

CODED QUESTIONNAIRE
TANZANIA WAVE 1

ENTERPRISE NO. *KEY/FIRM*

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~~ENTERED: YES
LISTED: YES
CORRECTED: NO~~

AFRICA

Regional Program on Enterprise Development

Tanzania — 1993
Wave 1 Questionnaire

FR

The World Bank
University of Dar es Salaam, Tanzania
Center for International Business Research, Helsinki School of Economics, Finland
FINNIDA

SECTOR: WOOD PRODUCTS

VOISEC

LOCATION: WATERBURY VILLAGE

WATERBURY VILLAGE
WATERBURY

LOCATION

NAME OF THE FIRM: VOINAM

KILBANDA CHA, WATERBURY
WATERBURY, VT.

ADDRESS:

Box 511, Waterbury

TELEPHONES:

OWNER OF THE FIRM: GOFFMAN, VANCE (BOSS, 1107 427)
225 S. GREEN ST.

PERSON TO CONTACT: BYATUUS NAKUBANDA
CHAMPAIN

INTERVIEWER: DY ZUBERA

FIRST VISIT

DATE AND TIME PROPOSED FOR THE INTERVIEW

DATE	MONTH	TIME

DATE AND TIME OF THE INTERVIEW

DATE	MONTH	YEAR

RESULT:

COMPLETED ... 1
UNCOMPLETED ... 2
NO CONTACT ... 3

TIME BEGUN	TIME FINISHED

SECOND VISIT

DATE AND TIME PROPOSED FOR THE INTERVIEW

DATE	MONTH	TIME

DATE AND TIME OF THE INTERVIEW

DATE	MONTH	YEAR

RESULT:

COMPLETED ... 1
UNCOMPLETED ... 2
NO CONTACT ... 3

TIME BEGUN	TIME FINISHED

DATA ENTRY

DATA ENTRY OPERATOR: _____

DATE	MONTH	TIME

NOTE: ALL SHADED CELLS ARE TO BE FILLED BY THE DATA-ENTRY OPERATOR, NOT BY THE INTERVIEWER

**AFRICA REGIONAL PROGRAM ON ENTERPRISE DEVELOPMENT
ROUND 1 TANZANIA QUESTIONNAIRE**

BEFORE BEGINNING THE INTERVIEW, GIVE THE RESPONDENT A BRIEF EXPLANATION OF THE REASONS FOR THE INTERVIEW AND THE IMPORTANCE OF THE DATA WHICH WILL RESULT (SEVERAL POINTS THAT SHOULD BE MADE ARE LISTED BELOW). ALSO MAKE SURE THE RESPONDENT UNDERSTANDS THAT ALL INFORMATION GATHERED IN THESE QUESTIONNAIRES IS CONFIDENTIAL. NO FIRM NAMES WILL BE USED IN FINAL REPORTS OR IN INFORMATION RELEASED TO OUTSIDERS.

SEVERAL IMPORTANT POINTS TO STRESS IN EXPLAINING THE REASONS FOR THE INTERVIEW:

- THE WORLD BANK AND OTHER DONORS ARE INTERESTED IN SUPPORTING THE PRIVATE SECTOR MORE DIRECTLY. INFORMATION ON THE PROBLEMS OF LOCAL BUSINESS WILL BE HELPFUL IN THESE EFFORTS.
- IN ORDER TO KNOW WHAT SPECIFIC POLICIES AND PROGRAMS WILL ASSIST THE BUSINESSES IN YOUR INDUSTRY, WE HAVE TO ASK RATHER DETAILED QUESTIONS. THANK YOU FOR TAKING THE TIME TO TALK TO US.
- WE WOULD BE HAPPY TO GIVE YOU A FINAL REPORT OF THE RESULTS OF THIS STUDY.
- WE WILL COME BACK TO SEE HOW YOUR COMPANY IS DOING AND WHETHER OR NOT YOU FACE THE SAME PROBLEMS FOR THE NEXT TWO YEARS

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part A. Start-up and History

1. When was the business founded?

YEAR:

1980

WRITE A SHORT HISTORY OF THE FIRM FROM START-UP TO PRESENT DAY. QUESTIONS TO BE ASKED MIGHT INCLUDE, BUT ARE NOT LIMITED TO, THE FOLLOWING:

- WHO STARTED THE FIRM
- ETHNIC ORIGIN OF THE ORIGINAL OWNERS
- PREVIOUS EXPERIENCE OF THE OWNERS
- MAJOR CHANGES IN INVESTMENT (YEARS)
- CAPITAL AT START-UP

V0301/1 / V0301/2

o CHANGED THE DISTRIBUTION AND SECURED MR. DICKER N. NUYIKU AND STARTED THE FIRM

o ATTEMPTED BY ETHNIC ORIGIN

o THE FIRM HAD EXPERIENCED LIMITED THEN STARTED THE FIRM

o MAJOR CHANGES IN INVESTMENT TOOK PLACE IN 1980

o CAPITAL START-UP WAS

THE 3000 IN 1976

2. What is the legal status of this firm?

- 1 SOLE PROPRIETORSHIP
- 2 PARTNERSHIP
- 3 LIMITED LIABILITY ENTERPRISE CORPORATION
- 4 COOPERATIVE
- 5 SUBSIDIARY OF LOCAL FIRM
- 6 SUBSIDIARY OF MULTINATIONAL CORPORATION
- 7

V0302

3. What is the ownership structure?

- 1 PRIVATE OWNERS ONLY
- 2 TANZANIAN OWNERS
- 3 PRIVATE OWNERS ONLY, FOREIGN OWNERS
- 4 PRIVATE OWNERS, TANZANIAN AND FOREIGN JOINT
- 5 STATE & PRIVATE JOINT, TANZANIAN PRIVATE OWNERS
- 6 STATE & PRIVATE JOINT, FOREIGN PRIVATE OWNERS
- 7 STATE AND FOREIGN PRIVATE OWNERS

V0303

4. What is the percentage of foreign ownership?

(%)

V0304

5. What is the ethnic origin of the local/private owner(s)?

- 1 AFRICAN
- 2 EUROPEAN
- 3 ASIAN
- 4 MIDDLE EASTERN
- 5 OTHER

V0305

6. To what tribe does the local African owner(s) belong?

(SPECIFY: ALC MTEGWA) AND BEHNS

V0306

OFFICE USE

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

WORKER NUMBER	23. How did you know about this job? RELATIVE/FRIEND OF OWNER 1 RELATIVE/FRIEND OF CURRENT EMPLOYEE 2 SUGGESTION FROM SUPPLIER OR BUSINESS ASSOCIATE 3 WORD OF MOUTH 4 I WENT DOOR TO DOOR 5 FORMAL ADVERTISING 6 LABOR OFFICE 7 TRADE OR TECHNICAL SCHOOL 8 OTHER 9	24. Have you ever been laid off? YES 1 NO 2 (= 27)	25. When was this most recent layoff?		26. How long did the layoff last?		27. Have you ever worked for another firm in this industry? YES 1 NO 2	28. Are you married? YES 1 NO 2	29. Are you a member of a labor union? YES 1 NO 2	30. Are you a relative of the firm owner or manager? YES 1 NO 2
			DATE YEAR MONTH	DURATION YEAR MONTH						
1		Layoff-1	layoff-1	layoff-1	layoff-1	Work-1	Mar-1	Un-1	rel-1	
2										
3										
4										
5										
6										
7										
8										
9										
10										

.../...

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE (SEE TABLE PAGE 16)
 QUESTIONS 1 TO 32 FOR THE FIRST 10 OF 20 WORKERS (CONTINUED FOR THE SECOND 10 WORKERS ON PAGE 71)

WORKER NUMBER	1. Ethnic origin? AFRICAN . . . 1 EURO-PEAN . . . 2 ASIAN (--- 3) . . . 3 OTHER . . . 4 (--- 3)	2. To what tribe do you belong?	3. SEX MALE . . . 1 FEMALE . . . 2	4. What is your age?	5. At what age did you leave school?	6. What is the highest level of education you completed?		7. What is the highest standard or form you reached? Type: . . . 1 St.: . . . 2 Fo.: . . . 1-6 No. Sr.: 1-7/8 No. Fo.: 1-6	8. How long have you been working for this firm?		9. Are you a permanent employ-ee? YES . . . 1 NO . . . 2	10. What was your job when you started in this firm?	11. What is your job now?	
						1, 2, 3, 4, 5, 9	6, 7, 8		Type	No.				YEARS
1	ori-1	tribe-1	Sex-1	age-1	agesch-1	edu1-1	edu2-1	edu	edu	1	1	perm-1	job5-1	job5-1
2														
3														
4														
5														
6														
7														
8														
9														
10														

**APPENDICES TO LABOR MARKET QUESTIONNAIRE:
SURVEYS FOR SUB-SAMPLES OF WORKERS AND APPRENTICES**

INSTRUCTIONS FOR INTERVIEWERS

WE SUGGEST YOU INTERVIEW 20 WORKERS FROM EACH FIRM (OR AS MANY AS ARE AVAILABLE). PLEASE OBSERVE THE FOLLOWING GUIDELINES IN SELECTING WORKERS TO INTERVIEW:

1. INTERVIEW AT LEAST ONE WORKER FROM EACH CATEGORY IN WHICH THE FIRM SHOWS EMPLOYEES IN PART A, QUESTION 3 OF THE LABOR MARKET QUESTIONNAIRE, PAGE 18. THESE CATEGORIES ARE:

- | | | | |
|----|----------------------------|----|--------------------------|
| 01 | MANAGEMENT | 07 | OTHER PRODUCTION WORKERS |
| 02 | ADMINISTRATIVE/CLERICAL | 08 | SUPERVISORS/FOREMEN |
| 03 | COMMERCIAL/SALES | 09 | SUPPORT STAFF |
| 04 | EQUIPMENT MAINTENANCE | 10 | TRAINEES |
| 05 | TECHNICIANS | 11 | CRAFTSMEN |
| 06 | SKILLED PRODUCTION WORKERS | 12 | APPRENTICES |

3. USE THE WORKERS SURVEY FOR ALL WORKERS, EXCEPT APPRENTICES, FOR WHOM THERE IS A SEPARATE APPENDIX, PAGE 75.

4. THIS SUB-SAMPLE SHOULD BE DONE ONLY FOR LOCAL EMPLOYEES.

5. IF THE FIRM EMPLOYS CASUAL WORKERS (SEE QUESTION 1, PAGE 18), ASK TO INTERVIEW AT LEAST ONE CASUAL WORKER.

9. BUSINESS SUPPORT SERVICES QUESTIONNAIRE

(m) Tanzania Industrial Research and Development Organization (TIRDO)? msc V70001 70002

IF YES, SPECIFY TYPE OF ASSISTANCE: V700tknd1
V700tknd2

(n) Institute of Production Innovation? V700sc V70001 70002

IF YES, SPECIFY TYPE OF ASSISTANCE: V700tknd1
V700tknd2

(o) Tanzania Bureau of Standards? V700sc V70001 70002

IF YES, SPECIFY TYPE OF ASSISTANCE: V700tknd1
V700tknd2

(p) Tanzania Engineering, Manufacturing and Designing Organization (TEMDO)? V700psc 70001 70002

IF YES, SPECIFY TYPE OF ASSISTANCE: V700Pknd1
V700Pknd2

(q) Appropriate Technology Centre? V700psc V70001 70002

IF YES, SPECIFY TYPE OF ASSISTANCE: V700tknd1
V700tknd2

(r) Other #1? SPECIFY: V700sc V70001 70002

IF YES, SPECIFY TYPE OF ASSISTANCE: V700tknd1
V700tknd2

(s) Other #2? SPECIFY: V700sc V70001 70002

IF YES, SPECIFY TYPE OF ASSISTANCE: V700tknd1
V700tknd2

9. BUSINESS SUPPORT SERVICES QUESTIONNAIRE

1. Have you ever received assistance or information services from ...? 2. And if yes, was it beneficial?

YES 1 YES 1
 NO 2 NO 2
 NEVER HEARD OF 3

(a) Ministry of Industry and Trade? V70asc V70asc

70a01	70a02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70akna1
V70akna2

(b) Investment Promotion Centre (IPC)? V70bse V70bse

70b01	70b02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70bkna1
V70bkna2

(c) Small Industries Development Organization (SIDO)? V70csc V70csc

70c01	70c02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70ckna1
V70ckna2

(d) Institute of Finance Management (IFM)? V70dsc V70dsc

70d01	70d02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70dkna1
V70dkna2

(e) Institute of Development Management (IDM)? V70esc V70esc

70e01	70e02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70ekna1
V70ekna2

(f) University of Dar es Salaam? V70fsc V70fsc

70f01	70f02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70fkna1
V70fkna2

(g) Industry Association? V70gsc V70gsc

70g01	70g02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70gkna1
V70gkna2

(h) Chamber of Commerce? V70hsc V70hsc

70h01	70h02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70hkna1
V70hkna2

(i) Board of External Trade? V70isc V70isc

70i01	70i02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70ikna1
V70ikna2

(j) Tanzania Association of Employers (TAE)? V70jsc V70jsc

70j01	70j02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70jkna1
V70jkna2

(k) Industry Precision Centre? V70ksc V70ksc

70k01	70k02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70kna1
V70kna2

(l) Tanzania Food and Nutrition Centre? V70lsc V70lsc

70l01	70l02
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IF YES, SPECIFY TYPE OF ASSISTANCE: V70lkna1
V70lkna2

8. REGULATION QUESTIONNAIRE

- (h) Foreign exchange controls?
- (i) Lack of business support services?
- (j) Lack of infrastructure?
- (k) Lack of spacers?
- (l) Lack of credit?
- (m) Utility prices?
- (n) No demand?
- (o) Location regulations?
- (p) Competition from imports?
- (q) Other? (SPECIFY: _____)

V6802k
 V6802i
 V6802j
 V6802k
 V6802l
 V6802m
 V6802n
 V6802o
 V6802p
 V6802q

3. What are your three biggest problems?

- OWNERSHIP REGULATIONS 1
- TAXES 2
- GOVERNMENT RESTRICTIONS ON ACTIVITIES 3
- GAINING INVESTMENT BENEFITS 4
- LABOR REGULATIONS 5
- DIFFICULTY IN OBTAINING LICENSES 6
- PRICE CONTROLS 7
- LACK OF BUSINESS SUPPORT SERVICES 8
- LACK OF INFRASTRUCTURE 9
- UTILITY PRICES 10
- CREDIT 11
- NO DEMAND 12
- FOREIGN EXCHANGE 13
- COMPETITION FROM IMPORTS 14
- COMPETITION FROM LOCAL FIRMS 15
- UNCERTAINTY ABOUT GOVT INDUSTRY POLICIES 16
- LACK OF SKILLED LABOR 17
- CORRUPTION 18
- SECURITY 19
- OTHER 20

Part H: Subsidies

1. Have you applied for export compensations?

YES 1
 NO 2 (= BUSINESS SUPPORT SERVICES QUESTIONNAIRE, NEXT PAGE)

V6901

2. Did you receive export compensations?

YES 1
 NO 2 (= BUSINESS SUPPORT SERVICES QUESTIONNAIRE, NEXT PAGE)

V6902

3. How many weeks did it take your firm to receive the export compensation?

WEEKS:

V6903

(SPECIFY: *Imports (Energy) from China*)

8. REGULATION QUESTIONNAIRE

Part F: Price Controls

1. Is your business affected by any of the following?

YES 1
NO 2

(IF NO TO BOTH THEN - PART G)

(a) Price controls on inputs?

V67019

(b) Price controls on outputs?

V67015

2. How often are your output prices reviewed?

V67021

V67022

3. How long does approval take?

V67031

V67032

4. In the last two years, what proportion of your requests for price increases were approved?

(%)

V6704

Part G: Firm Expansion

1. How severe are the problems created by foreign exchange controls (on a scale from 1 to 5)?

No Problem 1
Very severe problem 5

(a) Delays in obtaining foreign exchange?

V6801a

(b) Availability of foreign exchange?

V6801b

(c) Paperwork required?

V6801c

(d) Other? (SPECIFY: _____)

V6801d

2. How severe is each of the following problems as an obstacle to expansion of your firm (on a scale from 1 to 5)?

Not an obstacle at all 1
Severe obstacle 5

(a) Ownership regulations?

V6802a

(b) Taxes?

V6802b

(c) Gaining investment benefits?

V6802c

(d) Government restrictions on activities?

V6802d

(e) Labor regulations?

V6802e

(f) Difficulty in obtaining licenses?

V6802f

(g) Price controls?

V6802g

8. REGULATION QUESTIONNAIRE

Part E: Licenses

ASK QUESTIONS 1 TO 6 ABOUT EACH LICENSE LISTED:	1. What licenses have you obtained? YES 1 NO 2	2. How much does the government charge for this license? TSHS	3. How long did it take to acquire ... [...]?		4. How often do you have to renew ... [...]? EVERY 2 YEARS 1 YEARLY 2 EVERY 6 MONTHS 3 NEVER 4 OTHER 5	5. Did you have to pay for the assistance of an agent or anyone else to help you with ... [...]? YES 1 NO 2 (= NEXT LICENSE, NEXT LINE)	6. How much did you pay for the license if you include fees for assistance, agents' fees and any extraordinary payments? TSHS
			WEEKS	DAYS			
V66elle V66ella	V 6660101	V660102	103W	103d	V660104	V660105	V 6660106
Central Government:							
02lc 02lv	V 6660201	V660202	203W	203d	V660204	V660205	V 6660206
03lc 03lv	V660301	V660302	303W	303d	V660304	V660305	V660306
04lc 04lv	V660401	V660402	403W	403d	V660404	V660405	V660406
05lc 05lv	V660501	V660502	503W	503d	V660504	V660505	V660506
06lc 06lv	V660601	V660602	603W	603d	V660604	V660605	V660606
107lc 07lv	V660701	V660702	703W	703d	V660704	V660705	V660706
08lc 08lv	V660801	V660802	803W	803d	V660804	V660805	V660806
09lc 09lv	V660901	V660902	903W	903d	V660904	V660905	V660906
101lc 10lv	V661001	V661002	1003W	1003d	V661004	V661005	V661006
Other (2) (Specify)							
Other (3) (Specify)							

8. REGULATION QUESTIONNAIRE

2. If the minimum wage were reduced slightly, how would this change your hiring decision?

- No change 1
- Would hire slightly more workers 2
- Would hire many more workers 3

V6502

3. If the restrictions on layoffs and layoff benefit requirements were removed, which of the following would you do?

- Increase the number of permanent workers 1
- Decrease the number of permanent workers 2
- Maintain the same number of permanent workers 3

V6503

4. If hiring restrictions were removed, which of the following would you do?

- Increase the number of permanent workers 1
- Decrease the number of permanent workers 2
- Maintain the same number of permanent workers 3

V6504

5. If limits on temporary hiring were removed, which of the following would you do?

- Increase the number of permanent workers 1
- Decrease the number of permanent workers 2
- Maintain the same number of permanent workers 3

V6505

6. If entry and work permits for foreign labor were removed, would you hire more foreign workers?

- YES 1
- NO 2

V6506

7. If you wanted to temporarily reduce your production, how important would be the following obstacles (on a scale from 1 to 5):

- (a) trade union rules regarding layoffs?
- (b) government rules?
- (c) high financial costs for layoffs?
- (d) other? (SPECIFY: _____)

V6507a

V6507b

V6507c

V6507d

8. Based on your past experience or other knowledge, how burdensome would be the following factors for closing down a business (on a scale from 1 to 5):

- (a) government restrictions on selling the enterprise or transferring assets?
- (b) the legal process of bankruptcy or liquidation?
- (c) government restrictions against firing workers?
- (d) trade union restrictions against firing workers?
- (e) the cost of firing workers?
- (f) capital gain taxes?

V6508a

V6508b

V6508c

V6508d

V6508e

V6508f

8. REGULATION QUESTIONNAIRE

Part C: Investment Code

1. Has your firm applied to the Investment Promotion Centre for benefits under the Investment Code?

YES 1
NO 2 (= 5)

V6401

2. Has your firm received benefits under the Investment Code?

YES 1
NO 2 (= 5)

V6402

3. How long did it take for your application to the I.P.C. to be processed?

YEARS:

V64031

MONTHS:

V64032

4. Which of the following have you received?

YES 1
NO 2

(a) Exemptions from duties on imported machinery?

V6404a

(b) Reductions in company tax rates?

V6404b

(c) Rebates on tax due?

V6404c

(d) Deferrals and/or reductions in income tax?

V6404d

(e) Accelerated Depreciation?

V6404e

(f) Regional tax deductions?

V6404f

(g) Export pre-shipment benefits?

V6404g

(h) Investment allowances?

V6404h

(i) Other (SPECIFY: _____)

V6404i

5. Are you located in an Export Processing Zone?

YES 1
NO 2

V6405

How important are the following regulations for the operation of your firm (on a scale from 1 to 5):

NOT IMPORTANT 1
VERY IMPORTANT 5

(a) restrictions on the activities in which you can participate?

V6406a

(b) capital requirements?

V6406b

(c) joint venture restrictions?

V6406c

(d) restrictions on access to domestic finance?

V6406d

(e) restrictions on repatriation of profits?

V6406e

(f) restrictions on foreign exchange for business travel?

V6406f

(g) approval of foreign loans?

V6406g

(h) restrictions on payments of fees to non-residents?

V6406h

(i) restrictions on payment of technology licenses and royalties?

V6406i

Part D: Labor Regulations

1. Are you subject to a minimum wage?

YES 1
NO 2 (= 3, NEXT PAGE)

V6501

8. REGULATION QUESTIONNAIRE

Part A: Ownership

1. Has the ownership structure of your firm been directly affected by government regulations concerning ownership?

YES 1
NO 2 (= PART B)

V6201

2. Specify which law or regulation:

V62021

V62022

3. Did the law or regulations require you to:

- 1 reduce foreign ownership?
- 2 increase state ownership?
- 3 reduce state ownership?
- 4 increase indigenous African ownership?

V6203

Part B: Taxes

1. What rate of corporation tax are you subject to?
(PUT AMOUNT IF STANDARD AMOUNT,
OTHERWISE PUT PERCENT)

V6301

2. What rate (percentage) of sales tax are you subject to?

V6302

3. What was the total import duty paid last year on:

Capital Equipment	TSHS:	V63031
Imported inputs	TSHS:	V63032

4. Do you receive any tax rebates, apart from the duty drawback scheme?

YES 1
NO 2 (= 6)

V6304

5. How much of a rebate do you receive?

(%)

V6305

6. Are you subject to the withholding Tax?

YES 1
NO 2 (= 8)

V6306

7. How much did you pay?

TSHS:

V6307

8. Are you subject to the payroll tax?

YES 1
NO 2

V6308

9. Has the firm ever applied for duty drawback?

YES 1
NO 2 (= PART C, NEXT PAGE)

V6309

10. Do you usually receive the duty drawback?

YES 1
NO 2 (= PART C, NEXT PAGE)

V6310

11. How long does it typically take your firm to receive the duty drawback?

YEARS:	V6311Y
MONTHS:	V6311M

7. INFRASTRUCTURE QUESTIONNAIRE

6. Why is transport for workers a problem?

- NOT AVAILABLE AT ALL 1
- NOT FREQUENT ENOUGH 2
- NOT RELIABLE 3
- TOO EXPENSIVE 4
- OTHER 4

(SPECIFY: _____)

V6106

7. Why are roads a problem?

- NOT AVAILABLE 1
- NOT IN GOOD CONDITION 2
- NOT IN ALL WEATHER 3
- CONGESTION 4
- OTHER 5

(SPECIFY: _____)

V6107

8. Why are telephones a problem?

- NOT AVAILABLE 1
- THEY DO NOT WORK 2
- TOO EXPENSIVE 3
- OTHER 4

(SPECIFY: _____)

V6108

9. Why are ports a problem?

- PORT CHARGES TOO HIGH 1
- DIFFICULT TO GET GOODS THROUGH 2
- NOT ENOUGH CONTAINERS 3
- SLOW HANDLING 4
- OTHER 5

(SPECIFY: _____)

V6109

10. Why is waste disposal a problem?

- NOT AVAILABLE 1
- TOO EXPENSIVE 2
- OTHER 3

(SPECIFY: _____)

V6110

11. Why is security a problem?

- THIEVES 1
- ARMED ROBBERY 2
- KIDNAPING OF EXECUTIVES 3
- THREATS BY POLICE OR ARMY 4
- OTHER 5

(SPECIFY: _____)

V6111

12. Does the firm provide its own...

- YES 1
- NO 2

(a) generators?

V6112-a

(b) wells/systems?

V6112-b

(c) CB/Walkie-talkie/Radio

V6112-c

(d) roads?

V6112-d

(e) transportation for workers?

V6112-e

(f) waste disposal?

V6112-f

(g) loading/unloading labor for the ports?

V6112-g

(h) freight transport?

V6112-h

(i) security?

V6112-i

(j) other?

V6112-j

(SPECIFY: _____)

7. INFRASTRUCTURE QUESTIONNAIRE

1. How serious a problem for your firm is the provision of (on a scale from 1 to 5):
 NO PROBLEM 1
 BIG PROBLEM 5

- (a) electricity? V6101a
- (b) water? V6101b
- (c) freight transport (railroads, barges, trucks)? V6101c
- (d) transport for workers? V6101d
- (e) roads? V6101e
- (f) telephones? V6101f
- (g) air and sea ports? V6101g
- (h) waste disposal? V6101h
- (i) security? V6101i
- (j) other? (Specify: V6101j)

IF THE ANSWERS TO ALL OF THE ABOVE ARE 1, THEN GO TO THE REGULATION QUESTIONNAIRE, PAGE 58

2. Which of the above is the greatest problem?
 ELECTRICITY 1
 WATER 2
 FREIGHT TRANSPORT 3
 TRANSPORT FOR WORKERS 4
 ROADS 5
 TELEPHONES 6
 AIR AND SEA PORTS 7
 WASTE DISPOSAL 8
 SECURITY 9
 OTHER 10

V6102

FOR EACH OF THE PROBLEMS IDENTIFIED ABOVE, ASK THE FIRM THE APPROPRIATE QUESTION(S) BELOW:

3. Why is electricity a problem?

POWER OUTAGES/UNSTABLE 1
 NOT SUPPLIED TO THE AREA 2
 TOO EXPENSIVE 3
 OTHER 4

V6103

4. Why is water a problem?

UNSTABLE SUPPLY 1
 NOT SUPPLIED TO THE AREA 2
 TOO EXPENSIVE 3
 OTHER 4

V6104

5. Why is freight transport a problem?

NOT AVAILABLE AT ALL 1
 NOT FREQUENT ENOUGH 2
 NOT RELIABLE 3
 TOO EXPENSIVE 4
 OTHER 5

V6105

None of the above

6. RESOLUTION OF PROBLEMS WITH CLIENTS, SUPPLIERS, WORKERS AND COMPETITORS

13. Was the dispute settled?

YES 1
NO 2 (= 15)

V5913

14. Are you satisfied with the outcome?

YES 1
NO 2

V5914

15. Do you still have a relationship with this party?

YES 1
NO 2

V5915

Part D: Disputes with Competitors

1. During the last year have you had any disputes with your competitors?

YES 1
NO 2 (= INFRASTRUCTURE QUESTIONNAIRE, NEXT PAGE)

V6001

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

NO OF TIMES:

V6002

3. Describe the most recent major dispute with a competitor:
ASK THE RESPONDENT IF HE KNOWS WHAT CAUSED THE DISPUTE WITH THE COMPETITOR:

V 60031

V 60032

4. What was done about it?

V60041

V60042

5. Are there any other business-related disputes (besides those already listed) that have affected your company's performance in the last year?

SPECIFY:

V60051

V60052

6. RESOLUTION OF PROBLEMS WITH CLIENTS, SUPPLIERS, WORKERS AND COMPETITORS

Part C: Labor Disputes

1. During the past year have you had any labor disputes?
 YES 1
 NO 2 (→ PART D, NEXT PAGE)

V5901

2. How many times in the past year have you had labor disputes?

NO OF TIMES: V5902

3. Describe the most recent major labor dispute:

ASK THE RESPONDENT IF HE KNOWS WHAT CAUSED THE LABOR DISPUTE:
 V59031

V59032

4. What was done about it?

V59041

V59042

5. In this most recent case of labor disputes, which of the following best describes the party?

- Individual 1
- Union/Group 2 (→ 7)
- Other 3

V5905

6. Was the party:

- a relative or a family member? 1
- a member of the same tribal/ethnic group? 2
- None of the above? 3

V5906

7. Did you use direct bargaining with the party?

- YES 1
- NO 2

V5907

8. Did you use private arbitration with the party?

- YES 1
- NO 2 (→ 10)

V5908

9. Who was the arbitrator?

- PRIVATE INDIVIDUAL 1
- PUBLIC OFFICIAL 2
- BUSINESS ASSOCIATION 3
- TRADITIONAL AUTHORITY 4
- OTHER 5

(SPECIFY: _____)

V5909

10. Did you ever go to/t threaten to go to the police?

- YES 1
- NO 2

V5910

11. Did you hire a lawyer to resolve the conflict?

- YES 1
- NO 2

V5911

12. Did you go to/t threaten to go to court?

- YES 1
- NO 2

V5912

6. RESOLUTION OF PROBLEMS WITH CLIENTS, SUPPLIERS, WORKERS AND COMPETITORS

6. What was done about it?

V58061

V58062

12. Did you use private arbitration with the supplier?

YES 1
NO 2 (= 14)

V5812

13. What was the arbiter?

PRIVATE INDIVIDUAL 1
PUBLIC OFFICIAL 2
BUSINESS ASSOCIATION 3
TRADITIONAL AUTHORITY 4
OTHER 5

V5813

(SPECIFY: _____)

14. Did you ever go to the police?

YES 1
NO 2

V5814

15. Did you hire a lawyer to resolve the conflict?

YES 1
NO 2

V5815

16. Did you go to court?

YES 1
NO 2

V5816

17. Was the dispute settled?

YES 1
NO 2 (= 19)

V5817

18. Are you satisfied with the outcome?

YES 1
NO 2

V5818

19. Are you still doing business with this supplier?

YES 1
NO 2

V5819

7. In this most recent case of late delivery or deficient quality of goods or services, which of the following best describes the supplier?

Individual 1
Firm 2
Government/Public Agency 3 (= 9)
Foreign 4
Other 5

V5807

8. Was the supplier:

a relative or a family member? 1
a member of the same tribal/ethnic group? 2
none of the above? 3

V5808

9. Was this your first transaction with this supplier?

YES 1 (= 11)
NO 2

V5809

10. How long had you had a business relationship with this supplier?

YEARS:

V5810

11. Did you use direct bargaining with the supplier?

YES 1
NO 2

V5811

6. RESOLUTION OF PROBLEMS WITH CLIENTS, SUPPLIERS, WORKERS AND COMPETITORS

13. Who was the broker?
 PRIVATE INDIVIDUAL 1
 PUBLIC OFFICIAL 2
 BUSINESS ASSOCIATION 3
 TRADITIONAL AUTHORITY 4
 OTHER 5

V5713

(SPECIFY: _____)

14. Did you ever go to/treat to go to the police?
 YES 1
 NO 2

V5714

15. Did you hire a lawyer to resolve the conflict?
 YES 1
 NO 2

V5715

16. Did you go to/treat to go to court?
 YES 1
 NO 2

V5716

17. Was the dispute settled?
 YES 1
 NO 2 (-> 19)

V5717

18. Are you satisfied with the outcome?
 YES 1
 NO 2

V5718

19. Are you still doing business with this client?
 YES 1
 NO 2

V5719

Part B: Late Delivery/Deficient Quality of Inputs/Services

1. During the past year, have you had any problem with late/non delivery of inputs/services?
 YES 1
 NO 2 (-> 3)

V5801

2. How many times in the past year have you had problems with late/non delivery of inputs/services?
 NO. OF TIMES: _____

V5802

3. During the past year have you had any problem with deficient quality of inputs/services?
 YES 1
 NO 2

V5803

IF THE ANSWERS TO QUESTIONS 1 AND 3 ARE BOTH NO, SKIP TO PART C, PAGE 54

4. How many times in the past year have you had any problem with deficient quality of inputs/services?
 NO. OF TIMES: _____

V5804

5. Describe the most recent major dispute due to late delivery or deficient quality of inputs or services:
 LATE/NON DELIVERY 1
 DEFICIENT QUALITY 2
- ASK THE RESPONDENT IF HE KNOWS WHAT CAUSED THE LATE/NON DELIVERY OR DEFICIENT QUALITY OF INPUTS OR SERVICES:

V58050

V58051
 V58052

6. RESOLUTION OF PROBLEMS WITH CLIENTS, SUPPLIERS, WORKERS AND COMPETITORS

Part A: Late Payment/Non-Payment

1. During the past year, have you had any problem with late payment by a client?

YES 1
NO 2 (= 3)

VS701

2. How many times in the past year have you had problems with late payment by a client?

NO. OF TIMES:

VS702

3. During the past year, have you had any problem with non-payment by a client?

YES 1
NO 2

VS703

IF THE ANSWERS TO QUESTIONS 1 AND 3 ARE BOTH NO, SKIP TO PART B, NEXT PAGE

4. How many times in the past year have you had problems with non-payment by a client?

NO. OF TIMES:

VS704

5. Describe the most recent major dispute due to late payment or non-payment by a client:
LATE PAYMENT 1
NON-PAYMENT 2

VS7050

ASK THE RESPONDENT IF HE KNOWS WHAT CAUSED THE LATE PAYMENT OR NON-PAYMENT:

VS7051

VS7052

6. What was done about it?

VS7061

VS7062

7. In this most recent case of late payment or non-payment, which of the following best describes the client?

- Individual 1
- Local Firm 2
- Government/Public Agency 3
- Foreign 4
- Other 5

(= 9)

VS707

8. Was the client:

- a relative or a family member? 1
- a member of the same tribal/ethnic group? 2
- none of the above? 3

VS708

9. Was this your first transaction with this client?

YES 1 (= 11)
NO 2

VS709

10. How long had you had a business relationship with this client?

YEARS:

VS710

11. Did you use direct bargaining with the client?

YES 1
NO 2

VS711

12. Did you use private arbitration with the client?

YES 1
NO 2 (= 14, NEXT PAGE)

VS712

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part VIII: Deposits and Contributions in Informal Groups or with Individual Intermediaries

1. Does the enterprise or the entrepreneur make deposits or contributions to informal groups?

YES 1
NO 2 (= 8)

V5601

2. For how long have you participated in this group?

YEARS:

V5602

3. How many members are in this group?

NUMBER:

V5603

4. What is the frequency of contributions?

TIMES PER YEAR:

V5604

5. What is the amount of individual contributions each time?

TSHS:

V5605

6. How is the collective fund allocated?

- IN ROTATING ORDER 1
 - THROUGH BIDDING 2
 - BOTH THROUGH ROTATION AND BIDDING 3
 - ACCORDING TO MEMBER DEMAND 4
 - OTHER 5
- (SPECIFY: _____)

V5606

7. Does the group operate all through the year?

YES 1
NO 2

V5607

8. Does the enterprise or the entrepreneur use safekeeping/deposit services of individual intermediaries (money keepers, collectors)?

YES 1
NO 2 (= CONFLICT RESOLUTION QUESTIONNAIRE, NEXT PAGE)

V5608

9. For how long have you used these services?

YEARS:

V5609

10. What is the frequency of deposits?

TIMES PER YEAR:

V5610

11. How much do you usually deposit?

TSHS:

V5611

12. How often do you withdraw?

TIMES PER YEAR:

V5612

13. What is the cost of these services?

TSHS/YEAR:

V5613

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part VII: Deposits in Institutions

1. Does the enterprise or the entrepreneur hold any accounts at financial institutions?
 YES 1
 NO 2 (= 8) V55501

2. How many current (checking) accounts does the enterprise or entrepreneur hold?
 NUMBER: V55502

3. For how long have you held these accounts?
 YEARS: V55503

4. How many savings accounts (or time deposits) does the enterprise or the entrepreneur hold?
 NUMBER: V55504

5. For how long have you held these accounts?
 YEARS: V55505

6. Does the enterprise hold a foreign exchange account?
 YES 1
 NO 2 V55506

7. Does the enterprise hold a foreign exchange retention account?
 YES 1
 NO 2 V55507

8. Does the enterprise hold foreign exchange certificates?
 YES 1
 NO 2 (= 10) V55508

9. Have there been instances when they were not honored?
 YES 1
 NO 2 V55509

10. Does the enterprise or the entrepreneur hold any other financial assets such as:
 YES 1
 NO 2
 - (a) shares in other enterprises? V55510a
 - (b) deposit accounts in foreign institutions? V55510b
 - (c) treasury bills? V55510c
 - (d) bonds? V55510d
 - (e) other? (SPECIFY: _____) V55510e

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part VI: Informal Borrowing

	Relatives/Friends	Moneylenders	Informal Groups	Suppliers (excluding Trade Credit)	Clients (excluding Trade Credit)	Other
15. What happens if you are not able to repay? (MULTIPLE ANSWERS PERMITTED) INTEREST PENALTIES 1 INTERRUPTION OF CREDIT 2 RESCHEDULING (OR EXTENSION OF TERM) 3 REDUCTION OF INTEREST CHARGES 4 DEBT FORGIVENESS 5 LEGAL ACTION 6 STRONG ARM ENFORCEMENT 7 PERSISTENT REQUESTS FOR PAYMENTS 8 OTHER 9 (DESCRIBE: _____)	V531151/1/3	V5322151/1/3	V533151/1/3	V534151/1/3	V535151/1/3	V536151/1/3
16. What is your relationship with the lender? FAMILY 1 FRIEND 2 BUSINESS ONLY 3	V53116	V532216	V533316	V534416	V535516	V536616
17. Is the lender a member of the same tribe or ethnic group? YES 1 NO 2	V53117	V53227	V533317	V534417	V535517	V536617
18. How long have you known or been doing business with the lender? (YEARS)	V53118	V53228	V533318	V534418	V535518	V536618
19. How many other possible loan sources of the same type did you contact before securing this one?	V53119	V53229	V533319	V53449	V535519	V536619

— PART VII, NEXT PAGE

20. Has the enterprise ever applied for an informal loan?

YES 1
NO 2

V542

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part VI: Informal Borrowing

LOOK BACK AT QUESTION 3, PREVIOUS PAGE. FOR EACH SOURCE THAT GRANTED A LOAN TO THE ENTERPRISE IN THE LAST THREE YEARS, ASK QUESTIONS 5 TO 19 ABOUT THE MOST RECENT LOAN.

A. **THIS REFERS ONLY TO COMPLETED TRANSACTIONS (I.E., LOAN REPAYMENT HAS BEEN MADE).**
 B. **BE SURE TO USE THE CORRECT COLUMN (I.E., DO NOT PUT INFORMATION ON SUPPLIERS IN THE "RELATIVES/FRIENDS" COLUMN).**

	Relatives/Friends	Moneylenders	Informal Groups	Suppliers (excluding Trade Credit)	Clients (excluding Trade Credit)	Other
5. For the latest of these informal loan transactions, what was the date of the loan? (YEAR/MONTH)	V53105Y V53105M	V53205Y V53205M	V53305Y V53305M	V53405Y V53405M	V53505Y V53505M	V53605Y V53605M
6. What was the amount received in cash? (TSHS)	V53106	V53206	V53306	V53406	V53506	V53606
7. What was the value of the amount received in-kind? (TSHS)	V53107	V53207	V53307	V53407	V53507	V53607
8. What was the maturity, in days?	V53108	V53208	V53308	V53408	V53508	V53608
9. How much did you repay in cash? (TSHS)	V53109	V53209	V53309	V53409	V53509	V53609
10. What is the value of what you repaid in-kind? (TSHS)	V53110	V53210	V53310	V53410	V53510	V53610
11. Was there collateral? YES 1 NO 2 (= 14)	V53111	V53211	V53311	V53411	V53511	V53611
12. What was the collateral? LAND/BUILDINGS 1 EQUIPMENT 2 LIVESTOCK 3 OTHER 4 (DESCRIBE:)	V53112	V53212	V53312	V53412	V53512	V53612
13. What was the value of the collateral? (TSHS)	V53113	V53213	V53313	V53413	V53513	V53613
14. Describe other conditions (e.g., third-party guarantee, witnesses, penalties)?	V5311412	V5321412	V5331412	V5341412	V5351412	V5361412

* In-kind loans may include loans of raw materials.

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part VI. Informal Borrowing

SUMMARY OF LOANS OR ADVANCES IN THE LAST THREE YEARS FROM NON-INSTITUTIONAL SOURCES (i.e. FRIENDS, RELATIVES, MONEYLENDERS, INFORMAL GROUPS AND FIRMS EXCLUDING TRANSACTIONS FOR PURCHASE OR SALE (I.E. TRADE CREDIT)).

1. Did you borrow from friends, relatives, moneylenders, informal groups or firms (excluding trade credit) in the last 3 years?

YES 1
 NO 2 (→ 20, PAGE 48)

V5101

2. Why did you choose to borrow from this informal source?

More favorable interest rate ... 1
 Easier formalities 2
 No collateral required 3
 Flexible payback 4
 Other 5

(Specify: V5102)

Sources	3. How many loans in the last 3 years?	4. What are the current balances due on loans from [...] ? TSHS
01 Relatives/Friends V5215C	V52103	V52104
02 Moneylender V5225C	V52203	V52204
03 Informal Group V5235C	V52303	V52304
04 Suppliers V5245C	V52403	V52404
05 Clients V5255C	V52503	V52504
06 Other (DESCRIBE) V5265C	V52603	V52604

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part V: Borrowing from Formal and Semi-Formal Institutions

22. Did the enterprise apply to an institution for a loan last year?

YES 1 (= 25)
NO 2

V5022

23. Was the application approved?

YES 1 (= 28)
NO 2

V5023

24. If no, why was the application rejected?

(a) INSTITUTION: V50241

REJECTION REASON: V50242

(b) INSTITUTION: V50243

REJECTION REASON: V50244

(c) INSTITUTION: V50245

REJECTION REASON: V50246

⇒ 28

25. Why did the firm not apply for a loan last year?

- 1 INADEQUATE COLLATERAL
- 2 DON'T WANT TO INCUR DEBT
- 3 PROCESS TOO DIFFICULT
- 4 DIDN'T NEED ONE
- 5 DIDN'T THINK I'D GET ONE
- 6 INTEREST RATE TOO HIGH
- 7 ALREADY HEAVILY INDEBTED
- 8 OTHER

V50251/2/3

(SPECIFY: PAID DOWN 25 COBANK)

26. Has the firm ever applied for a loan?

YES 1 (= 28)
NO 2

V5026

27. Why has the firm never applied for a loan?

- 1 INADEQUATE COLLATERAL
- 2 DON'T WANT TO INCUR DEBT
- 3 PROCESS TOO DIFFICULT
- 4 DIDN'T NEED ONE
- 5 DIDN'T THINK I'D GET ONE
- 6 INTEREST RATE TOO HIGH
- 7 ALREADY HEAVILY INDEBTED
- 8 OTHER

V50271/2/3

(X) But I've never applied for a loan because of bad collateral

28. Has the firm ever leased any building or equipment?

YES 1
NO 2

V5028

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part V. Borrowing from Formal and Semi-Formal Institutions

	Banks	Non-bank financial institutions	Government Projects and Similar Facilities	Other
19. What happens if you are unable to pay the loan? (MULTIPLE ANSWERS PERMITTED) INTEREST PENALTIES 1 INTERRUPTION OF CREDIT 2 RESCHEDULING (OR EXTENSION OF TERM) 3 REDUCTION OF INTEREST CHARGES 4 DEBT FORGIVENESS 5 LEGAL ACTION 6 STRONG ARM ENFORCEMENT 7 PERSISTENT REQUESTS FOR PAYMENTS 8 OTHER 9 (DESCRIBE: _____)	V491191/2/3	V492191/2/3	V493191/2/3	V494191/2/3
20. Duration of the commercial relationship with the Institution? (YEARS)	V49120	V49220	V49320	V49420
21. How many other possible loan sources of the same type did you contact before securing this one?	V49121	V49221	V49321	V49421

⇒ PART VI, PAGE 46

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part V: Borrowing from Formal and Semi-Formal Institutions

LOOK BACK AT QUESTIONS 5 AND 6, PREVIOUS PAGE. FOR EACH INSTITUTION THAT GRANTED A LOAN TO THE ENTERPRISE IN THE LAST THREE YEARS, ASK QUESTIONS 8 TO 21 ABOUT THE MOST RECENT LOAN.

A. **THIS REFERS ONLY TO COMPLETED TRANSACTIONS (I.E., LOAN REPAYMENT HAS BEEN MADE).**
 B. **BE SURE TO USE THE CORRECT COLUMN (I.E., DO NOT PUT INFORMATION ON NON-BANK FINANCIAL INSTITUTIONS* IN THE 'BANKS' COLUMN).**

	Banks	Non-bank financial institutions	Government Projects and Similar Facilities	Other
8. For the latest of these loan transactions, what was the date of application? (YEAR/MONTH)	V49108Y V49108M	V49208Y V49208M	V49308Y V49308M	V49408Y V49408M
9. What was the date of loan approval? (YEAR/MONTH)	V49109Y V49109M	V49209Y V49209M	V49309Y V49309M	V49409Y V49409M
10. What was the date of loan disbursement? (YEAR/MONTH)	V49110Y V49110M	V49210Y V49210M	V49310Y V49310M	V49410Y V49410M
11. What was the amount received in cash? (TSHS)	V49111	V49211	V49311	V49411
12. What was the amount received in-kind? * (TSHS)	V49112	V49212	V49312	V49412
13. What was the maturity, in days? (DAYS)	V49113	V49213	V49313	V49413
14. What was the interest rate (percent per year)? %	V49114	V49214	V49314	V49414
15. Was there collateral? YES 1 NO 2 (= 18)	V49115	V49215	V49315	V49415
16. What was the collateral? (MULTIPLE ANSWERS PERMITTED) LAND/BUILDINGS 1 EQUIPMENT 2 LIVESTOCK 3 OTHER (DESCRIBE) 4	V49116/2/3	V49216/1/3	V49316/1/3	V49416/1/3
17. What was the value of the collateral? (TSHS)	V49117	V49217	V49317	V49417
18. Describe other conditions (e.g., fees, compensating balances, penalties)?	V49118/2	V49218/2	V49318/2	V49418/2

* In-kind loans may include loans of raw materials

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part V: Borrowing from Formal and Semi-Formal Institutions

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

1. Did the enterprise receive any overdraft facilities last year?
 YES 1
 NO 2 (-4)
2. If yes, in how many banks do you have overdraft facilities?
 YES 1
 NO 2 (-4)
3. What is the current balance owed in all overdrafts?
 YES 1
 NO 2 (-22, PAGE 45)
4. Has the enterprise ever received a loan from an institution (bank, credit union, government project, etc.)?
 YES 1
 NO 2 (-22, PAGE 45)
- TSHS: [V4701] [V4702] [V4703] [V4704]

INSTITUTION TYPE	5. How many banks in the last year?	6. How many loans in the last 3 years?	7. What is the total current outstanding balance of loans (TSHS)
01 Banks V4811C	V48105	V4806	V48107
02 Non-bank financial institutions (e.g. credit unions, etc.) V4821C	V48205	V48206	V48207
03 Government Projects and Similar Facilities V4831C	V48305	V48306	V48307
04 Other (DESCRIBE: V4841C)	V48405	V48406	V48407

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part IV: Informal Lending

	Suppliers	Clients	Other Enterprises	Relatives/Friends	Others
14. Describe other conditions (e.g., third party guarantee, witnesses, penalties)?	V461141/2	V462141/2	V463141/2	V464141/2	V465141/2
15. What happens if the borrower is not able to repay? (MULTIPLE ANSWERS PERMITTED)	V461151/2/3	V462151/2/3	V463151/2/3	V464151/2/3	V465151/2/3
16. Was this the first loan granted to the recipient?	V46116	V46216	V46316	V46416	V46516
17. What is your relationship with the recipient?	V46117	V46217	V46317	V46417	V46517
18. Is the recipient a member of the same tribe or ethnic group?	V46118	V46218	V46318	V46418	V46518
19. How long have you known this recipient? (YEARS)	V46119	V46219	V46319	V46419	V46519

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part IV: Informal Lending

LOOK BACK AT QUESTION 1, PREVIOUS PAGE. FOR EACH CATEGORY OF RECIPIENT TO WHOM A LOAN WAS GRANTED BY THE ENTERPRISE IN THE LAST THREE YEARS, ASK QUESTIONS 4 TO 19 ABOUT THE MOST RECENT LOAN (ONLY FOR LOANS OTHER THAN THOSE TO EMPLOYEES). IF NO LOANS WERE GRANTED TO ANY CATEGORY OF RECIPIENT, GO TO PART V, PAGE 42.

A. THIS REFERS ONLY TO COMPLETED TRANSACTIONS (I.E., LOAN REPAYMENT HAS BEEN MADE)

B. PLEASE BE SURE TO USE THE CORRECT COLUMN (I.E., DO NOT PUT INFORMATION ON "SUPPLIERS" IN THE "CLIENTS" COLUMN).

	Supplier	Clients	Other Enterprises	Relatives/Friends	Others
4. Date of the most recent major loan transaction (YEAR/MONTH)	V461047 V461047	V462047 V462047	V463047 V463047	V464047 V464047	V465047 V465047
5. What was the amount lent in cash? (TSHS)	V46105	V46205	V46305	V46405	V46505
6. What was the value of the amount lent in-kind? * (TSHS)	V46106	V46206	V46306	V46406	V46506
7. What was the maturity, in days?	V46107	V46207	V46307	V46407	V46507
8. Did you accept installment payments? YES 1 NO 2	V46108	V46208	V46308	V46408	V46508
9. How much did you receive in cash as repayment? (TSHS)	V46109	V46209	V46309	V46409	V46509
10. What is the value of what you received in-kind as repayment? (TSHS)	V46110	V46210	V46310	V46410	V46510
11. Was collateral required? YES 1 NO 2 (- 14 NEXT PAGE)	V46111	V46211	V46311	V46411	V46511
12. What was the collateral? LAND/BUILDINGS 1 EQUIPMENT 2 LIVESTOCK 3 OTHER 4 (DESCRIBE: _____)	V46112/2/3	V46212/2/3	V46312/2/3	V46412/2/3	V46512/2/3
13. What was the value of the collateral? (TSHS)	V46113	V46213	V46313	V46413	V46513

* In-kind loans may include loans of raw materials

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part IV: Informal Lending

SUMMARY OF LOANS GRANTED BY THE ENTERPRISE IN THE LAST THREE YEARS EXCLUDING TRANSACTIONS FOR PURCHASE OR SALE (I.E. TRADE CREDIT), BY LOAN RECIPIENT.

3. Are the employee loans short-advances on salary?
 YES 1
 NO 2

44503

FOR EACH TYPE OF RECIPIENT LISTED, ASK QUESTIONS 1 AND 2	1. How many loans have you given to [RECIPIENT] in the last 3 years? NO. OF LOANS	2. Current balances due by [RECIPIENT] TSHS
01 Suppliers V440102	V440101	V440102
02 Clients V440202	V440201	V440202
03 Other enterprises V440302	V440301	V440302
04 Relatives/Friends* V440402	V440401	V440402
05 Employees V440502	V440501	V440502
06 Others V440602	V440601	V440602

* Relatives/Friends who are not suppliers, clients, employees, or other enterprises.

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Contractual Relations with Clients

	End User, Private	End User, Public	Retailer or Wholesaler, Private	Retailer or Wholesaler, Public	Foreign	Other
51. What was the payment upon delivery? (TSHS)	V43151	V43251	V43351	V43451	V43551	V43651
52. What was the time elapsed (in days) between first payment and delivery? (DAYS) (TSHS)	V43152	V43252	V43352	V43452	V43552	V43652
53. If you had made this sale on a cash-on-delivery basis, how much would you have charged? (TSHS)	V43153	V43253	V43353	V43453	V43553	V43653
54. Which of the following forms of guarantee were received from the client? (MULTIPLE ANSWERS PERMITTED)	<p>None 1</p> <p>Physical Collateral 2</p> <p>Third-Party Guarantor 3</p> <p>Witnesses 4</p> <p>Post-Dated Checks 5</p> <p>Signed Invoices 6</p> <p>Group Guarantees 7</p> <p>Receipt 8</p> <p>Other (Specify) 9</p>					
55. What happens if you are not able to complete full delivery on the date specified? (MULTIPLE ANSWERS PERMITTED)	<p>CLIENT REQUESTS A REFUND OF PREPAYMENT 1</p> <p>RENEGOTIATE THE PRODUCT PRICE 2</p> <p>RENEGOTIATE DELIVERY DATE 3</p> <p>NO PENALTY 4</p> <p>OTHER (SPECIFY) 5</p>					

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Contractual Relations with Clients

(g) MOST RECENT MAJOR SALE WITH ADVANCE PAYMENT TO A CLIENT OF EACH TYPE

LOOK BACK AT QUESTION 1, PAGE 31. IF THERE IS AT LEAST ONE SALE WITH ADVANCE PAYMENT, ASK QUESTIONS 41 TO 55 ABOUT THE MOST RECENT SALE WITH ADVANCE PAYMENT. IF

A THIS REFERS ONLY TO COMPLETED TRANSACTIONS.
B PLEASE BE SURE TO MARK THE CORRECT COLUMN.

	End User, Private	End User, Public	Retailer or Wholesaler, Private	Retailer or Wholesaler, Public	Foreign	Other
41. What is your relationship with the person you normally deal with? FAMILY 1 FRIEND 2 BUSINESS ONLY 3	V43141	V43241	V43341	V43441	V43541	V43641
42. Is the person you deal with a member of the same tribe or ethnic group? YES 1 NO 2	V43142	V43242	V43342	V43442	V43542	V43642
43. How long have you known or been doing business with this client? (YEARS)	V43143	V43243	V43343	V43443	V43543	V43643
44. What was the product sold with payment in advance?	V43144	V43244	V43344	V43444	V43544	V43644
45. When the client placed this order, did he have any outstanding balance (accounts receivable) due to you? YES 1 NO 2	V43145	V43245	V43345	V43445	V43545	V43645
46. What was the total value of this sale paid in advance? (TSHS)	V43146	V43246	V43346	V43446	V43546	V43646
47. What was the payment on order (if not full payment)? (TSHS)	V43147	V43247	V43347	V43447	V43547	V43647
48. Was there a specific term to deliver? YES 1 NO 2	V43148	V43248	V43348	V43448	V43548	V43648
49. Were there installment deliveries? YES 1 NO 2	V43149	V43249	V43349	V43449	V43549	V43649
50. What were the interest charges (if any)? (TSHS)	V43150	V43250	V43350	V43450	V43550	V43650

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Contractual Relations with Clients

(C) MOST RECENT MAJOR CASH SALE TO A CLIENT OF EACH TYPE

LOOK BACK AT QUESTION 1, PAGE 31. IF THERE IS AT LEAST ONE CASH SALE ASK QUESTIONS 33 TO 40 ABOUT THE MOST RECENT CASH SALE. IF NOT, GO TO (D), NEXT PAGE (QUESTIONS 41 TO 56).

A. THIS REFERS ONLY TO COMPLETED TRANSACTIONS.
B. PLEASE BE SURE TO MARK THE CORRECT COLUMN.

33. What is your relationship with the person you normally deal with? FAMILY 1 FRIEND 2 BUSINESS ONLY 3	End User, Private	End User, Public	Retailer or Wholesaler, Private	Retailer or Wholesaler, Public	Foreign	Other
	V42134	V42234	V42334	V42434	V42534	V42634
34. Is the person you deal with a member of the same tribe or ethnic group? YES 1 NO 2	V42134	V42234	V42334	V42434	V42534	V42634
35. How long have you known or been doing business with this client? (YEARS)	V42135	V42235	V42335	V42435	V42535	V42635
36. What was the product sold cash?	V42136	V42236	V42336	V42436	V42536	V42636
37. What was the total value of this cash sale? (TSHS)	V42137	V42237	V42337	V42437	V42537	V42637
38. When the client placed this order, did he have any outstanding balance (accounts receivable) due to you? YES 1 NO 2	V42138	V42238	V42338	V42438	V42538	V42638
39. Was there a discount for cash payment? YES 1 NO 2 (→ 41, NEXT PAGE)	V42139	V42239	V42339	V42439	V42539	V42639
40. How much was the discount? (%)	V42140	V42240	V42340	V42440	V42540	V42640

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Contractual Relations with Clients

32. Which of the following forms of guarantee were received from the client? (MULTIPLE ANSWERS PERMITTED)	End User, Private	End User, Public	Retailer or Wholesaler, Private	Retailer or Wholesaler, Public	Foreign	Other
None 1 Physical Collateral 2 Third-Party Guarantor 3 Witnesses 4 Post-Dated Checks 5 Signed Invoices 6 Group Guarantees 7 Receipt 8 Other (Specify) 9	V411321/1/3	V412321/1/3	V413321/1/3	V414321/1/3	V415321/1/3	V416321/1/3

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Contractual Relations with Clients

(b) MOST RECENT MAJOR SALE ON CONSIGNMENT TO AT LEAST ONE CLIENT

LOOK BACK AT QUESTION 1, PAGE 31. IF THERE IS AT LEAST ONE SALE ON CONSIGNMENT, ASK QUESTIONS 21 TO 32 ABOUT THE MOST RECENT SALE ON CONSIGNMENT. IF NOT, GO TO (c).

A. THIS REFERS ONLY TO COMPLETED TRANSACTIONS.
B. PLEASE BE SURE TO MARK THE CORRECT COLUMN.

	End User, Private V41121 etc	End User, Public V41221 etc	Retailer or Wholesaler, Private V41321 etc	Retailer or Wholesaler, Public V41421 etc	Foreign V41521 etc	Other V41621 etc
21. What is your relationship with the person you normally deal with? FAMILY 1 FRIEND 2 BUSINESS ONLY 3	V41121	V41221	V41321	V41421	V41521	V41621
22. Is the person you deal with a member of the same tribe or ethnic group? YES 1 NO 2	V41122	V41222	V41322	V41422	V41522	V41622
23. How long have you known or been doing business with this client? (YEARS)	V41123	V41223	V41323	V41423	V41523	V41623
24. What was the product sold on consignment?	V41124	V41224	V41324	V41424	V41524	V41624
25. When the client placed this order, did he have any outstanding balance (accounts receivable) due to you? YES 1 NO 2	V41125	V41225	V41325	V41425	V41525	V41625
26. What was the total value of the consignment sale? (TSHS)	V41126	V41226	V41326	V41426	V41526	V41626
27. What was the payment on order? (TSHS)	V41127	V41227	V41327	V41427	V41527	V41627
28. What was the payment on delivery? (TSHS)	V41128	V41228	V41328	V41428	V41528	V41628
29. What was the payment at closing (return of unsold/unused merchandise)? (TSHS)	V41129	V41229	V41329	V41429	V41529	V41629
30. What was the time elapsed (in days) between delivery and closing? (DAYS)	V41130	V41230	V41330	V41430	V41530	V41630
31. If you had made this same sale on a cash basis, what would you have charged? (TSHS)	V41131	V41231	V41331	V41431	V41531	V41631

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Contractual Relations with Clients

	End User, Private	End User, Public	Retailer or Wholesaler, Private	Retailer or Wholesaler, Public	Foreign	Other
16. What was the payment at the end of the credit period? (TSHs)	V40116	V40216	V40316	V40416	V40516	V40616
17. What was the time elapsed (in days) between delivery and full repayment? (DAYS)	V40117	V40217	V40317	V40417	V40517	V40617
18. If you had made the same sale on a cash basis, how much would you have charged? (TSHs)	V40118	V40218	V40318	V40418	V40518	V40618
19. Which of the following forms of guarantee were received from the client? (MULTIPLE ANSWERS PERMITTED)	<p>None 1</p> <p>Physical Collateral 2</p> <p>Third-Party Guarantor 3</p> <p>Witnesses 4</p> <p>Post-Dated Checks 5</p> <p>Signed Invoices 6</p> <p>Group Guarantees 7</p> <p>Receipt 8</p> <p>Other (Specify) 9</p>					
20. What happens if the supplier is not able to complete delivery? (MULTIPLE ANSWERS PERMITTED)	<p>INTEREST PENALTIES 1</p> <p>INTERRUPTION OF CREDIT 2</p> <p>INTERRUPTION OF DELIVERIES 3</p> <p>RESCHEDULING (EXTENSION OF TERMS) 4</p> <p>REDUCTION OF INTEREST CHARGES 5</p> <p>LEGAL ACTION 6</p> <p>COLLECTION AGENCY 7</p> <p>DEBT FORGIVENESS 8</p> <p>OTHER (SPECIFY) 9</p>					

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Contractual Relations with Clients

(a) MOST RECENT MAJOR SALE ON CREDIT TO AT LEAST ONE CLIENT

LOOK BACK AT QUESTION 1, PREVIOUS PAGE. IF THERE IS AT LEAST ONE SALE ON CREDIT, ASK QUESTIONS 5 TO 20 ABOUT THE MOST RECENT SALE ON CREDIT. IF NOT, GO TO (b), PAGE 34 (QUESTIONS 21 TO 32).

A. THIS REQUIRES ONLY TO COMPLETED TRANSACTIONS.
B. PLEASE BE SURE TO MARK THE CORRECT COLUMN.

Question	End User, Private		End User, Public		Retailer or Wholesaler, Private		Retailer or Wholesaler, Public		Foreign		Other	
	V40105	V40205	V40305	V40405	V40505	V40605	V40106	V40206	V40306	V40406	V40506	V40606
5. What is your relationship with the person you normally deal with? FAMILY 1 FRIEND 2 BUSINESS ONLY 3	V40105	V40205	V40305	V40405	V40505	V40605						
6. Is the person you deal with a member of the same tribe or ethnic group? YES 1 NO 2	V40106	V40206	V40306	V40406	V40506	V40606						
7. How long have you known or been doing business with this client? (YEARS)	V40107	V40207	V40307	V40407	V40507	V40607						
8. What was the product sold on credit?	V40108	V40208	V40308	V40408	V40508	V40608						
9. When the client placed this order, did he have any outstanding balance (accounts receivable) due to you? YES 1 NO 2	V40109	V40209	V40309	V40409	V40509	V40609						
10. What was the total value of this credit sale? (TSHS)	V40110	V40210	V40310	V40410	V40510	V40610						
11. What was the payment on order? (TSHS)	V40111	V40211	V40311	V40411	V40511	V40611						
12. What was the payment on delivery? (TSHS)	V40112	V40212	V40312	V40412	V40512	V40612						
13. Was there a specific term to repay the balance? YES 1 NO 2	V40113	V40213	V40313	V40413	V40513	V40613						
14. Did you accept payment in installments? YES 1 NO 2	V40114	V40214	V40314	V40414	V40514	V40614						
15. What were the interest charges (if any)? (TSHS)	V40116	V40215	V40315	V40415	V40515	V40615						

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Contractual Relations with Clients

IDENTIFY AND CHARACTERIZE THE RELATIONSHIPS WITH THE PRINCIPAL CLIENTS OF THE ENTERPRISE IN THE LAST YEAR, BY THE SIX MAIN TYPES SPECIFIED BELOW:

Type of Client	1. What was the primary form of sales? (MULTIPLE ANSWERS ALLOWED) CREDIT 1 CONSIGNMENT 2 CASH 3 ADVANCE PAYMENT 4	2. Do you ever make written contracts (or agreements) with clients? YES ... 1 NO ... 2
01 End user, private Tanzanian V381e/c	V381011 2 3	V38102
02 End user, public Tanzanian V382c/c	V382011 2 3	V38202
03 Retailer or wholesaler, private Tanzanian V383c/c	V383011 2 3	V38302
04 Retailer or wholesaler, public Tanzanian V384c/c	V384011 2 3	V38402
05 Foreign V385e/c	V385011 2 3	V38502
06 Other (SPECIFY) V386c/c	V386011 2 3	V38602

3. What is the current outstanding balance due to you from all clients (accounts receivable)?

TSHS: V3903

4. What is the current amount owed to all clients (prepayments for goods or services to be delivered)?

TSHS: V3904

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part II: Contractual Relations with Suppliers

	Supplier #1	Supplier #2	Supplier #3
<p>40. Which of the following forms of guarantee were provided to the supplier? (MULTIPLE ANSWERS PERMITTED)</p> <p>None 1 Physical Collateral 2 Third-Party Guarantor 3 Witnesses 4 Post-Dated Checks 5 Signed Invoices 6 Group Guarantees 7 Receipt 8 Other (specify) 9</p>	<p>371401/2/3</p>	<p>V 372401/2/3</p>	<p>V 373401/2/3</p>
<p>41. What happens if the supplier is not able to complete delivery? (MULTIPLE ANSWERS PERMITTED)</p> <p>REQUEST A REFUND OF PREPAYMENT FROM THE SUPPLIER ... 1 RENEGOTIATE THE PRODUCT PRICE 2 RENEGOTIATE DELIVERY DATE 3 NO PENALTY 4 OTHER (SPECIFY) 5</p>	<p>V 371411/2/3</p>	<p>V 372411/2/3</p>	<p>V 373411/2/3</p>

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part II: Contractual Relations with Suppliers

(C) MOST RECENT MAJOR PURCHASE WITH ADVANCE PAYMENT (ADVANCES BEFORE TAKING DELIVERY) FROM AT LEAST ONE OF THE THREE PRIMARY SUPPLIERS LISTED IN QUESTION 1 OF LOOK BACK AT QUESTION 5, PAGE 25. IF THERE IS AT LEAST ONE PURCHASE WITH ADVANCE PAYMENT, ASK QUESTIONS 31 TO 41 ABOUT THE MOST RECENT PURCHASE WITH ADVANCE PAYMENT. IF NOT, GO TO PART III, PAGE 31.

A. THIS REFERS ONLY TO COMPLETED TRANSACTIONS.

B. PLEASE KEEP THE ORDER OF IDENTIFICATION OF SUPPLIERS IN QUESTION 1 OF PART II, PAGE 25. I.E. PUT INFORMATION ON SUPPLIER #1 IN THE CORRECT COLUMN.

** SEE QUESTION 30(a) AT BOTTOM OF PAGE

	Supplier #1	Supplier #2	Supplier #3
31. What was the total value of this purchase with advance payment? (TSHS)	V37132	V37231	V37332
32. When you placed this order, did you have any outstanding balance (accounts payable) due to this supplier? YES 1 NO 2	V37132	V37232	V37332
33. What was the advance payment when placing order (if not full payment)? (TSHS)	V37133	V37233	V37333
34. What was the payment on delivery? (TSHS)	V37134	V37234	V37334
35. Was there a specific term to deliver? YES 1 NO 2	V37135	V37235	V37335
36. Were there installment payments? YES 1 NO 2	V37136	V37236	V37336
37. What were the interest charges (if any)? (TSHS)	V37137	V37237	V37337
38. What was the time elapsed (in days) between first payment and delivery? (DAYS)	V37138	V37238	V37338
39. If you had made the same purchase on a cash-on-delivery basis, how much would you have paid? (TSHS)	V37139	V37239	V37339

** 30(a). What was the raw material or input purchased with advance payment? V37130a V37230a V37330a

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part II: Contractual Relations with Suppliers

(b) MOST RECENT MAJOR CASH PURCHASE FROM AT LEAST ONE OF THE PRIMARY SUPPLIERS LISTED IN QUESTION 1 OF PART II, PAGE 25

LOOK BACK AT QUESTION 5, PAGE 25. IF THERE IS AT LEAST ONE CASH PURCHASE, ASK QUESTIONS 27 TO 30 ABOUT THE MOST RECENT CASH PURCHASE. IF NOT, GO TO (c), NEXT PAGE. (QUESTIONS 31 TO 41).

A. THIS REFERS ONLY TO COMPLETED TRANSACTIONS. PLEASE KEEP THE ORDER OF IDENTIFICATION OF SUPPLIERS IN QUESTION 1 OF PART II, PAGE 25, I.E. PUT INFORMATION ON SUPPLIER #1 IN THE CORRECT COLUMN.

** SEE QUESTION 26(a) AT BOTTOM OF PAGE

	Supplier #1	Supplier #2	Supplier #3
27. What was the total value of this cash purchase? (TSHs)	V36152	V36252	V36352
28. When you placed this order, did you have any outstanding balances (accounts payable) due to this supplier? YES 1 NO 2	V36128	V36228	V36328
29. Was there a discount for cash payment? YES 1 NO 2 (- 31, NEXT PAGE)	V36129	V36229	V36329
30. How much was the discount? (%)	V36130	V36230	V36330

** 26(a). What was the raw material or input purchased with cash?

TRUSTEES
 UNUS
 CALTEX

 V36126a V36226a V36326a

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part II: Contractual Relations with Suppliers

	Supplier #1	Supplier #2	Supplier #3
<p>25. Which of the following forms of guarantee were provided to the supplier? (MULTIPLE ANSWERS PERMITTED)</p> <p>None 1 Physical Collateral 2 Third-Party Guarantor 3 Witnesses 4 Post-Dated Checks 5 Signed Invoices 6 Group Guarantees 7 Receipt 8 Other (Specify) 9</p>	V351251/2/3	V352251/2/3	V353251/2/3
<p>26. What happens if you are not able to repay? (MULTIPLE ANSWERS PERMITTED)</p> <p>INTEREST PENALTIES 1 INTERRUPTION OF CREDIT 2 INTERRUPTION OF DELIVERIES 3 LEGAL ACTION 4 RESCHEDULING (EXTENSION OF TERM) 5 REDUCTION OF INTEREST CHARGES 6 DEBT FORGIVENESS 7 OTHER (DESCRIBE) 8</p>	V351261/2/3 V351261/2/3	V352261/2/3	V353261/2/3

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part II: Contractual Relations with Suppliers

(a) MOST RECENT MAJOR PURCHASE ON CREDIT OR RUNNING ACCOUNT FROM AT LEAST ONE OF THE THREE PRIMARY SUPPLIERS LISTED IN QUESTION 1 OF PART II, PREVIOUS PAGE

LOOK BACK AT QUESTION 5, PREVIOUS PAGE. IF THERE IS AT LEAST ONE PURCHASE ON CREDIT OR RUNNING ACCOUNT, ASK QUESTIONS 14 TO 28 ABOUT THE MOST RECENT PURCHASE ON CREDIT OR RUNNING ACCOUNT. IF NOT, GO TO (b), PAGE 28 (QUESTIONS 27 TO 30). IF THIS CREDIT TRANSACTION INCLUDES AN ADVANCE PAYMENT, RECORD IT HERE, NOT IN THE ADVANCE PAYMENT SECTION. ANOTHER TRANSACTION WILL BE SELECTED UNDER THESE CIRCUMSTANCES FOR THE ADVANCE PAYMENT SECTION.

A. THIS REFERS ONLY TO COMPLETED TRANSACTIONS.
 B. PLEASE KEEP THE ORDER OF IDENTIFICATION OF SUPPLIERS IN QUESTION 1 OF PART II, PREVIOUS PAGE, I.E. PUT INFORMATION ON SUPPLIER #1 IN THE CORRECT COLUMN.

** SEE QUESTION 13(a) AT BOTTOM OF PAGE

	Supplier #1	Supplier #2	Supplier #3
14. Was this transaction... on credit 1 on running account 2	V35114	V35214	V35314
15. What was the total value of this credit purchase? (TSHS)	V35115	V35215	V35315
16. When you placed this order, did you have any outstanding balance (accounts payable) due to this supplier? YES 1 NO 2	V35116	V35216	V35316
17. What was the payment on order? (TSHS)	V35117	V35217	V35317
18. What was the payment on delivery? (TSHS)	V35118	V35218	V35318
19. Was there a specific term to repay the balance? YES 1 NO 2	V35119	V35219	V35319
20. Did you repay the balance in installments? YES 1 NO 2	V35120	V35220	V35320
21. What were the interest charges (if any)? (TSHS)	V35121	V35221	V35321
22. What was the payment at the end of the credit period? (TSHS)	V35122	V35222	V35322
23. What was the time elapsed (in days) between taking delivery of the raw material and full repayment? (DAYS)	V35123	V35223	V35323
24. If you had made the same purchase on a cash basis, how much would you have paid? (TSHS)	V35124	V35224	V35324

** 13(a). What was the raw material or input purchased on credit or running account?

V3513a. V35213a. V35313a.

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part II: Contractual Relations with Suppliers

IDENTIFY AND CHARACTERIZE THE RELATIONSHIPS WITH THE SUPPLIERS AND SUBCONTRACTORS OF THE THREE MAIN RAW MATERIALS, INTERMEDIATE INPUTS OR SUBCONTRACTED GOODS USED LAST YEAR:

1. WRITE THE THREE MOST IMPORTANT RAW MATERIALS OR INPUTS, AND THEN ASK QUESTIONS 2 TO 11 FOR EACH ITEM LISTED.	2. What is the proportion of raw materials, intermediates or inputs supplied by the primary supplier in each category?	3. What type of company is this primary supplier? PUBLIC ENTERPRISE, DOMESTIC 1 FOREIGN 2 PRIVATE DOMESTIC 3 PRIVATE FOREIGN 4 OTHER 5	4. How long have you had a relationship with this supplier? YEARS	5. What form of payments is required by this supplier? (MULTIPLE ANSWERS PERMITTED) CREDIT 1 CASH 2 ADVANCE PAYMENT 3 RUNNING ACCOUNT 4	6. What is the frequency of these purchases? DAILY 0 WEEKLY 1 MONTHLY 2 QUARTERLY 3 YEARLY 4 HALF-YEARLY 5 FORTNIGHTLY 6 OCCASIONALLY 7 DEPENDING ON ORDERS FROM CLIENTS 8	7. What is your relationship with the person you normally deal with? FAMILY 1 FRIEND 2 BUSINESS ONLY 3	8. Is the person you deal with a member of the same tribe or ethnic group? YES 1 NO 2	9. Is this the only supplier available for this raw material, intermediate or input? YES 1 NO 2
01 V33101	V33102	V33103	V33104	V33105/p/3	V33106	V33107/2	V33108	V33109
02 V33201	V33202	V33203	V33204	V33205/p/3	V33206	V33207/p/2	V33208	V33209
03 V33301	V33302	V33303	V33304	V33305/p/3	V33306	V33307/p/2	V33308	V33309

V331in
V332in
V333in

10. Can this relationship be characterized as subcontracting? YES 1 NO 2	11. How much trade discount does this supplier give? %
01 V33110	V33111
02 V33210	V33211
03 V33310	V33311

12. What is your current outstanding balance owed to all suppliers (accounts payable), including suppliers of capital equipment?
TSHS: V3412

13. What is your current amount due to you from all suppliers (prepayments made for goods or services to be delivered later)?
TSHS: V3413

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part I: Acquisition of Capital Stock

PROVIDE THE FOLLOWING INFORMATION FOR THE MOST RECENT MAJOR ACQUISITIONS (IN THE LAST 5 YEARS) OF CAPITAL STOCK (INVESTMENTS) IN EACH OF THE THREE CATEGORIES:

V32101c

1. What is the date of this most recent acquisition?	2. What was the amount of the investment? TSHS:	3. What was the form of this acquisition? Purchase 1 Lease 2 (= NEXT COLUMN) (IF 2 IN THE THREE COLUMNS, THEN = PART II, NEXT PAGE)	4. What were the sources of funds, and what proportion came from each of the following categories? (MAKE SURE THE TOTAL OF CATEGORIES A-G IN EACH COLUMN ADDS TO 100)																								
V32101c	V32101g/m/d	V32103	<table border="1"> <thead> <tr> <th>(a) Company related earnings</th> <th>(b) Personal savings</th> <th>(c) Borrowed from Friends or Relatives</th> <th>(d) Bank Loan</th> <th>(e) Supplier Credit</th> <th>(f) Borrowed from Money Lender</th> <th>(g) Other (Specify: _____)</th> <th>TOTAL</th> </tr> </thead> <tbody> <tr> <td>V32104 a1</td> <td>V32104 b1</td> <td>V32104 c1</td> <td>V32104 d1</td> <td>V32104 e1</td> <td>V32104 f1</td> <td>V32104 g1</td> <td>V32104 E2</td> </tr> <tr> <td>V32104 a2</td> <td>V32104 b2</td> <td>V32104 c2</td> <td>V32104 d2</td> <td>V32104 e2</td> <td>V32104 f2</td> <td>V32104 g2</td> <td>100</td> </tr> </tbody> </table>	(a) Company related earnings	(b) Personal savings	(c) Borrowed from Friends or Relatives	(d) Bank Loan	(e) Supplier Credit	(f) Borrowed from Money Lender	(g) Other (Specify: _____)	TOTAL	V32104 a1	V32104 b1	V32104 c1	V32104 d1	V32104 e1	V32104 f1	V32104 g1	V32104 E2	V32104 a2	V32104 b2	V32104 c2	V32104 d2	V32104 e2	V32104 f2	V32104 g2	100
(a) Company related earnings	(b) Personal savings	(c) Borrowed from Friends or Relatives	(d) Bank Loan	(e) Supplier Credit	(f) Borrowed from Money Lender	(g) Other (Specify: _____)	TOTAL																				
V32104 a1	V32104 b1	V32104 c1	V32104 d1	V32104 e1	V32104 f1	V32104 g1	V32104 E2																				
V32104 a2	V32104 b2	V32104 c2	V32104 d2	V32104 e2	V32104 f2	V32104 g2	100																				
V32201c	V32201g/m/d	V32203	<table border="1"> <thead> <tr> <th>(a) Company related earnings</th> <th>(b) Personal savings</th> <th>(c) Borrowed from Friends or Relatives</th> <th>(d) Bank Loan</th> <th>(e) Supplier Credit</th> <th>(f) Borrowed from Money Lender</th> <th>(g) Other (Specify: _____)</th> <th>TOTAL</th> </tr> </thead> <tbody> <tr> <td>V32204 a1</td> <td>V32204 b1</td> <td>V32204 c1</td> <td>V32204 d1</td> <td>V32204 e1</td> <td>V32204 f1</td> <td>V32204 g1</td> <td>V32204 E2</td> </tr> <tr> <td>V32204 a2</td> <td>V32204 b2</td> <td>V32204 c2</td> <td>V32204 d2</td> <td>V32204 e2</td> <td>V32204 f2</td> <td>V32204 g2</td> <td>100</td> </tr> </tbody> </table>	(a) Company related earnings	(b) Personal savings	(c) Borrowed from Friends or Relatives	(d) Bank Loan	(e) Supplier Credit	(f) Borrowed from Money Lender	(g) Other (Specify: _____)	TOTAL	V32204 a1	V32204 b1	V32204 c1	V32204 d1	V32204 e1	V32204 f1	V32204 g1	V32204 E2	V32204 a2	V32204 b2	V32204 c2	V32204 d2	V32204 e2	V32204 f2	V32204 g2	100
(a) Company related earnings	(b) Personal savings	(c) Borrowed from Friends or Relatives	(d) Bank Loan	(e) Supplier Credit	(f) Borrowed from Money Lender	(g) Other (Specify: _____)	TOTAL																				
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V32204 a2	V32204 b2	V32204 c2	V32204 d2	V32204 e2	V32204 f2	V32204 g2	100																				
V32301c	V32301g/m/d	V32303	<table border="1"> <thead> <tr> <th>(a) Company related earnings</th> <th>(b) Personal savings</th> <th>(c) Borrowed from Friends or Relatives</th> <th>(d) Bank Loan</th> <th>(e) Supplier Credit</th> <th>(f) Borrowed from Money Lender</th> <th>(g) Other (Specify: _____)</th> <th>TOTAL</th> </tr> </thead> <tbody> <tr> <td>V32304 a1</td> <td>V32304 b1</td> <td>V32304 c1</td> <td>V32304 d1</td> <td>V32304 e1</td> <td>V32304 f1</td> <td>V32304 g1</td> <td>V32304 E2</td> </tr> <tr> <td>V32304 a2</td> <td>V32304 b2</td> <td>V32304 c2</td> <td>V32304 d2</td> <td>V32304 e2</td> <td>V32304 f2</td> <td>V32304 g2</td> <td>100</td> </tr> </tbody> </table>	(a) Company related earnings	(b) Personal savings	(c) Borrowed from Friends or Relatives	(d) Bank Loan	(e) Supplier Credit	(f) Borrowed from Money Lender	(g) Other (Specify: _____)	TOTAL	V32304 a1	V32304 b1	V32304 c1	V32304 d1	V32304 e1	V32304 f1	V32304 g1	V32304 E2	V32304 a2	V32304 b2	V32304 c2	V32304 d2	V32304 e2	V32304 f2	V32304 g2	100
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V32304 a2	V32304 b2	V32304 c2	V32304 d2	V32304 e2	V32304 f2	V32304 g2	100																				

4. LABOR MARKET QUESTIONNAIRE

Part C: Activity in the Last Year

1. How many paid employees did you hire (add) in 1992?

NO. OF WORKERS:

V 3101

2. How many workers did you lay off, dismiss in 1992?

NO. OF WORKERS:

V 3102

3. How many workers resigned in 1992?

NO. OF WORKERS:

V 3103

4. How many workers absconded in 1992?

NO. OF WORKERS:

V 3104

5. How many workers retired in 1992?

NO. OF WORKERS:

V 3105

6. How many workers died in 1992?

V 3106

4. LABOR MARKET QUESTIONNAIRE

Part B. Traditional Apprentices

11. How many of the apprentices that graduated in 1992...

(a) continued working in this firm?

NUMBER:

V3011a

(b) went to work for another firm in the industry?

NUMBER:

V3011b

(c) went to work for firms in other industries?

NUMBER:

V3011c

(d) started their own business?

NUMBER:

V3011d

(e) went to school?

NUMBER:

V3011e

(f) went unemployed?

NUMBER:

V3011f

(g) Don't know?

NUMBER:

V3011g

12. When was the last time you added apprentices?

YEAR:

V3012

13. How many people did you take on?

NUMBER:

V3013

14. How many people applied for these apprenticeships?

NUMBER:

V3014

15. Is there a probation period for apprentices?

YES 1
NO 2

V3015

16. Do all apprentices finish the program?

YES 1 (= 18)
NO 2

V3016

17. On average, what percentage complete the program?

(%)

V3017

18. Do your apprentices have to take a test in order to complete their apprenticeship?

YES 1
NO 2

V3018

19. Do you provide your apprentices with written testimonials when they complete their apprenticeships?

YES 1
NO 2

V3019

20. Do you belong to a trade association that sets rules and regulations for apprenticeships?

YES 1
NO 2

V3020

4. LABOR MARKET QUESTIONNAIRE

Part B: Traditional Apprentices

LOOK BACK TO PART A, QUESTION 3, p. 18. IF THE FIRM HAS TRADITIONAL APPRENTICES IN LINE 12 OF THE TABLE, ASK THE FOLLOWING QUESTIONS; IF NOT GO TO PART C, p. 23

1. When did you start training apprentices?

YEAR:

V2901

6. Do you pay your apprentices?

YES 1
NO 2 (= 8)

V2906

2. What is the initial fee that apprentices pay to the firm?

CASH PAYMENTS
IN TSHS:

V2902c

7. Do you pay senior apprentices more than junior apprentices?

YES 1
NO 2

V2907

3. What is the fee paid by apprentices to the firm per month?

IN-KIND PAYMENTS
VALUE IN TSHS:

V2902k

8. How long does the apprenticeship last?

YEARS:

V2908y

MONTHS:

V2908m

CASH PAYMENTS
IN TSHS:

V2903c

9. Do apprentices provide their own tools and equipment?

YES 1
NO 2

V2909

4. What is the payment made by apprentices to the firm when the apprenticeship is completed?

IN-KIND PAYMENTS
VALUE IN TSHS:

V2905k

10. How many apprentices finished their apprenticeships last year?

NUMBER:

V2910

CASH PAYMENTS
IN TSHS:

V2904c

IN-KIND PAYMENTS
VALUE IN TSHS:

V2904k

5. Since what year have you been charging these fee amounts?

YEAR:

V2905

4. LABOR MARKET QUESTIONNAIRE

Part A. Current Labor Force Structure

11. Are any of your employees members of a labor union?

YES 1
NO 2 (= 13)

V2611

12. What fraction?

(%)

V2612

16. How many weeks pay did you give the last worker you laid off?

NUMBER OF WEEKS:

V2816

LOOK BACK AT QUESTION 1, PAGE 18. IF THE FIRM EMPLOYS ANY PART-TIME, CASUAL OR TEMPORARY WORKERS, THEN ASK QUESTIONS 17-20; IF THE FIRM DOES NOT EMPLOY ANY PART-TIME, CASUAL OR TEMPORARY WORKERS, THEN SKIP TO QUESTION 21 AT THE BOTTOM OF THIS PAGE.

17. Do casual workers earn lower wages than permanent workers?

YES 1
NO 2

V2817

18. Do casual workers receive allowances?

YES 1
NO 2

V2818

19. Do casual workers receive benefits (health care, overtime pay, paid leave, etc.)?

YES 1
NO 2

V2819

20. Can casual workers be more easily fired?

YES 1
NO 2

V2820

21. What is the dominant way of finding workers?

- Relative or friend of owner 1
- Relative or friend of current employee 2
- Suggestion from supplier or business associate 3
- Word of mouth 4
- Formal advertising 5
- Labor Office 6
- Trade or technical Schools 7
- Other 8

(SPECIFY: _____)

V2821/2/3

ASK QUESTIONS 13 TO 15 ABOUT EACH BENEFIT LISTED:	13. Do you provide the employee with this [BENEFIT]?	14. Approximately how much does this [BENEFIT] cost you per year? TS\$	15. Is this [BENEFIT] required by law or union contracts?
	YES 1 NO 2		YES 1 NO 2
1. Health care? V27015a	V270113	V270114	V270115
2. Health care for workers' families? V27087a	V270213	V270214	V270215
3. Education for worker or family (incl. school fees)? V27057a	V270313	V270314	V270315
4. Overtime pay? V27047a	V270413	V270414	V270415
5. Paid leave? V27057a	V270513	V270514	V270515
6. Sick leave? V27067a	V270613	V270614	V270615
7. Paid public holidays? V27077a	V270713	V270714	V270715
8. Pension funds? V27087a	V270813	V270814	V270815
9. Gratuities V27097a	V270913	V270914	V270915
10. Other (SPECIFY)? V27107a	V271013	V271014	V271015

V27057a

4. LABOR MARKET QUESTIONNAIRE

Part A. Current Labor Force Structure

FOR EACH TYPE OF WORKER, ASK QUESTIONS 7 TO 9. IF THE FIRM IS A COOPERATIVE, THEN SEE INSTRUCTIONS IN THE HANDBOOK. CRAFTSMEN (ROW 11) SHOULD BE USED ONLY IF THE FIRM HAS TRADITIONAL APPRENTICES (ROW 12)	7. In addition to their salary, do these employees receive [...]? YES 1 NO 2					8. If you give bonuses, what is the amount of the bonus? AMOUNT PER MONTH	9. How many workers were members of the owner's family?
	Food	Housing Allowance	Clothing	Transportation Allowance	Bonuses		
Management 01	107a	107b	107c	107d	107e	V250108	V2050109
Administ./Clerical 02	207a	207b	207c	207d	207e	V250208	V250209
Commercial/Sales 03	307a	307b	307c	307d	307e	V250308	V250309
Equip. Maintenance 04	407a	407b	407c	407d	407e	V250408	V250409
Technicians 05	507a	507b	507c	507d	507e	V250508	V250509
Skilled Production Workers 06	607a	607b	607c	607d	607e	V250608	V250609
Other Production Workers 07	707a	707b	707c	707d	707e	V250708	V250709
Supervisors/Foremen 08	807a	807b	807c	807d	807e	V250808	V250809
Support Staff 09	907a	907b	907c	907d	907e	V250908	V250909
Trainees 10	V251007a	007b	007c	007d	007e	V251008	V251009
Craftsmen 11	107a	107b	107c	107d	107e	V251108	V251109
Traditional Apprentices 12	207a	207b	207c	207d	207e	V251208	V251209

10. What is the total amount allocated to each of these spending categories? AMOUNT IN TSHS/MONTH	Food	Housing Allowance	Clothing	Transportation Allowance	Bonuses
	V2610a	V2610b	V2610c	V2610d	V2610e

4. LABOR MARKET QUESTIONNAIRE

Part A: Current Labor Force Structure

1. How many workers does this firm currently employ?

Total	V2401f
Full-time (excluding casuals)	V2401f
Part-time/Casuals/Temporary	V2401p

2. How many of these workers are peak season related?

Number: V2402

THIS TABLE SHOULD BE USED ONLY FOR NORMAL SEASON WORKERS. BE SURE TO ASK EXPLICITLY ABOUT SALESPERSONS

FOR EACH TYPE OF WORKER, ASK QUESTIONS 3 TO 6. IF THE FIRM IS A COOPERATIVE, THEN SEE INSTRUCTIONS IN THE HANDBOOK

CRAFTSMEN (ROW 11) SHOULD BE USED ONLY IF THE FIRM HAS TRADITIONAL APPRENTICES (ROW 12), NOT IF THE FIRM HAS ONLY TRAINEES (ROW 10)

	3. Of your total labor force, how many of the following type of workers were employed last year? (IF NONE, WRITE ZERO AND GO TO NEXT TYPE)	NO. OF WORKERS		4. How are workers paid? TIME RATE 1 PIECE RATES 2 PERCENT OF FIRMS SALES 3 (MULTIPLE ANSWERS ALLOWED)	5. When were workers paid? DAILY 1 WEEKLY 2 FORTNIGHTLY 3 MONTHLY 4 OTHER 5	6. How many hours per week did these workers work on average? HOURS
		MEN	WOMEN			
Management..... V2501wkt 01	V2501031	V2501032	V2501041 2 3	V250105	V250106	
Admstr/Clerical V2502wkt 02	V2502031	V2502032	V2502041 2 3	V250205	V250206	
Commercial/Sales V2503wkt 03	V2503031	V2503032	V2503041 2 3	V250305	V250306	
Equip. Maintenance V2504wkt 04	V2504031	V2504032	V2504041 2 3	V250405	V250406	
Technicians..... V2505wkt 05	V2505031	V2505032	V2505041 2 3	V250505	V250506	
Skilled Production Workers V2506wkt 06	V2506031	V2506032	V2506041 2 3	V250605	V250606	
Other Production Workers V2507wkt 07	V2507031	V2507032	V2507041 2 3	V250705	V250706	
Supervisors/Foremen V2508wkt 08	V2508031	V2508032	V2508041 2 3	V250805	V250806	
Support Staff..... V2509wkt 09	V2509031	V2509032	V2509041 2 3	V250905	V250906	
Trainees..... V2510wkt 10	V2510031	V2510032	V2510041 2 3	V251005	V251006	
Craftsmen..... V2511wkt 11	V2511031	V2511032	V2511041 2 3	V251105	V251106	
Traditional Apprentices V2512wkt 12	V2512031	V2512032	V2512041 2 3	V251205	V251206	
TOTAL						

see appendix.

3. TECHNOLOGY QUESTIONNAIRE

Part D. Technological Effort

7. Does your plant have a unit, or personnel whose primary job is the continuous improvement of plant productivity?

YES 1
NO 2

(= LABOR MARKET QUESTIONNAIRE, NEXT PAGE)

V1907

8. Give the number of personnel involved in productivity improvement activities (in fulltime equivalents):

V1908

3. TECHNOLOGY QUESTIONNAIRE

Part D. Technological Effort

RESEARCH AND DEVELOPMENT (R&D) IS DEFINED AS ANY CREATIVE SYSTEMATIC ACTIVITY UNDERTAKEN TO INCREASE THE STOCK OF KNOWLEDGE, AND THE USE OF THIS KNOWLEDGE TO DEVISE NEW APPLICATIONS. IT INCLUDES FUNDAMENTAL RESEARCH, APPLIED RESEARCH, AND EXPERIMENTAL DEVELOPMENT WORK LEADING TO NEW DEVICES, PRODUCTS, OR PROCESSES. DO NOT INCLUDE AS R&D, ROUTINE ACTIVITIES OF QUALITY CONTROL AND MAINTENANCE, EVEN IF SCIENTISTS OR ENGINEERS ARE EMPLOYED IN THEIR EXECUTION.

1. Is the firm involved in R&D activities (excluding routine maintenance and quality control activities)?
 YES 1
 NO 2 (= 4) V1701

2. How many scientists, engineers and technicians did your firm employ at the end of 1992, and how many were involved in research and experimental development activities (R & D)?

Scientists/1		Engineers/2		Technicians/3	
Total Number	Number employed in R&D	Total Number	Number employed in R&D	Total Number	Number employed in R&D
V17025E	V17025F	V17020E	V17020F	V17022E	V17022F

- 1/ University degree (e.g.: chemists, physicists, biologists, etc.)
- 2/ University degree (e.g.: mechanical, chemical, industrial, etc.)
- 3/ Technical and vocational schools

3. How much money have you spent on research and experimental development in 1992?
 AMOUNT: V1703a
 CURRENCY (SPECIFY: _____): V1703c

ASK QUESTIONS 4 TO 6 ABOUT EACH PARTICULAR TECHNOLOGY INSTITUTION LISTED BELOW

	4. How many times did you use [...] in 1992? (= IF 0, THEN NEXT INSTITUTION, NEXT LINE, TIMES)	5. How much did it cost? TSHS	6. How do you rate the quality of service provided by [...]? VERY POOR 1 POOR 2 SATISFACTORY 3 GOOD 4 VERY GOOD 5
Tanzania Food and Nutrition Centre 01	V180104	V180105	V180106
Tanzania Industrial Research and Development Organization (TIRDO) V18020E	V180204	V180205	V180206
High Precision Technology Centre (HPTC) V18030E	V180304	V180305	V180306
Institute of Production Innovation (IPI) V18040E	V180404	V180405	V180406
University of Dar es Salaam (UDSM) V18050E	V180504	V180505	V180506
Tanzania Bureau of Standards (TBS) V18060E	V180604	V180605	V180606
Tanzania Engineering Organization (TEMDO) V18070E	V180704	V180705	V180706
Appropriate Technology Centre (CARMATEC) V18080E	V180804	V180805	V180806
Other V18090E	V180904	V180905	V180906

3. TECHNOLOGY QUESTIONNAIRE

Part C. Most Recent Major Addition or Change in Plant and Equipment

10. Who carried out the adaptation?

- IN-HOUSE 1
- UNIVERSITY OR TECHNOLOGY 2
- INSTITUTION 3
- CONSULTING ENGINEER 4
- EQUIPMENT SUPPLIER 5
- PARENT COMPANY 6
- OTHER

(SPECIFY: _____)

VIGIO

2
7

3. TECHNOLOGY QUESTIONNAIRE

Part C. Most Recent Major Addition or Change in Plant and Equipment

1. When did the most recent major investment take place?

2. How much did it cost?

CURRENCY (SPECIFY: T.S. L.L.R.N.S.):

3. Was the equipment new or used?

NEW 1
USED 2
MIXED 3

4. Was the equipment imported or locally produced?

FOREIGN (100%) 1
MOSTLY FOREIGN/SOME LOCAL 2
LOCAL (100%) 3
MOSTLY LOCAL/SOME FOREIGN 4

5. What was the main purpose of the investment in equipment?

PRODUCE SAME PRODUCT, IMPROVE PROCESS 1
PRODUCE SAME PRODUCT, ADD TO CAPACITY 2
INTRODUCE NEW PRODUCTS 3 (- 8)
PRODUCE DIFFERENT VARIETY OF SIMILAR PRODUCT 4
REPLACE OLD EQUIPMENT WITH SIMILAR ONE 5
OTHER 6

YEAR:

V1601

AMOUNT:

V1602

V1603

V1604

V1605

6. How has the cost of production (per unit of output) changed with the new equipment?

IT IS HIGHER THAN BEFORE 1
IT IS ABOUT THE SAME AS BEFORE 2
IT IS LOWER THAN BEFORE 3

7. How has the quality of the product changed with the new equipment?

IT IS HIGHER THAN BEFORE 1
IT IS ABOUT THE SAME AS BEFORE 2
IT IS LOWER THAN BEFORE 3

8. Did you carry out any technical adaptation to the equipment?

YES 1
NO 2 (- PART D, P. 16)

9. What was the purpose of the adaptation? Respond yes to all that apply.

- (a) To adapt to local materials? 1
- (b) To adapt to smaller sizes? 2
- (c) To adapt to lower speed? 3
- (d) To reduce maintenance needs? 4
- (e) To adapt to local climate? 5
- (f) To reduce need for skilled operators? 6
- (g) To adapt to energy sources? 7
- (h) Other? 8

V1606

V1607

V1608

V1609a

V1609b

V1609c

V1609d

V1609e

V1609f

V1609g

V1609h

3. TECHNOLOGY QUESTIONNAIRE

Part B. Initial Investment in Plant Equipment and Machinery

1. When was the initial plant investment done?

YEAR:

V1501y1
V1501y2

2. How much did it cost?

AMOUNT:

V15021

CURRENCY (SPECIFY: THAILAND):

V15022

3. Was it new or used equipment?

- NEW 1
- USED 2
- MIXED 3

V1503

4. Was your original plant equipment imported or locally produced?

- FOREIGN (100%) 1
- MOSTLY FOREIGN/SOME LOCAL 2
- LOCAL (100%) 3
- MOSTLY LOCAL/SOME FOREIGN 4

V1504

5. Has your firm made any major additions to production capacity since the initial investment?

- YES 1
- NO 2 (- PART D, P.16)

V1505

3. TECHNOLOGY QUESTIONNAIRE

Part A. Technology Acquisition

1. Do you presently hold any foreign licenses?

YES 1
NO 2 (= 3)

V 1401

2. How much did you spend on royalties and fees for foreign licenses last year?

AMOUNT:

V 14021

CURRENCY (SPECIFY: _____):

V 14022

3. Do you have a foreign assistance contract at present?

YES 1
NO 2 (= 5)

V 1403

4. What kind of foreign assistance contract do you have?

TECHNICAL 1
MARKETING 2
GENERAL MANAGEMENT 3
OTHER 4

V 1404

(SPECIFY: _____)

5. How much did you spend on foreign technical assistance last year?

AMOUNT:

V 14051

CURRENCY (SPECIFY: _____):

V 14052

6. How many expatriates did you employ last year?

NO. OF EXPATRIATES:
(IF 0, = 8)

V 1406

7. In what capacity? (MULTIPLE ANSWERS ALLOWED)

MANAGERIAL 1
TECHNICAL 2
ADMINISTRATIVE 3
OPERATIVE 4
OTHER (EXPLAIN): 5

V 14071/2/3

	8	9	10.	11.
FOR THE GENERAL MANAGER AND THE PRODUCTION OR PLANT MANAGER, ASK QUESTIONS 8 TO 11.	How many years in the present business?	Highest level of education?	Ethnic origin? AFRICAN 1 OTHER 2 (= next manager)	Tribes? (SPECIFY)
General manager	V 14081	V 14091	V 14101	V 14111
Production or plant manager	V 14082	V 14092	V 14102	V 14112

2. GENERAL FIRM QUESTIONNAIRE

34. What is your main source of competition in the markets where you sell?
 NONE 1
 DOMESTIC FIRMS 2
 FOREIGN COMPETITOR IN EXPORT MARKETS 3
 IMPORTS 4

V13341/2/3

35. How do you set prices for your products? Give the two most important factors.
 (NOTE: DO NOT READ THE RESPONSES. IF ONE OF THE TWO RESPONSES IS 2, THEN ASK ABOUT CONSTRAINING FACTORS TO MARK-UP, I.E. HOW THE MARK-UP IS DETERMINED, AND NOTE IN THE MARGINS)

- 1 ALWAYS TAKE THE MARKET PRICE AS GIVEN 1
 - 1 SET MY PRICE AS A MARKUP OVER COSTS 2
 - 1 ADJUST MY PRICE TO KEEP IT IN LINE WITH THE PRICE OF IMPORTS 3
 - 1 CHARGE DIFFERENT PRICES FOR THE SAME PRODUCT IN DIFFERENT MARKETS 4
 - 1 KEEP MY PRODUCT PRICE HIGH TO SIGNAL HIGH QUALITY 5
 - 1 TEND TO FOLLOW THE LEAD OF ONE OR TWO OF MY LARGEST COMPETITORS 6
 - 1 THE GOVERNMENT SETS MY PRICE 7
 - 1 NEGOTIATE MY PRICE WITH THE BUYER 8
 - 1 I AM THE PRICE LEADER ON THE MARKET 9
 - 1 OTHER 10
- (- 37)
- V13351/2

SPECIFY: Other #1 ()
 Other #2 ()

36. How many times did you change your prices last year?
 No. OF TIMES: V1336

37. Why did you choose your current location/PREMISES? Give the two most important factors.
 (NOTE: USE NA IF THE OWNER DID NOT CHOOSE THE SITE)

- 1 AVAILABILITY OF LAND 1
- 2 AVAILABILITY OF INFRASTRUCTURE 2
- 3 ACCESS TO WORKERS 3
- 4 ACCESS TO RAW MATERIALS 4
- 5 CLOSE TO CLIENTS 5
- 6 CLOSE TO FAMILY 6
- 7 GOVERNMENT REGULATIONS 7
- 8 LOCATION OF COMPETITORS 8
- 9 OTHER 9

V13371/2

SPECIFY: Other #1 ()
 Other #2 ()

38. Do you have more than one manufacturing location?
 Yes 1
 No 2

V1338

39. Do you have sales, distribution or administrative offices or warehouses located separately from plants?
 Yes 1
 No 2

V1339

40. What legal rights do you have to your business site?
 TITLE DEED 1
 LEASE 2
 OTHER 3

(SPECIFY: V1340)

2. GENERAL FIRM QUESTIONNAIRE

24. What are the indirect costs of your business, for example rent and utilities, in the last [PERIOD]?

- (a) Rent TSHS:
- (b) Electricity TSHS:
- (c) Water TSHS:
- (d) Telephone TSHS:
- (e) Liquid fuel (excluding electricity) TSHS:
- f Solid fuel and gas TSHS:

25. What were your total profits last [PERIOD] (after depreciation, before tax)

TSHS:

26. What did you spend on promotion and advertising last [PERIOD]?

TSHS:

27. What did you spend on investment in plant and equipment during your last accounting period? (excluding maintenance)

TSHS:

28. What is your normal mode of operation?

- One-shift 1
- Two-shift 2
- Three-shift 3
- Other 4

(SPECIFY:

29. What is your actual production (in number of units)?

UNITS:

30. What is your current production capacity? (or how much could you produce if you had enough orders and all inputs without more equipment?)

UNITS:

31. What percent of your production is exported? (If 0%, = 33)

(%)

32. What proportion or fraction of your exports are sold through the following marketing channels?

- (a) Sell direct to foreign buyer? (%)
- (b) Sell through government trading agency? (%)
- (c) Sell through private trading agency? (%)
- (d) Other? (SPECIFY: _____) (%)

33. What proportion or fraction of your domestic sales are sold through the following marketing channels?

- (a) Sell direct to final consumers? (private) (%)
- (b) Sell direct to final consumers? (public) (%)
- (c) Sell direct to individuals/traders/retailers? (%)
- (d) Sell through private wholesaler? (%)
- (e) Sell through public wholesaler? (%)
- (f) Other? (SPECIFY: _____) (%)

2. GENERAL FIRM QUESTIONNAIRE

- 7. What was the value of manufactured sales last [PERIOD]?
TSHS: V1007
- 8. What was the value of your gross income from trading, if any, last [PERIOD]?
TSHS: V1008
- 9. What was the value of your gross income from services, if any, last [PERIOD]?
TSHS: V1009
- 10. What was the value of manufactured output last [PERIOD]? (SHOULD BE VALUED AT THE CURRENT MARKET PRICE)
TSHS: V1010
- 11. What was the value of the inventories of your manufactured product at the end of your last accounting period?
TSHS: V1011
- 12. What was the value of the inventories of your raw materials at the end of your last accounting period?
TSHS: V1012
- 13. What was the total value of your raw materials purchases, excluding energy, last [PERIOD]?
TSHS: V1013
- 14. What proportion of your raw materials were imported?
(%) V1014
- 15. What proportion of your raw materials were sourced from businesses you own?
(%) V1015
- 16. What was your total wage bill last [PERIOD]?
TSHS: V1016

17. What is the actual sale or annual rental value of the land and buildings?

Sale V117a Rental V117b

ASK QUESTIONS 18-20 FOR LARGE FIRMS THAT HAVE AGGREGATE NUMBERS. FOR SMALL FIRMS THAT DO NOT HAVE AGGREGATE NUMBERS, USE THE FOLLOWING WORKSHEET (QUESTIONS 21-23) TO GET INFORMATION ON INDIVIDUAL ITEMS OF EQUIPMENT SO THAT YOU CAN CALCULATE AGGREGATE VALUE:

18. What is the replacement value of your equipment?

19. What is the book value of your equipment?

TSHS: V1118
TSHS: V1119

20. What is the total horsepower installed? (for electrical machinery, what is the total number of Amps installed?)

CV V1120a AMPS V1120b

IF YOU WERE ABLE TO GET AGGREGATE FIGURES, -- 24, NEXT PAGE. IF NOT, -- TABLE BELOW:

LIST THE FIRMS MAJOR PIECES OF EQUIPMENT AND ASK:	21. What would it cost to replace your equipment?	22. What could you sell for today?	23. What is the total horsepower?	
			CV	AMPS
Equipment No. 1	V11211	V11221	V11231c	V11231a
Equipment No. 2	V11212	V11222	V11232c	V11232a
Equipment No. 3	V11213	V11223	V11233c	V11233a
Equipment No. 4	V11214	V11224	V11234c	V11234a
Equipment No. 5	V11215	V11225	V11235c	V11235a
Total	V1121E	V1122C	V11235c	V11235a

too low / see instrument for 350,000

2. GENERAL FIRM QUESTIONNAIRE

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

Yes 1
 No 2

V0801

DISCUSS WITH ENTREPRENEUR WORKING FROM ONE YEAR DOWN:

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

- 1 YEAR 1
- 6 MONTHS 2
- 1 MONTHS 3
- 2 WEEKS 4
- 1 WEEK 5
- 1 DAY 6
- OTHER 7

V0802

3. Can the last [PERIOD] of activity be considered as an average period?

- YES 1
- NO 2

V0803

USE THIS WORKSHEET (QUESTIONS 4-6) TO GET AGGREGATE PRODUCT DATA FROM SMALL FIRMS THAT DO NOT HAVE ANNUAL ACCOUNTS TO ANSWER QUESTIONS 7 ON THE NEXT PAGE FOR LARGE FIRMS THAT DO HAVE ANNUAL ACCOUNTS. ONLY FILL OUT THE FIVE MOST IMPORTANT PRODUCTS IN THE FIRST COLUMN OF THIS WORKSHEET (TO OBTAIN DATA ON EXTENT OF DIVERSIFICATION) AND THEN SKIP TO QUESTION 7 ON THE NEXT PAGE.

FOR THE LAST PERIOD OF ACTIVITY, LIST THE 5 MOST IMPORTANT PRODUCTS AND THEN ASK QUESTIONS 4 to 6 ABOUT EACH PRODUCT	4. What was the quantity sold of [PRODUCT] in the last [PERIOD]?		5. What was the total value of that [PRODUCT] sold last [PERIOD]?	6. What was the total cost of the raw material used to produce [PRODUCT] last [PERIOD]?
	Quantity	Unit Used (Kilos, Dozens, etc.)		
V091 line	V09101q	V09101u	V09105	V09106
V092 line	V09201q	V09201u	V09205	V09206
V093 line	V09301q	V09301u	V09305	V09306
V094 line	V09401q	V09401u	V09405	V09406
V095 line	V09501q	V09501u	V09505	V09506

NOTE: TRY TO AGGREGATE PRODUCTS. FOR EXAMPLE, WE DON'T NEED RED SHIRTS AND BLUE SHIRTS, JUST SHIRTS! WE ARE JUST TRYING TO GET A SENSE HERE OF HOW DIVERSIFIED THE FIRM IS.

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part B. Owner's Personal History

30. Excluding your current businesses, did you own any other business?

YES 1
 NO 2
 (= GENERAL FIRM QUESTIONNAIRE, NEXT PAGE)

V0730

31. Name the type of business:	32. How long were you in that business? YEARS	33. Why do you no longer own that business? CLOSED IT 1 SOLD IT 2 WENT BANKRUPT 3 OTHER (SPECIFY) 4
V07311	V07321	V07331
V07312	V07322	V07332
V07313	V07323	V07333

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part B. Owner's Personal History

21. Did you establish this business?

YES 1 (= 23)
NO 2

V0721

22. How did you acquire this business?

BOUGHT IT 1
INHERITED IT 2
OTHER 3

V0722

(SPECIFY: _____)

23. Did you have previous experience in this industry?

YES 1
NO 2 (= 26)

V0723

24. What form did this experience take?

YES 1
NO 2

(a) Did you work for the firm?
(NOT APPLICABLE IF 1 IN Q.21)

V0724a

(b) Did you work for another firm?

V0724b

(c) Were your parents in this business?

V0724c

(d) Worked and learned at home?

V0724d

(e) Were you self-employed?

V0724e

25. How many years of experience did you have in this industry prior to opening/acquiring this business?

YEARS:

V0725

26. What were you doing immediately prior to opening/acquiring this business?

UNEMPLOYED 1 (= 26)
WORKING FOR ANOTHER FIRM IN THIS INDUSTRY 2
WORKING IN A FIRM IN ANOTHER INDUSTRY 3
SELF-EMPLOYMENT/BUSINESS OWNERSHIP 4 (= 28)
APPRENTICESHIP/SCHOOLING 5 (= 26)
CIVIL SERVANT/GOVERNMENT WORK/PUBLIC SERVICE 6 (= 28)
MILITARY SERVICE 7 (= 28)
OTHER 8 (= 28)

V0726

(SPECIFY: _____)

27. Was this other firm foreign owned or foreign managed?

YES 1
NO 2

V0727

28. Do you currently own any other businesses?

YES 1
NO 2
(= 30, NEXT PAGE)

V0728

29. What are these businesses? (type)

OFFICE USE

V0729(2) 3

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part B. Owner's Personal History

FOR EACH OF THE FOLLOWING INSTITUTIONS, ASK QUESTIONS 13 TO 18		13	14	15	16	17	18
		Have you ever received training (after school) from...? YES ... 1 NO ... 2	What was the name of the course? (e.g., USAID Financial Management Training Course)	When did you have this training? YEAR (MULTIPLE ANSWERS ALLOWED)	How long did this training last? MONTHS (MULTIPLE ANSWERS ALLOWED)	Of what did this training consist? GENERAL MANAGEMENT . 1 TECHNICAL PRODUCTION . 2 ACCOUNTING 3 MARKETING 4 IMPORT/EXPORT 5 OTHER 6 (SPECIFY) (MULTIPLE ANSWERS ALLOWED)	Was this training local or overseas? LOCAL 1 OVERSEAS 2
1. Government?	VO5113	VO5113	VO5114/2	VO5115/1/2/3	VO5116/1/2/3	VO5117/1/2/3	VO5118/1/2/3
2. Donor?	VO5213	VO5213	VO5214/1/2	VO5215/1/2/3	VO5216/1/2/3	VO5217/1/2/3	VO5218/1/2/3
3. Foreign firm?	VO5313	VO5313	VO5314/1/2	VO5315/1/2/3	VO5316/1/2/3	VO5317/1/2/3	VO5318/1/2/3
4. Local firm?	VO5413	VO5413	VO5414/1/2	VO5415/1/2/3	VO5416/1/2/3	VO5417/1/2/3	VO5418/1/2/3
5. NGO?	VO5513	VO5513	VO5514/1/2	VO5515/1/2/3	VO5516/1/2/3	VO5517/1/2/3	VO5518/1/2/3
6. Foreign training institutions	VO5613	VO5613	VO5614/1/2	VO5615/1/2/3	VO5616/1/2/3	VO5617/1/2/3	VO5618/1/2/3
7. Other?	VO5713	VO5713	VO5714/1/2	VO5715/1/2/3	VO5716/1/2/3	VO5717/1/2/3	VO5718/1/2/3

19. Do you or your immediate family own any of the following?
 YES 1
 NO 2

20. If you were to get a loan, what could be the total value of your collateralizable assets?

- (a) A house?
- (b) A motor vehicle?
- (c) A farm?
- (d) A property other than your business or home?

TSRs:
 VO619a
 VO619b
 VO619c
 VO619d

VO620

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part B. Owner's Personal History

THESE QUESTIONS ARE TO BE ANSWERED BY THE OWNER OF THE FIRM. IN THE CASE OF A COOPERATIVE, THEY SHOULD BE ASKED TO THE CHAIRMAN OF THE COOPERATIVE. ALSO SEE THE HANDBOOK FOR ADDITIONAL INSTRUCTIONS IN THE CASE OF A COOPERATIVE. IF THE OWNER/CHAIRMAN IS NOT AVAILABLE (PERHAPS YOU ARE INTERVIEWING A GENERAL MANAGER WHO IS NOT THE OWNER/CHAIRMAN), TRY TO MAKE AN APPOINTMENT WITH THE OWNER/CHAIRMAN LATER TO ASK THESE QUESTIONS. IF YOU CANNOT SEE THE OWNER/CHAIRMAN, OR IF THE FIRM IS A FOREIGN OWNED OR PUBLIC ENTERPRISE, SKIP THESE QUESTIONS.

1. Gender

MALE 1
FEMALE 2

VO4401

2. How old are you?

YEARS:

VO4402

3. Were you born in this town?

YES 1 (= 5)
NO 2

VO4403

4. How long have you lived here?

YEARS:

VO4404

5. What was the main occupation of your father?
(MULTIPLE ANSWERS ALLOWED)

- OWN BUSINESS, PRODUCTION 1
- OWN BUSINESS, TRADING 2
- OWN BUSINESS, FARMING 3
- EMPLOYEE, PUBLIC SECTOR ENTERPRISE 4
- EMPLOYEE, GOVERNMENT ADMINISTRATION 5
- EMPLOYEE, PRIVATE SECTOR ENTERPRISE 6
- TEACHER 7
- OTHER 8

VO4405

(SPECIFY: _____)

6. What was the main occupation of your mother?
(MULTIPLE ANSWERS ALLOWED)

- OWN BUSINESS, PRODUCTION 1
- OWN BUSINESS, TRADING 2
- OWN BUSINESS, FARMING 3
- EMPLOYEE, PUBLIC SECTOR 4
- EMPLOYEE, GOVERNMENT ADMINISTRATION 5
- EMPLOYEE, PRIVATE SECTOR ENTERPRISE 6
- TEACHER 7
- HOUSEWIFE 8
- OTHER 9

VO4406

(SPECIFY: _____)

7. What is the highest level of education or training you reached?

- (School) NONE 1 (= 10)
PRIMARY (St. 1-4, 1-7 after 1964) 2
MIDDLE SCHOOL (St. 5-8, Only before 1964) 3
SECONDARY (O LEVEL, Fo. 1-4) 4
(A LEVEL, Fo. 5-6) 5
(College) VOCATIONAL 6
TECHNICAL/POLYTECHNIC COLLEGE 7
PROFESSIONAL 8
(Upper) UNIVERSITY 9 (= 9)

VO4407

8. What was the highest form/standard you completed?
(REFERS TO THE 1ST THIRD OF 7 ABOVE)

- Standard of form? Standard 1
Form 2
Standard or form number (1-7/8 FOR STANDARDS, 1-6 FOR FORMS) 3

VO4408a

VO4408b

9. What year did you leave school?

YEAR:

VO4409

10. IF THE INTERVIEWEE WENT TO UNIVERSITY = 13, NEXT PAGE

Were you an apprentice?

YES 1 (= 13, NEXT PAGE)
NO 2

VO4410

11. What sort of apprenticeship did you complete?

- A state apprenticeship program? 1
A traditional apprenticeship program? 2

VO4411

12. Were you an apprentice in the same industry as you are working in now?

YES 1
NO 2

VO4412

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part A. Start-up and History

7. When the firm started, what was the ...

- (a) total number of full-time paid employees?* (excluding apprentices)
- (b) total number of apprentices?
- (c) What were your annual sales?

TSHS: V0307c
V0307s
V0307c

8. And at the end of 1984, what was the ...

- (a) total number of full-time paid employees?* (excluding apprentices)
- (b) total number of apprentices?
- (c) value of major investments in that year?
- (d) What were your annual sales?

TSHS: V0308a
V0308b
V0308e
V0308d

9. And at the end of 1988, what was the ...

- (a) total number of paid employees?* (excluding apprentices)
- (b) total number of apprentices?
- (c) value of major investments in that year?
- (d) What were your annual sales?

TSHS: V0309a
V0309b
V0309c
V0309d

10. And at the end of 1991, what was the ...

- (a) total number of full-time paid employees?* (excluding apprentices)
- (b) total number of apprentices?
- (c) value of major investments in that year?
- (d) What were your annual sales?

TSHS: V0310c
V0310b
V0310d

11. How did you finance your start-up? With ...

- (a) own savings? (%)
- (b) borrowing from friends or relatives? (%)
- (c) loan from a foreign bank or donor agency? (%)
- (d) loan from a local bank? (%)
- (e) loan from a money lender? (%)
- (f) loan from supplier? (%)
- (g) other? (SPECIFY) (%)

V0311a
V0311b
V0311c
V0311d
V0311e
V0311f
V0311g

150,000
150,000
50,000

74,000

45,000

350,000

* Note: This should not include peak season employment

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

WORKER NUMBER	31. Have you ever received any loans from this company? YES ... 1 NO ... 2 (NEXT WORKER NEXT LINE)	32. What did you use this loan for? Rows 3-1 OWN CONSUMPTION BUSINESS (E.G., TRADING) ... 1 FARM ... 2 HOUSE ... 3 CAR ... 4 SCHOOL FEES/UNIFORMS ... 5 MEDICAL EXPENSES ... 6 FUNERAL EXPENSES ... 7 MARRIAGE EXPENSES ... 8 OTHER (SPECIFY) ... 9 10
1	loan-1	N.A.
2	2	N.A.
3	1	1
4		
5		
6		
7		
8		
9		
10		