

## APPENDICES

### APPENDIX 1

#### Questionnaire for Female active clients

##### A: Personal Information.

Date.-----  
 Location-----  
 Full name-----  
 Ethnicity-----  
 Age.-----  
 Literacy-----

##### B: Business and other economic Activities.

1. What business/ or other income generating activities you are involved in?

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

2. For how long have you been with the business (es) listed above.

i. . Less than a year..., 1-2 years ,. 2 – 5 years..., 5 –10years , More than 10 years,

ii. Less than a year..., 1-2 years ,. 2 – 5 years..., 5 –10years , More than 10 years,

iii. Less than a year..., 1-2 years ,. 2 – 5 years..., 5 –10years , More than 10 years

Where did you get the initial capital?

Own Saving ..... Shs.....  
 Family Gifts..... Shs.....  
 Loans from Friends..... Shs.....

Merry-Go-round.....Shs.....  
 Bank.....Shs.....  
 Cooperative.....Shs.....  
 Other (Specify)/.....Shs.....

4. What motivated you to start that business?

Domestic Economic requirements-----  
 Lack of employment opportunities-----  
 Successful friends/relatives who are in similar businesses-----  
 To gain more skills in business-----  
 Market demand for the service/product-----  
 Others (Please explain)-----

5. Is your business affected by season? Yes No.

If yes, which business and how.....

.....  
 .....  
 .....  
 .....

6. What are your daily sales?

a. Minimum.....  
 b. Average.....  
 c. Maximum.....

7. What is your daily profit.

Minimum.....  
 Average.....  
 Maximum.....

**C. Credit History**

1. How many times have you received loans from IDYDC? (Please list loan levels, amounts and date of disbursement).

- .....  
 .....  
 .....
2. How have you used your current loan?  
 I have increased stock.-----  
 I have increased fixed assets (Please mention).....  
 I have done expansion of business premises.....  
 I have diversified business.....  
 I have started a new business.....  
 I have kept them for IDYDC loan recovery.....  
 Others uses (specify)  
 .....  
 .....
3. Do you have loan problems? (Please Explain ).  
 .....  
 .....  
 .....
4. If yes, what are the causes of your problems with loans?  
 .....  
 .....  
 .....
5. If your business is ailing, where do you get money for your loan recovery?  
 Please explain .....  
 .....  
 .....  
 .....
6. What **business assets** have you acquired since receiving your first loan?  
 NONE.....  
 If YES, look hereunder.....

No	Asset	Cost (Tshs).
1		
2		
3		
4		
5		

7. What changes have you done in your business since receiving your first loan?  
changes in type of commodities.....  
I have changed business premise.....  
Business premises expansion.....  
Changes in production technology.....  
Changes in record keeping.....  
Others (Please mention).....  
.....  
.....
8. Generally, what has been the impact of IDYDC loan to your business?  
Positive Impacts (Explain how).....  
.....  
.....No  
impact (how)-----  
-----  
-----  
Negative Impacts (if any)  
-----  
-----  
-----
9. Please give your comments and suggestions -----  
-----  
-----  
-----
10. Have you changed domestic expenditure pattern since receiving your first loan from IDYDC? Please explain.
- i. What expenditures have been reduced and to what extent?  
-----  
-----  
-----
- ii. What expenditures have been stopped and why? -----  
-----

- -----  
iii. What expenditures have been increased and to what extent?-----  
-----  
-----  
iv. What new expenditures have been started and why?  
-----  
-----  
-----

11. What domestic fixed assets have you acquired since receiving your first loan?

None.....

If "YES" Look hereunder.

No	Acquired Asset	Cost ( Tshs)
1.		
2.		
3.		
4.		
5.		

12. Generally, what have been the impacts of IDYDC loans to your family?

Positive Impacts (Explain)

.....  
.....  
.....  
.....

No impact (how)

.....  
.....  
.....

Negative Impacts (Explain)

.....  
.....  
.....

13. Please give your comments and suggestions

.....  
.....

.....  
 .....  
 14. Will you seek another loan from IDYDC? YES/ NO

If YES, how much.

Suggestions:-

Individual Loans.....

Group loans.....

When by business will be doing fine. ....

During good economic season.....

If IDYDC will provide grace period.....

If IDYDC will increase loan recovery period.....

If IDYDC will increase loan sizes.....

Other suggestions.

.....  
 .....  
 .....

15. Have you ever taken any loan from other sources apart from IDYDC?

If yes, list all loans taken, loan amounts and date of disbursement.

.....  
 .....  
 .....  
 .....  
 .....  
 .....

#### **D: Employment Opportunities.**

How many employees have you hired since receiving your first loan from IDYDC?

(Please classify by gender and their responsibilities) .....

.....  
 .....  
 .....  
 .....

How many are paid full time employees (Please list their positions and their monthly salaries).....

.....  
 .....

How many are paid part-time employees (Please list their positions and their monthly salaries)-----

How many are non-paid workers (Explain)-----

**E: Government Policies.**

Is your business registered? -----Did  
you register it before or after having your first loan from IDYDC?-----

Do you have to have a license so as to operate your business YES/NO. -----If  
YES do you really have? -----did you get a license after or before receiving  
your first loan from IDYDC?-----

Does the local Authority favors/un favor your business? How?-----

Are you supposed to pay Tax? -----

Do you really pay?-----

**F: Market Environment**

Where do you sell your products?-----  
 -----  
 -----  
 -----

Who are your customers-----  
 -----  
 -----  
 -----  
 -----  
 -----

Who is the final user of your products/services-----  
 -----  
 -----  
 -----

Is the market for your product getting bigger or small?-----  
 -why?-----  
 -----  
 -----

Does your market place selling greater or lesser variety of goods compared to earlier years? -----  
 -----  
 -----

How far do you have to transport your products/raw materials?-----  
 -----  
 -----  
 -----



Who set the prices for your products/services-----  
 -----  
 -----

What criteria are being used in price setting? -----  
 -----  
 -----  
 -----

Who are your competitors and how do you compete?-----  
 -----  
 -----

#### **G: Business Skills**

Have you ever attended any formal training on starting or running your business and other economic activities? YES/ NO.

If YES When did you attend?-----  
 -----Please  
 mention duration of the training-----Who  
 conducted the training.....

How the training attended has helped you in running your business-----  
 -----  
 -----

Do you keep records for your business transactions? YES/NO.

If NO, Why?-----  
 -----  
 -----

If YES, what records do you keep.-----  
 -----  
 -----

If YES how do the kept records assist to improve your  
 business.....

.....  
 .....  
 Would you like to have more business training? -----  
 -----  
 -----

Which areas will you like to be trained more?

### **H: Group Formation and Group leadership**

What criteria did you follow in selecting members for your loan group? -----  
 -----  
 -----

How often do you meet as loan group members?  
 .....  
 .....

What qualifications do you consider for selecting group leaders?

- Should be the eldest group member.....
- The most trustworthy group member.....
- The one who first suggested to join IDYDC for loan.....
- Should be able to read and write.....
- Should have business experience.....
- One who have ample time for leisure.....
- Any one who knows all group members.....
- Anyone who can keep records and information.....
- The most economically successful group member.....
- No special qualifications.....

Are you a group leader? YES/ NO, if Yes, Please mention your leadership position and the period that you have served at that capacity.-----  
 -----  
 -----

If YES, what time do you spend for visiting group members? How Often?

Do you play any leadership role in your community? If YES which position when and how did you get it?

.....  
 .....  
 What are the advantages of being in loan groups?  
 .....  
 .....

What are the disadvantages of being in a loan group?  
 .....  
 .....

What would you prefer, to secure group loans, individual loans or to stay without a loan?  
 .....  
 .....  
 .....  
 .....  
 .....

### **I: Family Profile:**

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What is your marital status? (Married, Single, Divorced, Widowed).

How big is your family (Please include all Children, husband, You, and all other dependants living with you). List all adults with their economic activities.....  
 .....

What is the main source of your family income?  
 .....  
 .....

How much do you earn and how often?  
 .....  
 .....

Who is the head of your family?  
 .....  
 .....

Do your working dependants provide money for your family consumption?  
 YES/NO. If yes, who provides and what is his/her income generating activities?.....  
 .....

.....  
 .....  
 When you are at business, who does the domestic duties at your home?.....  
 .....

.....  
 Do you own land? YES/NO, If yes, Where, How big the farm is and when did you acquire that land?  
 .....  
 .....

.....  
 If you have land, how to you use it?  
 .....  
 .....

.....  
 If the land is for farming, what technology do you use in your farm's Activities? How long have you been using the technology?  
 .....  
 .....

.....  
 What farm inputs do you use in your farm? Please explain how long you have been applying the inputs.  
 .....  
 .....

.....  
 Explain more on farm labor profile and duration of that profile pattern.  
 .....  
 .....  
 .....  
 .....

13.

Grown Crops	Average yields (units)	Amount kept for Domestic use. (Units)	Prices/unit.

Who make decisions regarding the product? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Which seasons of the year do you encounter family food shortage? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

How do you complement food shortage? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Who is responsible for household food budgeting? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Who is responsible for complementing food shortage? Why and since when? ----

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---

22. Do you stay in your own house or you are renting. -----

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---

23. If you're renting, how much do you pay per year? Who pays the rent? And  
When did you start renting residential premises?-----

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---

---

24. If you are now constructing your residential house, when did you start  
construction?,-----

---

25. When do you plan to accomplish your house construction?-----

---

---

26. How do you get money for house construction?-----

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27. If you are staying in our own house, did you construct the house? -----

28. When and where did you get money for that house construction? -----

## APPENDIX 2

### FOCUS GROUP DISCUSSION PATH FOR IDYDC DROPOUTS

#### *Welcome the participants.*

Thank you for coming. We are grateful for your time. We are coming to talk to you from the Community Economic Development Program of Southern New Hampshire University and Open University of Tanzania for IDYDC. We are trying to find out your concerns so that IDYDC will continue to provide market responsive financial and training services, for betterment of your business, social and economic, situations. Based on feedback from this study, IDYDC will be able to develop and improve its products and services so as to maximize clients' satisfaction.

We are going to talk to many IDYDC active, former, and potential clients about similar issues to ensure that we understand very well what are the impacts of services you have been receiving from IDYDC and the concerns that you are having with IDYDC products and services.

We would like to record these discussions with this tape recorder so that when we go back to the office we will not have forgotten anything that you have said. We will not be keeping the tapes for any reason and no names will be used when we tell the IDYDC Management what we have discovered from you. Would it be all right with all of you if we use this tape recorder?

Our main objective at this session is to talk specifically about success that you achieved from the services you received, the situations that make IDYDC clients to exit from the Program, along with any other recommendations for more improved services. But before we go to that, it would be nice to know a little about each other. If you can please tell us your names, what type of work you are doing and how long did you stay with IDYDC.

(As they say something small about themselves, ask a question, make a nice joke. When you are finished with that person, say Thank you for coming and use his/her name. "Glad to have with us Anna", "We are happy to hear you views Sikitu", "You are welcome Suma".



QUESTIONS	RELATED PROBE QUESTIONS
<i>Warm-up Questions:</i>	
How long did you stay with IDYDC.	
What business do you run?	
How many times did you borrow before exiting the program?	
<b>GENERAL QUESTIONS.</b>	
For what purpose did you use the loans you took from IDYDC?	<b>Probe:</b> Did the loans offered by IDYDC were appropriate for your needs?
Did the loans allowed you to meet your needs? If not, why?	<b>Probe:</b> What? How? And Why?
<b>CORE QUESTIONS.</b>	
What makes people like you to decide to join IDYDC?	<b>Probe:</b> What? When? How? And Why?
What makes them to quit?	<b>Probe.</b> What? When? Who? How? And Why?
What generally can you say about Credit services offered by IDYDC?	<b>Probe:</b> What? When? Who? And How?
What should IDYDC do further improve its Credit Service?	<b>Probe:</b> Who? When? What? And How?
What are your comments on IDYDC Business Training Program?	<b>Probe:</b> What training did you attend? Among the delivered package, what seemed to be the most interesting item? Why? What seemed to be the least interesting item? Why?
If you were the Director for IDYDC, what would you do to make this program a success and sustainable for both current clients and the community at large?	<b>Probe:</b> What? How? And, when?

QUESTIONS	RELATED PROBE QUESTIONS
<b><i>Customer Care.</i></b>	
What do you have to say about the staff (Friendly, unfriendly, helpful, etc).	<b>Probe:</b> What? Where? When? Why?
Any other suggestions/for improvements	<b>Probe:</b> What? How? Where? When?

## APPENDIX 3

### PARTICIPATORY RAPID APPRAISAL (PRA) TOOLS

#### 1. Seasonality Analysis of Income, Expenditure, Savings and Credit.

*Purpose:*

This tool is ideal for obtaining information on seasonal flow of income and expenditure and the demand for Credit and Savings Services. This also provides important insights into some of the risks and pressures faced by clients and how they use and MFIs' services to respond to these. It also provides insights into the Financial Intermediation needs of the community and how the MFI can maximize impacts by offering timely and market responsive services.

*Procedure:*

- The exercise is best done in a closed area with the assistance of a small working group of 6 – 10 people who are familiar with the community in terms of its general pattern of income, expenditure, savings and credit.
- The seasonality chart is drawn on a Manila paper or with chalk on a floor. Participants should then be asked to place small stones, or seeds/bottle-tops (Minimum 0, Maximum 5) to indicate the relative magnitude of the four key variables under consideration for that month. *Notes* 1) expenditure include loan repayments, 2) for credit, the community should place stones/seeds/bottle tops for new credit taken, (from whatever source-MFI and others), not outstanding credits; for loans taken, probe and find from where they come and why these sources are used; 3) for savings made, informants should be asked where and in what form they make savings (not just MFI; if other systems/Organization are used as places to save, participants should be asked to explain the advantages and disadvantages of these.

- The discussions between the participants as they prepare the chart are as important as the final chart. That means the discussions must be noted carefully.

## **2. House hold generation, receipt and spending of cash analysis**

### *Purpose*

This tool is useful in determining which sources and how incomes are generated and spent by men, by women and by both, and why. This can help MFI to understand the intra-household dynamics in the context of income flows and begin to assess risk profiles in forecasted impacts that are associated with lending to specific income generating activities and / or households.

### *Procedure:*

- The exercise is best done in a closed area with the assistance of a small working group of 6 – 10 individuals from the same socio-economic stratum.
- The researcher should develop an initial listing of sources on income within the community.
- Work with the participants to review, edit and develop/expand the list of sources of income in the area. This part of exercise should be undertaken with care and as much probing as possible.
- Once the list has been developed, turn it into a matrix by making columns for "divisions of labor", "receipt of cash" and "control over the use of cash". Divide each of these columns in two for men and women, thus giving a total of six columns as it appears in the main report under "PRA Matrices".
- The "Division of labor" column examines which gender does what proportion of work on each source of income. The "Receipt of cash" column refers to who actually receives what proportion of cash generated by the work. The "control over the use of cash" column refers to who actually finally decides how what proportion of the cash is spent.

- Once the matrix is completed ask participants to place stones/beans/bottle tops(on scale of 1-5 or 1-10) to indicate the level of involvement in generating each income source, receipt of cash and expenditure of cash.
- Listen and learn from the participants-particularly as they discuss how and why each gender generates, receives and use cash.

### 3. Financial Sector Trend Analysis.

*Purpose:*

Financial Sector Trend Analysis is a tool that is useful in determining, which financial services have been used over time and thus understanding the changes in the use/availability of a variety of financial services overtime, and why participants use them. The listing of financial services here in only tentative and will require modification based on the participants knowledge and awareness of the various products. By using this tool IDYDC will be able to know how is being ranked by the community hence to refine its products, operations, and out reach strategies in order to enhance maximum desired impacts.

*Procedure:*

- The exercise in best done in a closed area with the assistance of a small working group of 6 – 10 individuals from the same socio-economic stratum.
- If necessary, the exercise can be repeated with other groups from other strata.
- The researcher should develop an initial listing of financial services (formal and informal sectors) available and used in the community.
- Work with the participants to review, edit and develop/expand the list of financial services that are/were available and used in the area. It has to be noted that in some societies and cultures, people are unwilling to admit to the existence of interest-earning moneylenders working in the communities, and so this part of the matrix should be handled with appropriate tact and persistence.
- Once the list has been developed, turn it into a matrix by making columns for "This Year", last two year" "5Years ago" etc. Participants

should then be asked to place 0-5 stones/seeds/bottle tops to indicate the use level of the different financial services available.

- Once the above step has been completed, participants should do the same for 2 previous years, and 5 previous years.
- Alternatively, participants should be asked to about the use level/popularity of one of the financial service for all the periods under consideration before moving to another financial institution.
- Listen and learn from participants-particularly as they discuss how and why each of financial services have been used more or less over time.

### **3. Product Attribute ranking.**

#### *Purpose:*

Product Attribute ranking is a method of finding out what participants/customers view as the key elements/criteria/attributes in financial services and how relatively important each is. Alternatively, it can be used to understand clients' satisfaction/dissatisfaction with different elements of the MFIs' financial service. It allows the Organization to see how clients and potential clients perceive the components of financial services, and which of those elements are important to them. It also helps to challenge the pre-conceived notions about poor people's attitudes towards financial services, what matters to them and why they have those preferences. For this case, IDYDC will be able to understand level of clients' satisfaction/dissatisfaction hence to deliver market responsive services and products so as to maximize achievement of the desired positive impacts.

#### *Procedure:*

- The exercise is best done in a closed area with the assistance of a small working group of 6 – 10 individuals from the same socio-economic stratum.
- Get participants to describe in their terms what is good or bad about the financial service or problems etc that is being ranked. Probe for further criteria/components. Follow up with points of interest and encourage participation by different people.
- Get participants to list all criteria/components generated in this way. Remember to make negative ones positive/neutral (e.g. high minimum

deposit” becomes “minimum deposits” or “low possibility of getting credit” becomes “possibility of getting credit”.

- Put all the criteria/component cards – one for each criterion/component (e.g. distance/proximity, interest on deposit etc.).
- Ask participants to place the stones/seeds/bottle tops (0 –5) based on importance of criteria/component.
- Ask a participant by probing questions like the following, why is this so important? Why is this more important than that one? What makes that a relatively small issue for you? Etc.
- Listen and learn from participants-particularly as they discuss the merits of each criteria or components.

## APPENDIX 4

### CLASSIFICATION GRID OF MICRO-ENTERPRISES:

There are many ways in which businesses can be categorized in the Micro-enterprise sector. The following chart of distinction is a useful tool to do that.

IGAs /ME/SE Distinctions		
Income Generating Activities (IGA) (Subsistence)	Micro-Enterprises (ME)	Small Enterprises. (SEs)
<b>Profit:</b> House hold consumption	<b>Profit:</b> Consumption and Reinvestment.	<b>Profit:</b> Reinvestment.
<b>Employees:</b> 0	<b>Employees:</b> 0 – 10	<b>Employees:</b> 11 - 25
<b>Assets:</b> Less Than \$ 500/	<b>Assets:</b> Less than \$10,000/=	<b>Assets:</b> Less than \$ 50,000/=
<b>Strategy:</b> Diversification	<b>Strategy:</b> Specialization	<b>Strategy:</b> Specialization:
<b>Impact:</b> Economic Security, increased income.	<b>Impact:</b> Increased income, job creation.	<b>Impact:</b> Job creation, trade issues.
<b>EXAMPLES:</b> <ul style="list-style-type: none"> <li>• Seasonal Small Scale Grain Trading               <ul style="list-style-type: none"> <li>* Weekly Market Vegetable Vendor.</li> <li>* Small Scale hog raising.</li> <li>* Village Retail Boutique.</li> <li>* Tailoring.</li> <li>* Black Smith</li> <li>* Furniture Making.</li> <li>* Garment Assembly.</li> <li>* Construction.</li> </ul> </li> </ul>		

**Note:** Adapted from Chuck Waterfield's paper, IDB Seminar to Donors entitled "Designing Financial Products for the Micro-Enterprise Sector".



# APPENDIX 5: ANALYSIS OF SURVEY DATA

## RANDOM SAMPLE: 50 FEMALE CLIENTS OF IDYDC

### COHORT 1: 1 YEAR WITH IDYDC - 36 RESPONDENTS

TABLE 1.1

Age			
Age group	Respond.	%	
20-30 years	18	50%	
31-40 years	12	33%	
41-50 years	6	17%	
	36	100%	

TABLE 1.3

Ethnicity			
Tribes	Respond.	%	
Bena	4	11%	
Chagga	3	8%	
Hehe	20	56%	
Kinga	4	11%	
Nyakyusa	1	3%	
Nyamwezi	1	3%	
Nyasa	1	3%	
Nyika	0	0%	
Pogolo	0	0%	
Sangu	1	3%	
Zaramo	1	3%	
Zigua	0	0%	
	36	100%	

TABLE 1.5

Marital Status			
	Respond.	%	
Divorcee	2	6%	
Married	22	61%	
Single	9	25%	
Widowed	3	8%	
	36	100%	

TABLE 1.7

Average Daily Sales			
Group	Respond.	%	
500-5,000	9	25%	
5,500-10,000	15	42%	
10,500-15,000	3	8%	
15,500-20,000	2	6%	
20,500-25,000	2	6%	
25,500-30,000	1	3%	
30,500-35,000	4	11%	
35,500-40,000	0	0%	
40,500-45,000	0	0%	
45,500-50,000	0	0%	
	36	100%	

TABLE 1.10

Initial Capital			
Source	Respond.	%	
Family gifts	12	33%	
Family loans	4	11%	
Friend loans	2	6%	
Personal savings	18	50%	
	36	100%	

TABLE 1.2

Literacy			
Level	Resp.	%	
Std VII	28	78%	
Form IV	8	22%	
	36	100%	

TABLE 1.4

Family Sizes			
	Resp.	%	
1 Member	4	11%	
2 Members	1	3%	
3 Members	3	8%	
4 Members	8	22%	
5 Members	6	17%	
6 Members	4	11%	
7 Members	4	11%	
8 Members	3	8%	
9 Members	1	3%	
10 + Members	2	6%	
	36	100%	

TABLE 1.6

Years in the Business			
Group	Resp.	%	
Less than a year	0	0%	
1-2 years	10	28%	
2-5 years	17	47%	
5-10 years	3	8%	
10 and above years	6	17%	
	36	100%	

TABLE 1.8

Business Category			
	Resp.	%	
Agricultural Production	0	0%	
Micro Commerce	31	86%	
Micro Manufacturing	3	8%	
Services	2	6%	
	36	100%	

TABLE 1.9

Average Daily Profit			
Group	Resp.	%	
100-1000	7	19%	
1100-2000	11	31%	
2100-3000	4	11%	
3100-4000	5	14%	
4100-5000	4	11%	
5100-6000	1	3%	
6100-7000	0	0%	
7100-8000	1	3%	
8100-9000	0	0%	
9500-and above	3	8%	
	36	100%	

**COHORT 1: 1 YEAR WITH IDYDC - 36 RESPONDENTS**

**TABLE 1.11**

Number of loans received		
Times	Respondents.	%
One	9	25.00%
Two	11	30.56%
Three	14	38.89%
Four	2	5.56%
Five and above	0	0.00%
	36	100.00%

**TABLE 1.13**

Income Expenditure		
Expenditure	Respondents	%
General domestic use	19	53%
Re-investment in business	9	25%
Business Assets	2	6%
Personal savings	7	19%
Savings for children	2	6%
School requirements	7	19%
Domestic Assets	12	33%
House construction	0	0%
Pay for employees	1	3%
Assist parents/relatives	1	3%
	36	

**TABLE 1.15**

Loan Expenditure		
Expenditure	Respond.	%
Increase stock	28	78%
Increase business assets	16	44%
Start new business	3	8%
Solve family problems	2	6%
Expand bus. Premises	4	11%
	36	

**TABLE 1.17**

Reasons for Delinquency		
Reason	Respond.	%
Low sales	14	63.64%
Short repayment time	4	18.18%
Family problems	2	9.09%
Economic disasters	1	4.55%
Away from business	1	4.55%
	22	100%

**TABLE 1.19**

Impact of IDYDC Loan on Businesses		
Impact	Respond.	%
Business stability	9	25%
Business expansion	21	58%
Imp. Business premises	2	6%
Start another business	2	6%
Added Assets	1	3%
Still having problems	1	3%
	36	

**TABLE 1.21**

Impact on Employment		
Male	2	8.70%
Female	21	91.30%
	23	100%

**TABLE 1.22**

Impact on Business Growth (Registration)		
	Frequency	%
Registered before loan	9	25%
Registered after loan	4	11%
Not registered	23	64%
	36	100%

**TABLE 1.12**

Initial Capital		
Amount	Resp.	%
1,000 - 10,000	5	14%
11,000-20,000	10	28%
21,000-30,000	4	11%
31,000-40,000	1	3%
41,000-50,000	7	19%
51,000-100,000	4	11%
101,000-200,000	5	14%
	36	100%

**TABLE 1.14**

Total Loan Amounts Received		
(000, TShs)	Resp.	%
50	9	25.00%
150	7	19.44%
200	6	16.67%
300	6	16.67%
350	4	11.11%
400	2	5.56%
500	1	2.78%
550	1	2.78%
900	0	0.00%
	36	100.00%

**TABLE 1.16**

Loan recovery Problems		
	Respon.	%
Never	14	39%
Rarely	18	50%
Several times	4	11%
	36	

**TABLE 1.18**

Seasonality of Business				
Season	Low		Peak	
	Respond.	%	Respond.	%
Rain season(Nov-Apr)	22	61%		
Dry season (May - Oct)			22	61%
Warm (Nov - Apr)			2	6%
Ramadhan month	2	6%	1	3%
End of months			2	6%
Start of the year	1	3%		
School opening			3	8%
Holidays			5	14%

**TABLE 1.20**

Other Sources for Loan Recovery		
Source	Respon.	%
Personal Savings	9	40.91%
Loan from friends	10	45.45%
Assistance from relatives	1	4.55%
Selling assets	1	4.55%
Request to pay next week	1	4.55%
	22	100%

**TABLE 1.23**

Impact of IDYDC Loan on Family		
Impact	No	%
Able to meet family needs	6	17%
Better Life standard	25	69%
Assist in house constr.	2	6%
Added Domestic Assets	2	6%
Worse than before	1	3%
	36	100%

**COHORT 1: 1 YEAR WITH IDYDC - 36 RESPONDENTS**

**TABLE 1.24**

Leadership - Empowerment		
	Respond.	%
Leaders	18	50%
Non Leaders	18	50%
	36	100%

**TABLE 1.26**

Land Ownership Pattern		
	Respondent	%
Inherited	3	8.33%
Bought	16	44.44%
Renting	1	2.78%
No land	16	44.44%
	36	100%

**TABLE 1.28**

House Ownership		
	Respondent	%
Renting	22	61.11%
Own	14	38.89%
	36	100.00%

**TABLE 1.30**

Preference for further Loan		
	Respondent	%
Yes	31	86.11%
No	5	13.89%
	36	100.00%

**TABLE 1.31**

General Comments by Respondents		
Weekly installments are too high	4	11.11%
Monthly repayment are preferred to weekly	15	41.67%
It is difficult to get subsequent loan after paying fully the previous loan	8	22.22%
Interest rates are too high	2	5.56%
Late penalties are too high	3	8.33%
IDYDC officers are too harsh. They use abusive and discouraging languages	4	11%
	36	

**TABLE 1.25**

Impact on Government (Paying Tax or Levy)		
	Frequency	%
Tax	12	33%
Levy	24	67%
	36	100%

**TABLE 1.27**

Whether Received Training		
	Frequency	%
Yes	11	31%
No	25	69%
	36	100%

**TABLE 1.29**

Family Leadership		
	Respond.	%
Female headed family	14	39%
Male headed family	22	61%
	36	100%

## APPENDIX 5: ANALYSIS OF SURVEY DATA

RANDOM SAMPLE: 50 FEMALE CLIENTS OF IDYDC

COHORT 2: 2 YEARS WITH IDYDC - 13 RESPONDENTS

TABLE 2.1

Age			
Age group	Respond.	%	
20-30 years	3	23.08%	
31-40 years	5	38.46%	
41-50 years	5	38.46%	
	13	100%	

TABLE 2.3

Ethnicity			
Tribe	Respond.	%	
Bena	2	15%	
Chagga	1	8%	
Hehe	4	31%	
Kinga	2	15%	
Nyakyusa	0	0%	
Nyamwezi	0	0%	
Nyasa	0	0%	
Nyika	1	8%	
Pogolo	1	8%	
Sangu	0	0%	
Zaramo	1	8%	
Zigua	1	8%	
	13	100%	

TABLE 2.5

Marital Status			
	Respond.	%	
Divorced	0	0%	
Married	10	77%	
Single	1	8%	
Widowed	2	15%	
	13		

TABLE 2.7

Average Daily Sales			
Group	Respond.	%	
500-5,000	3	23.08%	
5,500-10,000	3	23.08%	
10,500-15,000	2	15.38%	
15,500-20,000	0	0.00%	
20,500-25,000	3	23.08%	
25,500-30,000	0	0.00%	
30,500-35,000	0	0.00%	
35,500-40,000	0	0.00%	
40,500-45,000	0	0.00%	
45,500-50,000	2	15.38%	
	13	100%	

TABLE 2.10

Initial Capital			
Source	Respond.	%	
Family gifts	5	38%	
Family loans	1	8%	
Friend loans	1	8%	
Personal savings	6	46%	
	13	100%	

TABLE 2.2

Literacy			
Level	Resp.	%	
Std VII	9	69%	
Form IV	4	31%	
	13	100%	

TABLE 2.4

Family Sizes			
	Resp.	%	
1 Member	0	0%	
2 Members	0	0%	
3 Members	1	8%	
4 Members	2	15%	
5 Members	3	23%	
6 Members	3	23%	
7 Members	3	23%	
8 Members	0	0%	
9 Members	1	8%	
10 + Members	0	0%	
	13	100%	

TABLE 2.6

Years in the Business			
Group	Resp.	%	
Less than a year	0	0.00%	
1-2 years	3	23.08%	
2-5 years	5	38.46%	
5-10 years	3	23.08%	
10 and above years	2	15.38%	
	13	100%	

TABLE 2.8

Business Category			
	Resp.	%	
Agricultural Production	0	0.00%	
Micro Commerce	9	69.23%	
Micro Manufacturing	3	23.08%	
Services	1	7.69%	
	13	100%	

TABLE 2.9

Average Daily Profit			
Group	Resp.	%	
100-1000	0	0%	
1100-2000	3	23%	
2100-3000	3	23%	
3100-4000	3	23%	
4100-5000	1	8%	
5100-6000	0	0%	
6100-7000	1	8%	
7100-8000	0	0%	
8100-9000	0	0%	
9500-and above	2	15%	
	13	100%	

**COHORT 2: 2 YEARS WITH IDYDC - 13 RESPONDENTS**
**TABLE 2.11**

Number of loans received		
Times	Respondents.	%
One	0	0%
Two	0	0%
Three	0	0%
Four	11	85%
Five and above	2	15%
	13	100%

**TABLE 2.13**

Income Expenditure		
Expenditure	Respondents	%
General domestic use	11	85%
Re-investment in business	5	38%
Business Assets	0	0%
Personal savings	3	23%
Savings for children	1	8%
School requirements	1	8%
Domestic Assets	2	15%
House construction	1	8%
Pay for employees	1	8%
Assist parents/relatives	1	8%
	13	

**TABLE 2.15**

Loan Expenditure		
Expenditure	Respond.	%
Increase stock	8	62%
Increase business assets	2	15%
Start new business	1	8%
Solve family problems	1	8%
Expand bus. Premises	1	8%
	13	

**TABLE 2.17**

Reasons for Delinquency		
Reason	Respond.	%
Low sales	3	50%
Short repayment time	2	33%
Family problems	1	17%
Economic disasters	0	0%
Away from business	0	0%
	6	100%

**TABLE 2.19**

Impact of IDYDC Loan on Businesses		
Impact	Respond.	%
Business stability	0	0%
Business expansion	9	75%
Imp. Business premises	0	0%
Start another business	0	0%
Added Assets	3	25%
Still having problems	0	0%
	12	

**TABLE 2.21**

Impact on Employment		
Male	2	33%
Female	4	67%
	6	100%

**TABLE 2.22**

Impact on Business Growth (Registration)		
	Frequency	%
Registered before loan	4	31%
Registered after loan	2	15%
Not registered	7	54%
	13	100%

**TABLE 2.12**

Initial Capital		
Amount	Resp.	%
1,000 - 10,000	2	15.38%
11,000-20,000	1	7.69%
21,000-30,000	3	23.08%
31,000-40,000	1	7.69%
41,000-50,000	5	38.46%
51,000-100,000	0	0.00%
101,000-200,000	1	7.69%
	13	100%

**TABLE 2.14**

Total Loan Amounts Received		
(000,TShts)	Resp.	%
500	6	46%
550	5	38%
750	1	8%
850	1	8%
1000	0	0%
1300	0	0%
1700	0	0%
	13	100%

**TABLE 2.16**

Loan recovery Problems		
	Respond.	%
Never	7	54%
Rarely	4	31%
Several times	2	15%
	13	

**TABLE 2.18**

Seasonality of Business				
Season	Low		Peak	
	Respond.	%	Respond.	%
Rain season(Nov-Apr)	6	46%		
Dry season (May - Oct)			7	54%
Warm (Nov - Apr)			2	15%
Ramadhan month	1	8%		
End of months			1	8%
Start of the year	1	8%		
School opening			1	8%
Holidays			5	38%

**TABLE 2.20**

Other Sources for Loan Recovery		
Source	Respond.	%
Personal Savings	5	56%
Loan from friends	3	33%
Assistance from relatives	1	11%
Selling assets	0	0%
Request to pay next week	0	0%
	9	100%

**TABLE 2.23**

Impact of IDYDC Loan on Family		
Impact	No	%
Able to meet family needs	1	8%
Better Life standard	8	62%
Assist in house constr.	2	15%
Added Domestic Assets	1	8%
Worse than before	1	8%
	13	100%

**COHORT 2: 2 YEARS WITH IDYDC - 13 RESPONDENTS**

**TABLE 2.24**

Leadership - Empowerment		
	Respond.	%
Leaders	9	69.23%
Non Leaders	4	30.77%
	13	100.00%

**TABLE 2.26**

Land Ownership Pattern		
	Respondent	
Inherited	1	7.69%
Bought	4	30.77%
Renting	1	7.69%
No land	7	53.85%
	13	100.00%

**TABLE 2.28**

House Ownership		
Renting	7	53.85%
Own	6	46.15%
	13	100.00%

**TABLE 2.30**

Preference for further Loan		
Yes	10	76.92%
No	3	23.08%
	13	100.00%

**TABLE 2.31**

General Comments by Respondents		
Weekly installments are too high	2	15%
Monthly repayment are preferred to weekly	5	38%
It is difficult to get subsequent loan after paying fully the previous loan	4	31%
Interest rates are too high	2	15%
Late penalties are too high	1	8%
IDYDC officers are too harsh. They use abusive and discouraging languages	4	31%
	13	

**TABLE 2.25**

Impact on Government (Paying Tax or Levy)		
	Frequency	%
Tax	3	23%
Levy	10	77%
	13	100%

**TABLE 2.27**

Whether Received Training		
	Frequency	%
Yes	6	46%
No	7	54%
	13	

**TABLE 2.29**

Family Leadership		
	Respond.	%
Female headed family	3	23%
Male headed family	10	77%
	13	100%

## APPENDIX 5: ANALYSIS OF SURVEY DATA

RANDOM SAMPLE: 50 FEMALE CLIENTS OF IDYDC

COHORT 3: 3 YEARS WITH IDYDC - 1 RESPONDENT

TABLE 3.1

Age			
Age group	Respond.	%	
20-30 years	0	0.00%	
31-40 years	0	0.00%	
41-50 years	1	100.00%	
	1	100%	

TABLE 3.3

Ethnicity			
Tribes	Respond.	%	
Bena	0	0%	
Chagga	0	0%	
Hehe	1	100%	
Kinga	0	0%	
Nyakyusa	0	0%	
Nyamwezi	0	0%	
Nyasa	0	0%	
Nyika	0	0%	
Pogolo	0	0%	
Sangu	0	0%	
Zaramo	0	0%	
Zigua	0	0%	
	1	100%	

TABLE 3.5

Marital Status			
Marital Status	Respond.	%	
Divorced	0	0%	
Married	1	100%	
Single	0	0%	
Widowed	0	0%	
	1		

TABLE 3.7

Average Daily Sales			
Group	Respond.	%	
500-5,000	0	0.00%	
5,500-10,000	1	100.00%	
10,500-15,000	0	0.00%	
15,500-20,000	0	0.00%	
20,500-25,000	0	0.00%	
25,500-30,000	0	0.00%	
30,500-35,000	0	0.00%	
35,500-40,000	0	0.00%	
40,500-45,000	0	0.00%	
45,500-50,000	0	0.00%	
	1	100%	

TABLE 3.10

Initial Capital			
Source	Respond.	%	
Family gifts	0	0%	
Family loans	0	0%	
Friend loans	1	100%	
Personal savings	0	0%	
	1	100%	

TABLE 3.2

Literacy			
Level	Resp.	%	
Std VII	1	100%	
Form II&III	0	0%	
Form IV	0	0%	
	1	100%	

TABLE 3.4

Family Sizes			
Family Sizes	Resp.	%	
1 Member	0	0%	
2 Members	0	0%	
3 Members	0	0%	
4 Members	0	0%	
5 Members	0	0%	
6 Members	0	0%	
7 Members	0	0%	
8 Members	0	0%	
9 Members	1	100%	
10 + Members	0	0%	
	1	100%	

TABLE 3.6

Years in the Business			
Group	Resp.	%	
Less than a year	0	0.00%	
1-2 years	0	0.00%	
2-5 years	0	0.00%	
5-10 years	0	0.00%	
10 and above years	1	100%	
	1	100%	

TABLE 3.8

Business Category			
Business Category	Resp.	%	
Agricultural Production	0	0.00%	
Micro Commerce	1	100%	
Micro Production	0	0.00%	
Services	0	0.00%	
	1	100%	

TABLE 3.9

Average Daily Profit			
Group	Resp.	%	
100-1000	0	0%	
1100-2000	1	100%	
2100-3000	0	0%	
3100-4000	0	0%	
4100-5000	0	0%	
5100-6000	0	0%	
6100-7000	0	0%	
7100-8000	0	0%	
8100-9000	0	0%	
9500-and above	0	0%	
	1	100%	

**COHORT 3: 3 YEARS WITH IDYDC - 1 RESPONDENT**  
**TABLE 3.11**

Number of loans received		
Times	Respondents.	%
One	0	0%
Two	0	0%
Three	0	0%
Four	0	0%
Five and above	1	100%
	1	100%

**TABLE 3.13**

Income Expenditure		
Expenditure	Respondents	%
General domestic use	1	100%
Re-investment in business	1	100%
Business Assets	0	0%
Personal savings	0	0%
Savings for children	0	0%
School requirements	0	0%
Domestic Assets	0	0%
House construction	0	0%
Pay for employees	0	0%
Assist parents/relatives	0	0%
	1	

**TABLE 3.15**

Loan Expenditure		
Expenditure	Respond.	%
Increase stock	1	100%
Increase business assets	0	0%
Start new business	0	0%
Solve family problems	0	0%
Expand bus. Premises	1	100%
	1	

**TABLE 3.17**

Reasons for Delinquency		
Reason	Respond.	%
Low sales	1	100%
Short repayment time	0	0%
Family problems	0	0%
Economic disasters	0	0%
Away from business	0	0%
	1	100%

**TABLE 3.19**

Impact of IDYDC Loan on Businesses		
Impact	Respond.	%
Business stability	0	0%
Business expansion	1	100%
Imp. Business premises	0	0%
Start another business	0	0%
Added Assets	0	0%
Still having problems	0	0%
	1	

**TABLE 3.21**

Impact on Employment		
Male	-	0%
Female	-	0%
	-	0%

**TABLE 3.22**

Impact on Business Growth (Registration)		
	Frequency	%
Registered before loan	-	0%
Registered after loan	-	0%
Not registered	-	0%
	-	0%

**TABLE 3.12**

Initial Capital		
Amount	Resp.	%
1,000 - 10,000	1	100%
11,000-20,000	0	0.00%
21,000-30,000	0	0.00%
31,000-40,000	0	0.00%
41,000-50,000	0	0.00%
51,000-100,000	0	0.00%
101,000-200,000	0	0.00%
	1	100%

**TABLE 3.14**

Total Loan Amounts Received		
(000, TShs)	Resp.	%
500	0	0%
550	0	0%
750	0	0%
850	0	0%
1000	0	0%
1300	0	0%
1700	1	100%
	1	100%

**TABLE 3.16**

Loan recovery Problems		
	Respond.	%
Never	0	0%
Rarely	1	100%
Several times	0	0%
	1	

**TABLE 3.18**

Seasonality of Business				
Season	Low	Peak		
	Respond.	%	Respond.	%
Rain season(Nov-Apr)	1	8%		
Dry season (May - Oct)			0	0%
Warm (Nov - Apr)			0	0%
Ramadhan month	0	0%		
End of months			0	0%
Start of the year	0	0%		
School opening			0	0%
Holidays			0	0%
	1			

**TABLE 3.20**

Other Sources for Loan Recovery		
Source	Respond.	%
Personal Savings	1	100%
Loan from friends	0	0%
Assistance from relatives	0	0%
Selling assets	0	0%
Request to pay next week	0	0%
	1	100%

**TABLE 3.23**

Impact of IDYDC Loan on Family		
Impact	No	%
Able to meet family needs	1	100%
Better Life standard	1	100%
Assist in house constr.	0	0%
Added Domestic Assets	0	0%
Worse than before	0	0%
	1	



**COHORT 3: 3 YEARS WITH IDYDC - 1 RESPONDENT**

**TABLE 3.24**

Leadership - Empowerment		
	Respond.	%
Leaders	1	100.00%
Non Leaders	0	0.00%
	1	100.00%

**TABLE 3.26**

Land Ownership Pattern		
	Respondent	
Inherited	1	7.69%
Bought	4	30.77%
Renting	1	7.69%
No land	7	53.85%
	13	100.00%

**TABLE 3.28**

House Ownership		
Renting	1	100.00%
Own	0	0.00%
	1	100.00%

**TABLE 3.30**

Preference for further Loans		
Yes	1	100.00%
No	0	0.00%
	1	100.00%

**TABLE 3.31**

General Comments by Respondents		
Weekly installments are too high	0	0%
Monthly repayment are preferred to weekly	1	100%
It is difficult to get subsequent loan after paying fully the previous loan	0	0%
Interest rates are too high	0	0%
Late penalties are too high	0	0%
IDYDC officers are too harsh. They use abusive and discouraging languages	0	0%
	1	

**TABLE 3.25**

Impact on Government (Paying Tax or Levy)		
	Frequency	%
Tax	0	0%
Levy	1	100%
	1	

**TABLE 3.27**

Whether Received Training		
	Frequency	%
Yes	1	100%
No	0	0%
	1	

**TABLE 3.29**

Family Leadership		
	Respond.	%
Female headed family	0	0%
Male headed family	1	100%
	1	100%