderately lower)</i>	t10q6g
	20 to 30% <i>(a lot lower)</i>	t10q6h
	more than 30% <i>(a great deal lower)</i>	t10q6i
TOTAL POINTS (should add to 100)		100

QUESTIONS 7 TO 11 ARE TO BE ANSWERED BY THE INTERVIEWER

During the discussion about question 6 on this page did the respondent...

- | | | |
|-----|---|--------|
| 7. | appear fatalistic, i.e., give the impression that he/she felt powerless to affect the future of his/her enterprise? (yes = 1, no = 2) | t10q7 |
| 8. | mention God's will or something related? (yes = 1, no = 2) | t10q8 |
| 9. | mention objectives, plans or an overall vision of the future, i.e., give the impression impression that (s)he could shape the future of his/her enterprise? (yes = 1, no = 2) | t10q9 |
| 10. | put particular emphasis on the importance of one or two events, such as securing a particular loan or getting a particular order? (yes = 1, no = 2) | t10q10 |
| 11. | If the answer to question 10 was yes, what was/were the particular events? | |
| | t10q11 | |

SECTION 10: Investor Confidence

12. If you could have access to the necessary financial resources without having to borrow *, would you undertake further investments in your current business in the future?

Yes..... 1 (=> 13)	t10q12
No..... 2 (=> 14)	

* Note: for example if additional funds became available to the entrepreneur through an increase in retained profits or due to a windfall income such as an inheritance.

13. Given expected business operating conditions, how much would you invest...

over next 12 months?	t10q13a	Shillings
over next 3 years?	t10q13b	Shillings

14. If you could have access to the necessary financial resources without having to borrow, would you (also) choose to invest in other business activities (excluding purely financial investments)?

Yes..... 1 (=> 15)	t10q14
No..... 2 (=> next section)	

15. In which sector(s) would you choose to invest?

(Please rank the respondent's unprompted choices using the codes shown)

Other Manufacturing..... 1	1st	t10q15a
Commerce/ Trade..... 2		
Real Estate..... 3	2nd	t10q15b
Services..... 4		
Transport..... 5	3rd	t10q15c
Other Activities (specify)..... 6		

t10q15s

SECTION 11: Conflict Resolution

1. How many times in the past year have you had labour disputes that caused disruptions in production or could have done so?

2. How many times in the past year have you had problems with late payments or non-payments by a client?

3. How many times in the past year have you had problems with late delivery of inputs/outputs?

4. How many times in the past year have you had problems with deficient quality of inputs/outputs?

5. How many times in the last year have you had any disputes with your competitors?

6. When you have problems and conflicts with other people over business matters how do you usually resolve them? (Multiple answers allowed)

- By talking directly to the other person involved..... 1
- By getting someone else to act as a go between..... 2
- Through a traditional council/gathering..... 3
- By employing a lawyer, going to court..... 4
- By getting the police involved..... 5
- Other (specify)..... 6

t11q6s

7. When problems and conflicts with other people have occurred in the past have you ever threatened to take someone to court?

- yes..... 1
- no..... 2

8. And have you ever actually employed a lawyer or taken someone to court?

- yes..... 1 (=> 12)
- no..... 2 (=> 9)

9. Why have you never employed a lawyer or taken someone to court? (multiple answers allowed)

- The conflicts were not that serious..... 1
- Too expensive..... 2
- Too difficult/ I would not know how..... 3
- Takes too long..... 4
- They only make things worse..... 5
- They would not be interested in my problems..... 6
- Other (specify)..... 7

t11q9s

10. So, if a conflict that a lawyer or court might be able to help with arose, would you employ a lawyer and/or go to court?

- yes..... 1 (=> 12)
- no..... 2 (=> 11)

11. Why not? (use codes for question 9) _____

t11q11 (codes)

t11q11s (text)

SECTION 11: Conflict Resolution

12. What percentage of your sales are done on a cash-for-goods basis, i.e., the customer comes and selects the goods, pays you the full price in cash and then takes the goods away?

t11q12
PER CENT

13. Do you give credit to customers or allow them to place an order without paying a deposit to cover raw material costs?

Yes.....1 (=>14)
No.....2 (=> end)

t11q13

14. How do you assess their creditworthiness? (Multiple answers allowed)

- Assess the person by talking to them..... 1
- Visit the persons workshop/shop..... 2
- Get information from others who have done business with them 3
- Get information from their bank..... 4
- Get information from other sources (specify)..... 5
- Trade with them on a cash basis for some time..... 6
- A partial deposit is enough..... 7

t11q14a-g

t11q14s

15. If you have a problem with one of the people you give credit to or have taken an order from do you.....

t11q15

- Stop trading with that person altogether..... 1 (=> end)
- Carry on giving that person credit or taking orders from them. 2 (=> end)
- 1 or 2 depending on certain things..... 3 (=> 16)
- Go back to trading on a cash for good basis..... 4 (=> end)

16. On what does it depend? (Multiple answers allowed)

t11q16a-d

- The nature of the problem or conflict..... 1
- The importance of your trading relationship with that person to you..... 2
- The importance of your personal relationship with that person to you... 3
- Other (specify)..... 4

t11q16s