

OFFICE OF CHIEF GOVERNMENT STATISTICIAN

ZANZIBAR

INFORMAL SECTOR SURVEY 2013



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FOREWARD

The subject of Informal Sector (IS) has been of interest in Zanzibar since late 1980's. The only Informal Sector Survey (ISS) was conducted in the year 1990. The 2013 ISS is the second of its kind. The main objectives of these surveys have been to collect basic quantitative information on the composition and structure of the informal sector. Most of information focused on the needs of the Zanzibar's Strategy for Growth and Reduction of Poverty - ZSGRP (MKUZA II) and other stakeholders. Also, the report includes challenges facing the sector. Therefore, at this point it is an opportunity for policy makers and planners to plan good and sustainable strategies for informal sector operators. Not only Government sectors, all users (government and private) including researches are encouraged to use the results in their daily work. Also, the data can be used for further in-depth analysis.

This report reaches at this stage through the contribution of many stakeholders.

The Office of Chief Government Statistician extends its sincere thanks to the World Bank for providing financial support for undertaking the survey and for providing technical assistance for producing the report. Furthermore gratitude is due to subject matter specialists, coordinator, supervisors and field staff from the Office of Chief Government Statistician and President's Office, Labour and Public Services who helped in data collection, processing and analysis and finally the production of this report. In addition many thanks are also given to Mr.Waadili Kavishe for editing the document.

Constructive comments on this report are welcomed and may be sent to the Office of Chief Government Statistician P.O. Box 2321, Zanzibar.

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EXECUTIVE SUMMARY

The number of informal sector operators observed in this survey was 343,563; of whom 59.0 percent were males. More than half (52.4 percent) of these operators live in rural areas. The age structure of most of these informal sector's main activities (31.0 percent) were established within the past five years preceding the survey and 19 percent have been in existence for more than 20 years.

Nearly one fifth of informal sector operators had no formal education at all while, 40 percent have attained at least a secondary education. On training and use of skills 125,893 operators (36.6 percent) were trained on the activities they are undertaking; and among them 77.6 percent reported that they are using the attained skills at their work places. It is reported that 79.0 percent of the trained operators were trained in private informal establishments and 13.0 percent of the operators in (running) Government institutions.

Age distribution of informal operators is shown to be distributed over all active ages, with concentration in the age range of 25 to 44 years. This group contributes about 55 percent of all operators.

The status of employment depicts that 98.1 percent of all informal operators were self employed (without employees) while, the remaining were either employers or running a joint venture. Informal sector operators were mainly engaged in wholesale and retail trade and repair and maintenance of motor vehicles and motorcycles (31.9 percent) and agriculture, forestry and fishing activities (28.4 percent)

Most of the operators worked as Services and shop-sales workers (27.1 percent), skilled agricultural and fishery workers (29.2 percent), and crafts and related workers (25.6 percent) One third of them had two or more businesses.

About 42.8 percent of the informal sector enterprises operate inside their home or outside spaces attached to the home; while 16.6 percent have no fixed location (mobile vendors).

Persons who are engaged in informal sector as paid employees are 10,258 and the majority were males (70.4 percent). More than half attained lower secondary education. Moreover 61.7 percent did not attend any training.

The main source of initial capital is reported to be their own savings; about 77.6 percent of operators started business with their own savings. When asked why they used their own savings and did not get a loan to start their business, 29.4 percent said that they did not need a loan; and 20.4 percent said that they did not know the procedure to get a loan.

The majority (80.6 percent) of informal sector businesses were initiated with a capital of less than 100,000 shillings. Nearly one third of the operators earn less than 100,000 TAS per month and 49.1 percent make a profit of 100,000 shillings or lower from their main activities. A majority of informal sector operators (87.8 percent) obtained their raw materials within Zanzibar; these are usually locally made materials.

The formal institutions (Bank, Government agencies, and Microfinance institutions) have few operators which apply loans to those institutions with 0.2, 0.1 and 0.2 percent respectively.

KEY FINDINGS

Indicator	Rural	Urban	Total
	Percent	Percent	Percent
Number of Informal Sector operators	52.4	47.6	100
Male operators	65.7	51.5	59.0
Female operators	34.3	48.5	41.0
Number of operators who were trained	27.9	46.3	36.6
Male operators who were trained	28.4	52.5	38.4
Female operators who were trained	27	39.7	34.1
Number of persons in the informal sector who attained primary education	39.2	32.5	36
Male operators who attained primary education	41.5	35.6	39.1
Female operators who attained primary education	34.7	29.1	31.6
Male Self Employed with employees	0.8	4.2	2.2
Female Self Employed with employees	1	1.7	1.4
Male Self Employed without employees	99.2	95.8	97.8
Female Self Employed without employees	99	98.3	98.6
Male operators 15 to 24 years	7.5	7.4	7.5
Female operators 15 to 24 years	10	11.1	10.6
Paid employed persons	20.3	79.7	100
Male paid employed	54.4	74.4	70.4
Female paid employed	45.6	25.6	29.6

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter summarizes the contents of the 2013 Zanzibar Informal Sector Survey (ISS). It explains the informal sector situation of Zanzibar and the methodology of the survey.

Zanzibar has conducted a comprehensive Informal Sector Survey in 2013 which aimed to have estimates on the activities of enterprises, levels of employment creation and baseline data for Zanzibar's Strategy for Growth and Reduction of Poverty – ZSGRP (MKUZA II). These estimates are provided at regional, rural and urban domains. A similar informal sector survey was last conducted in 1990 and gave estimates at the same levels. Like the 1990 informal sector survey, the 2013 survey was administered only to private households in Zanzibar.

1.2 The Situation of Zanzibar Informal Sector

The Informal Sector has been a subject of interest in Zanzibar since the 1980s; but little information has been available pertaining to this sector. Since the Zanzibar Revolution of 1964, there was only one Informal Sector Survey conducted in 1990. The 2006 Integrated Labour Force Survey included a module on the informal sector but the information obtained did not meet users' demands. Therefore, the Office of Chief Government Statistician in collaboration with other relevant stakeholders conducted the second informal sector survey in 2013 to get more relevant up-to-date information on this sector in Zanzibar.

The 2013 ISS comprised two modules, the first module for operators and the second for workers employed in informal sector activities. The survey provided important indicators for basic evidence based decision-makings and for monitoring performance of the Zanzibar economy.

1.3 Survey Objectives

The main objective of the 2013 Zanzibar Informal Sector Survey (2013 ISS) was to gather basic qualitative and quantitative information on the composition and structure of the informal sector which could specifically be used:

- To provide reliable and up to date data on number of informal sector operators and their activities for planning purposes, policy implementation and monitoring.
- To provide quantifiable data on current employment in the informal sector,
- To evaluate the government development programmes aimed at promoting and encouraging the development of the informal sector as a tool towards gainful employment creation and sustainability.
- To provide information as a baseline data to be used in the Zanzibar's Strategy for Growth and Reduction of Poverty – ZSGRP (MKUZA II).

Specifically, data from the ISS will provide:

- The size and magnitude of the informal sector, classified by various socio-economic characteristics.
- main sources of funding for informal sector activities and also ascertain the extent of problems facing informal sector activities;
- The government and other non-governmental agencies information which help to identify various areas of assistance to the informal sector operators in order to support its full growth potential (e.g. to provide loans, working space, markets and the like).

1.4 Sample size and design

The survey design was based on the frame of private Enumeration Areas (EAs) of 2012 Tanzania Population and Housing Census (2012 TPHC). The frame is comprised of 2,966 private EAs in Zanzibar, of which 1,708 were located in rural and 1,258 in urban areas. These EAs are distributed in 5 regions. A sample of 125 EAs, 67 rural and 58 urban, was selected for the purpose of this survey. Table 1.1 gives the number of private EAs in rural and urban areas per region and the number of selected ones.

Table 1.1 Numbers of EAs and EAs Selected by Regions and Area

Region	Total number of EAs			Number of EAs selected		
	Rural	Urban	Total	Rural	Urban	Total
Kaskazini Unguja	405	40	445	15	3	18
Kusini Unguja	323	20	343	15	3	18
Mjini Magharibi	207	1,030	1,237	7	41	48
Kaskazini Pemba	408	75	483	15	5	20
Kusini Pemba	365	89	454	15	6	21
Total	1,708	1254	2962	67	58	125

The sampling method adopted for this survey was a multistage sampling with two stages. During the first stage of sampling enumeration areas were selected by using PPS method whereby, 125 clusters were selected. All households in each of the selected EAs were listed and asked whether there is any member engaged in informal sector. Households with at least one member involved in informal activities formed a basis of sampling frame for second stage selection. In the second stage, a systematic sample of 17 households was selected from the list of households whose at least one member engaged in informal activities. From this stage, a total of 2,125 households was selected, from both rural and urban areas, for interview.

Many informal activities are subject to seasonal and other variations, but this survey is limited to capture those variations. In such situations a short period of two months was used with supplemented questions on the intensity of business activity during each month of the year and on the average level of receipts/profits in months of high/low business activity as a percentage of the average level of receipts/profits in months of normal business activity.

1.4.1 Scope and coverage

The target group for this survey was the population living in private households where at least one of the members has informal activity. The unit of analysis is the informal activity operators.

The survey captured all informal economic activities found in a selected household. Persons engaged in agriculture activities were considered a part of the informal sector if and only if at least 50 percent of his/her product is for selling.

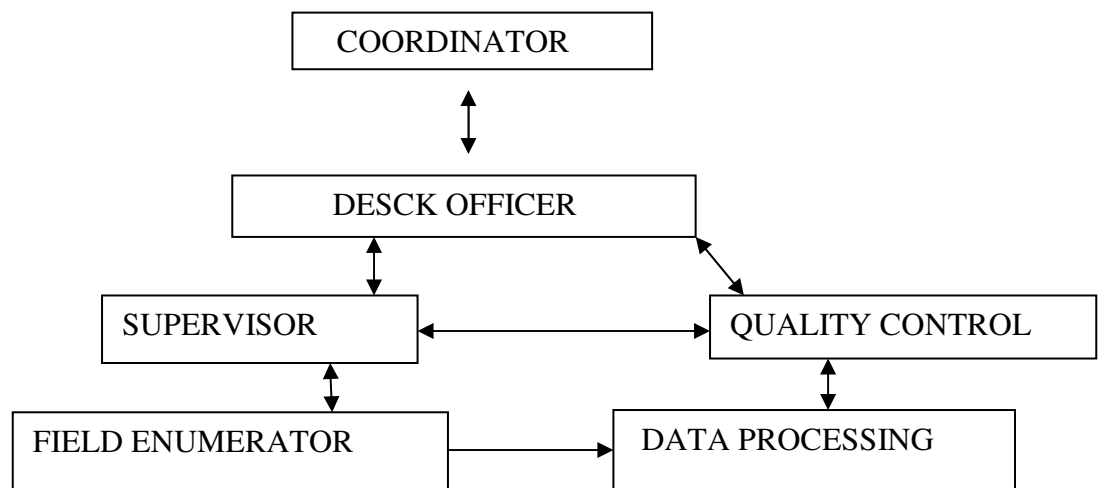
1.4.2 Informal Sector Survey Organization Structure

Coordination is very important in implementing any survey. Proper planning, implementation and a technical committee were set up in this survey. The committee was responsible for providing technical support and implementation of the survey.

An office team was formed lead by a coordinator who was responsible for the overall supervision of the survey assisted by a desk officer. The team includes six field supervisors and 24 enumerators. Other survey staff includes three quality control and field monitoring officers who were responsible for the quality of the data throughout the survey.

Data processing (starting with manual editing) went concurrently with data collection. Data processing had 15 staff of which, five were manual editors, five data entry operators and five validations.

Figure 1: Survey Organization Structure



1.5 Concepts and Definitions of the Informal Sector

Informal sector is defined as

- A subset of household enterprises or unincorporated enterprises owned by households, which did not have separate legal entities independent of the household;
- A subset which has no complete set of accounts and may or may not employ paid employees and the minimum number of employees was less than 5.
- A subset whose activities may be carried out inside or outside the owner's home;
- A subset in which all or at least some of the goods and services of the business have to be produced for sale

Employment in the informal sector is defined as all jobs in unregistered and/or small-scale private unincorporated enterprises that produce goods or services meant for sale or barter.

Enterprise refers to any unit engaged in the production of goods or services for sale or barter. It covers not only production units, which hire labour, but also production units that are owned and operated by single individuals working on their own account as –self-employed persons, either alone or with the help of unpaid family members.

Informal workers (operators) consist of those working in the informal sector or households, excluding regular workers with social security benefits provided by the employers and the workers in the formal sector without any employment and social security benefits provided by the employers.

Household is defined as a person or a group of persons who are living together and share living expenses. Usually, these were husband, wife and children. Other relatives, visitors and servants who have stayed for three months or more months were included as members of the household.

1.6 Survey Instruments

The survey used two types of questionnaires, one for Informal sector operators (owning accounts or employers) and the other for paid workers.

Informal sector operators' questionnaire; this was the main questionnaire for the survey which asked questions on:

- Demographic information of operators
- Education and training
- Economic activity information
- Ownership and employment
- Business information
- Market of the business
- Safety and health at work place
- Capital and income
- Challenges

Paid Workers questionnaire; this was a small questionnaire which asked questions on

- Demographic information
- Education and training
- Job and income

1.7 Data Collection

Data collection of informal sector survey was conducted for two months, commencing from mid-November, 2013 to January, 2014. The enumerators were equipped with all necessary field tools

such as questionnaires, instruction manuals and other field materials including transport. All enumerators were qualified staff and were trained for the work ahead of the survey. Each enumerator was assigned six enumeration areas. Field supervisors were responsible for overall supervision including consistency checking in order to minimize errors.

Communities were given information about the exercise through the media, Shehia leaders and enumerators themselves were responsible for educating the respondents before interviews started. The objective was to mobilize respondents to provide the required information correctly and with ease.

1.8 Data Processing

This exercise involved two stages, manual and computer processing. During manual processing, questionnaires were edited and coded in the office before data entry. This was done by making consistency checks and identifying any mistakes made when recording responses during an interview.

The data entry was conducted using the CS-Pro program and exported to SPSS for table production. Finally, computer data validation was carried out aiming at discovering omissions and implausible or inconsistent entries. All inconsistencies or errors as well as blank items which were applicable were verified before tabulation. Frequency tables were generated from the clean data set.

1.9 Quality Control

A great deal of effort was done by quality control staff to check data quality during the field work, before and after data entry. The data entry program was designed to detect some of the inconsistency and additional checks were run subsequently. Problems identified were corrected either in the office (if possible) or by sending the questionnaires back to the field, in order to improve the quality of data.

CHAPTER TWO

DEMOGRAPHIC AND SOCIAL CHARACTERISTICS

2.1 Introduction

This chapter explains the demographic characteristics of persons engaged in the informal sector including age, sex, marital status, education, training and the source of skills, field specialization and working knowledge, duration of establishments and location of the establishments.

2.2 Demographic Characteristics of the Informal Sector Operators

Results from the survey indicate that there were 343,563 persons engaged in informal sector activity. There were more informal operators in rural areas (52.4 percent) compared to urban areas (47.6 percent) and more males (65.7 percent) than females (34.3 percent).

Table 2.1 shows the division of informal sector operators by location and sex. Out of 180,072 rural operators, 65.7 were males. The same situation was observed in urban areas with small variation between males and females compared to rural areas. Among 163,491 operators found in urban areas, 51.5 were males.

Furthermore the table presents the distribution of informal sector operators by region and sex. Most of the informal sector operators were from Mjini Magharibi and Kusini Unguja had the least.

The data shows that the variation between males and females is large in Kaskazini and Kusini Pemba where only 17.6 percent and 21.3 percent females respectively were engaged in informal sector. It is observed that overall there are more males engaged than females except in Mjini Magharibi which has a slightly higher number of females than males.

Table 2. 1 Distribution of Informal Sector Operators by Sex and Location

Location	Number	Percentage	
	Total	Male	Female
Rural	180,072	65.7	34.3
Urban	163,491	51.5	48.5
Kaskazini Unguja	54,380	59.1	40.9
Kusini Unguja	35,925	56.0	44.0
Mjini Magharibi	168,544	48.6	51.4
Kaskazini Pemba	43,636	82.4	17.6
Kusini Pemba	41,078	78.7	21.3
Total	343,563	59.0	41.0

2.3 Age Composition of Informal Sector Operators

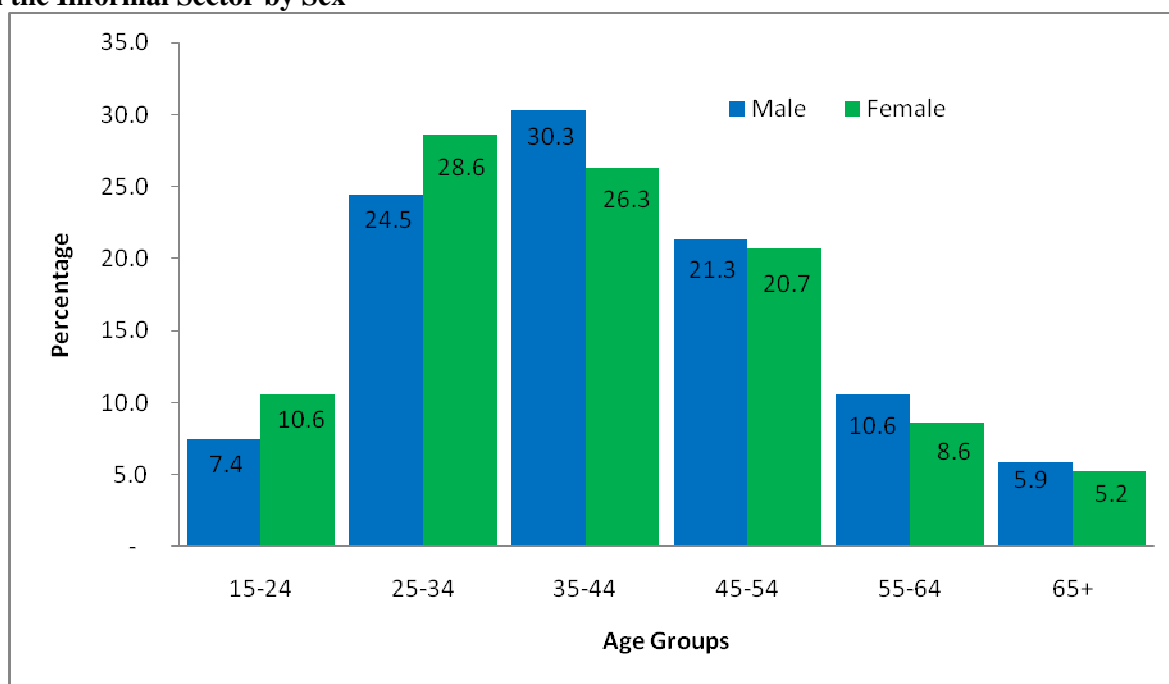
Age is an important factor in demographic analysis as it is closely related to demographic processes.

The distribution of informal economy operators by area, sex and age groups is given in the Table 2.2. In rural and urban areas females aged 25-34 show a high participation by 29 percent and 28.6 percent respectively compared with other age groups. For males the same situation was observed in age group 35-44 whereas in rural areas 28.5 percent of males belong in this group and for urban areas the peak was observed in age group 25-34 with a small difference with age group 35-44. The youth participation in the informal sector aged 15-24, (International definition) constituted about 8.8 percent while those aged 25-34 contributed about 26.2 percent. On average the data shows that more males were engaged in informal sector (59.0 percent) compared to females (41.0 percent) while in deep analysis the data shows that more females are doing work at the younger age compared to males.

Figure 2.1 represents the distribution of the persons aged 15 years and above who were engaged in the informal sector. The figure is positively skewed which means that as age increases the number of informal operators decreases which implies that very few old people were engaged in the informal economic activities while the young population participates more.

Table 2.2 Informal Sector Operators by Age group, Area and Sex

Age Group	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
15-24	7.5	10.0	8.4	7.4	11.1	9.2	7.5	10.6	8.8
25-34	25.9	29.0	26.9	22.4	28.3	25.3	24.5	28.5	26.2
35-44	28.5	24.3	27.1	32.8	27.7	30.4	30.3	26.3	28.6
45-54	20.0	22.0	20.7	23.1	19.7	21.5	21.3	20.8	21.0
55-64	11.3	9	10.5	9.6	8.4	9	10.6	8.6	9.8
65+	6.8	5.6	6.4	4.6	4.9	4.7	5.9	5.2	5.6
Total Percent	100	100	100	100	100	100	100	100	100
Total Number	118,337	61,735	180,072	84,213	79,278	163,491	202,550	141,013	343,563

Figure 2. 1 Distribution of the Persons (Aged 15 Year and above) who were Engaged in the Informal Sector by Sex

2.4 Marital Status

Marital status is an important measure in the life of an adult individual particularly in African culture. Table 2.3 represents percentage distribution of marital status of the persons engaged in the informal sector by sex and location. The results indicate 77.9 percent of informal operators were married; a higher percentage of rural operators were married (82.0 percent) compared to those in urban areas (73.4 percent). The occurrence of being never married among informal sector operators was higher in the urban (12.0 percent) compared to rural (8.8 percent) areas.

Table 2. 3 Percentage Distribution of Persons Engaged in the Informal Sector by Marital Status, Area and Sex

Marital status	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never married	9.4	7.7	8.8	14.1	9.8	12.0	11.3	8.9	10.3
Married	87.3	71.6	82	80.8	65.4	73.4	84.6	68.2	77.9
Divorced	1.9	8.4	4.2	3.3	10.6	6.9	2.5	9.7	5.5
Separated	0.2	0.9	0.5	0.1	0.7	0.4	0.2	0.8	0.4
Widowed	0.9	11	4.4	1.6	13.5	7.4	1.2	12.4	5.8
Living together	0.3	0.3	0.3	0	0	0	0.2	0.1	0.1
Total Percent	100	100	100	100	100	100	100	100	100
Total Number	118,337	61,735	180,072	84,213	79,278	163,491	202,550	141,013	343,563

2.5 Education, Training and Source of Skills

Table 2.4 shows percentage distribution of persons engaged in the informal sector by level of education attained, location and sex. The results revealed that 40 percent of persons who were engaged in the informal sector attained OSC to Form IV education; the rate was higher for females (44.4 percent) compared to males (37.0 percent). The data also shows that 26.8 percent of rural persons have no education; females were more likely to have no education (28.5 percent) than males (26.0 percent). In urban areas there were only 10.5 percent of persons who had no education. Less than one percent (0.3 percent) attained university education or equivalent.

The informal sector has gained increasing attention among society because of changing world economic situation. In the 90's, government sector had the capability to employ a lot of school leavers and graduates seeking for jobs, but now people were encouraged to invest or employ

themselves in order to increase social-economic development in the country. Figure 2.2 and Table 2.5 show that more than 36.6 percent of the persons engaged in the informal sector were trained. A higher percentage of males were trained compared to females in both rural and urban areas. The results also show that 46.3 percent of persons in urban areas have received training compared to 27.9 percent of persons in rural areas.

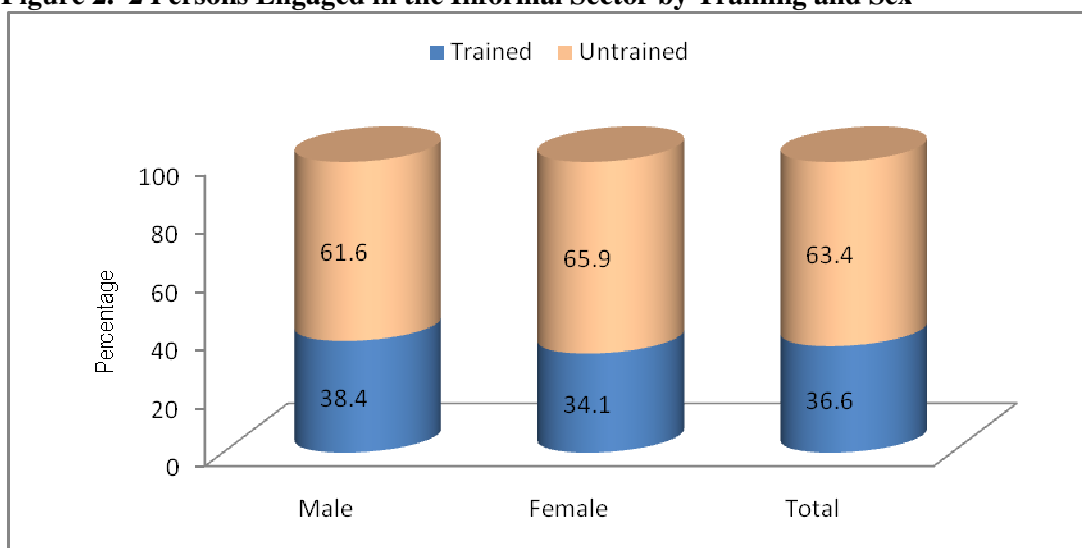
Table 2.4 Percentage Distribution of Persons Engaged in the Informal Sector by Level of Education Attained, Area and Sex

Level of Education Attained	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
No Education	26	28.5	26.8	7.9	13.3	10.5	18.4	20.0	19.1
Adult Education	2.9	2.5	2.8	0.6	0.9	0.8	2.0	1.6	1.8
STD 1-4	14.4	8.4	12.4	6.3	5.3	5.8	11.1	6.7	9.3
STD 5-8	27.1	26.3	26.8	29.3	23.8	26.7	28	24.9	26.7
OSC- Form 4	26.6	31.3	28.2	51.6	54.6	53	37	44.4	40
Form 5-6	1.2	0.6	1.0	1.2	0.3	0.8	1.2	0.4	0.9
Training after Primary Education	0.3	0.1	0.2	0.9	0.1	0.6	0.5	0.1	0.4
Training after Secondary Education	0.8	0.8	0.8	0.3	0.6	0.4	0.6	0.7	0.6
Certificate	0.2	0.5	0.3	0.6	0.3	0.4	0.3	0.4	0.4
Diploma	0.4	0.1	0.3	0.9	0.6	0.7	0.6	0.4	0.5
University Degree and Related	0.2	0.8	0.4	0.3	0.1	0.2	0.3	0.4	0.3
Total Percent	100	100	100	100	100	100	100	100	100
Number of Individuals	118,337	61,735	180,072	84,213	79,278	163,491	202,550	141,013	343,563

Table 2. 5 Percentage Distribution of Persons Engaged in Informal Sector by Training, Area and Sex

Training	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Trained	28.4	27	27.9	52.5	39.7	46.3	38.4	34.1	36.6
Untrained	71.6	73	72.1	47.5	60.3	53.7	61.6	65.9	63.4
Total Percent	100	100	100	100	100	100	100	100	100
Total	118,337	61,735	180,072	84,213	79,278	163,491	202,550	141,013	343,563

Figure 2. 2 Persons Engaged in the Informal Sector by Training and Sex



Results from table 2.6 revealed that 57,069 persons (58.4 percent) from urban area out 97,687 persons who were engaged in the informal sector have been specializing in different fields was higher compared to rural area (41.6 percent). Majority of employed person (40.1 percent) were specialized in other crafts, trade and industrial programs.

Table 2.6 Percentage Distribution of Persons Engaged in the Informal Sector by Field of Specialization/Profession-Main Activity

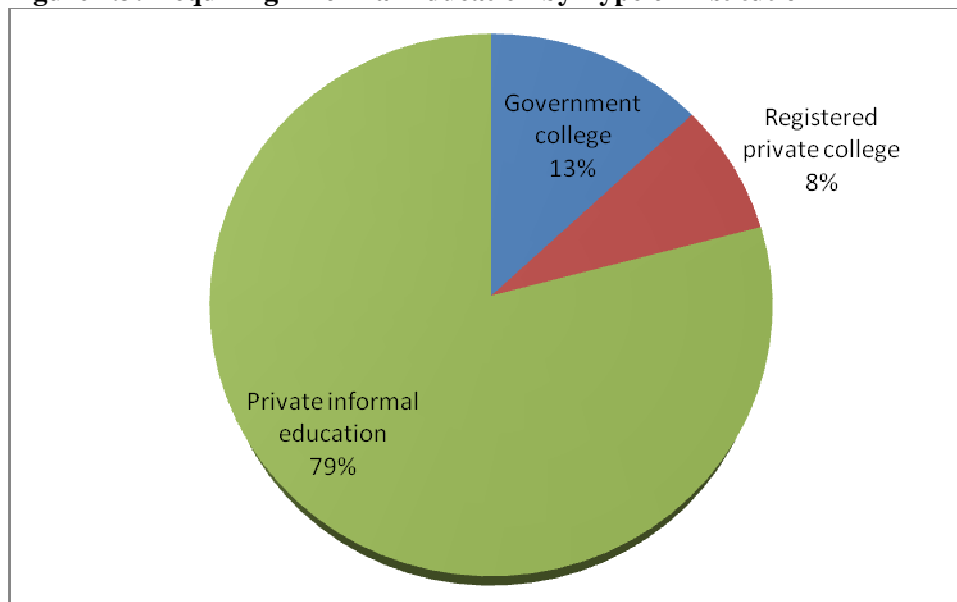
Field of Specialization	Rural		Urban		Total	
	Working with Specialization	Total Number	Working with Specialization	Total Number	Working with Specialization	Total Number
Education Training	4.2	1,703	5.0	2,861	4.7	4,564
Fine and Applied Arts Programs	0.4	161	1.6	898	1.1	1,058
Other Humanity Courses	0.2	80	0.0	0	0.1	80
Commercial, Clerical, Business and Public Administration Programs	2.3	952	0.6	327	1.3	1,278
Programs in Law	0	0	0	0	0	0
Mathematics and Computer Science Programs	0.2	80	0.4	227	0.3	308
Medicine and Health Related Programs	3.6	1,473	1.4	790	2.3	2,265
Construction Trade Programs	22.0	8,933	22.5	12,826	22.3	21,748
Other Crafts, Trade and Industrial Programs	37.1	15,061	43.1	24,613	40.6	39,653
Engineering and Allied Programs	1.4	578	1.8	1,047	1.7	1,625
Agriculture, Forestry and Fishing Programs	18.9	7,699	9.1	5,195	13.2	12,900
Home Economics and Domestic Science Programs	0.6	241	4.8	2,747	3.1	2,989
Transport and Communication Programs	2.9	1,193	7.6	4,309	5.6	5,503
Services Trades Programs	0.6	261	1.0	549	0.8	810
Programs in Mass Communication and Documentation	0	0	0	0	0	0
Other Programs	5.5	2,226	1.2	680	3.0	2,907
Total	100	40,642	100	57,069	100	97,687

Figure 2.3 shows the percentage distribution of persons engaged in the informal sector by field of specialization and the type of institutions where the training was acquired. The results revealed that the majority acquired their knowledge in private informal education institutions (79.0 percent). Among persons who acquired their education in the government sector, 20.3 percent specialized in education training and 15.4 percent specialized in other crafts and industrial programs (Table 2.7).

Table 2.7: Percentage Distribution of Persons Engaged in the Informal Sector by Field of Specialization and Place of Acquiring Education – Main Activity

Field of Specialization	Place of Acquired			Total
	Government College	Registered Private College	Private Informal Education	
Education Training	20.3	6.6	1.5	4.4
Fine and Applied Arts Programs	1.7	0.0	0.9	1.0
Other Humanity Courses	0.0	0.8	0.0	0.1
Commercial, Clerical, Business and Public Administration Programs	9.9	2.8	0.3	1.8
Programs in Law	0.7	0.0	0.0	0.1
Mathematics and Computer Science Programs	1.4	8.6	0.2	1.0
Medicine and Health Related Programs	4.7	1.4	1.6	2.0
Construction Trade Programs	14.4	10.9	23.0	20.9
Other Crafts, Trade and Industrial Programs	15.4	32.9	46.7	41.6
Engineering and Allied Programs	5.4	1.1	1.4	1.9
Agriculture, Forestry and Fishing Programs	6.5	3.3	12.9	11.3
Home Economics and Domestic Science Programs	0.7	2.4	2.8	2.5
Transport and Communication Programs	11.3	26.1	4.8	7.3
Services Trades Programs	7.2	3.1	0.8	1.8
Programs in Mass Communication and Documentation	0.5	0.0	0.0	0.1
Other Programs	0.0	0.0	3.1	2.5
Total Percent	100	100	100	100
Number of Individuals	16,410	9,880	99,603	125,893

Figure 2.3: Acquiring Informal Education by Type of Institution



CHAPETR THREE

EMPLOYMENT IN THE INFORMAL SECTOR

3.1 Introduction

One of the objectives of the 2013/14 Zanzibar Informal Sector Survey was to get information on both the number and characteristics of informal sector operators. By knowing the characteristics of the persons engaged in the informal sector, better plans can be made to assist in the planning processes of the country.

This chapter describes and analyses the characteristics of persons engaged in the informal sector as self employed, employers and employees and also in terms of status of engagement in main, secondary or tertiary activities. The chapter also examines the main features of informal sector employment, including employment composition and status, industries, occupation, workplaces and other relevant employment characteristics.

3.2 Employment Status

In the informal sector, employment is divided into two main categories (a) self-employed without employing anyone and (b) self-employed with employees - employer (Informal sector operators with paid employees).

Table 3.1 shows the distribution of persons engaged in the informal sector by employment status, area and sex. Informal sector operators were more likely to live in rural (52.4 percent) than in urban areas (47.2 percent). Almost one half (48.3 percent) of informal sector operators in urban areas are females compared to 34.3 percent in rural areas.

Regarding employment status, almost all the persons (98.1 percent) were self-employed without employees. The corresponding rates were higher in rural (99.1 percent) compared to urban (97 percent) areas, and higher among females (98.6 percent) compared to males (97.8 percent).

Table 3.1: Number of Operators in the Informal Sector by Employment Status, Area and Sex - Main Activity

Employment Status	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Self - employed	99.2	99.0	99.1	95.8	98.3	97.0	97.8	98.6	98.1
Self-employed with paid employees (Employer)	0.8	1.0	0.9	4.2	1.7	3.0	2.2	1.4	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total	118,337	61,735	180,072	84,213	79,278	163,491	202,550	141,013	343,563

3.3 Industry

Table 3.2 presents the percentage of operators in the informal sector by industry and region. Wholesale and retail trade, repair of motor vehicles (31.9 percent) agriculture, forestry and fishing (28.4 percent) and manufacturing (17.2 percent) are the three main industries where informal sector operators worked.

Engagement in the agriculture, forestry and fishing industry was highest in Kusini Unguja Region (50.8 percent) compared to other regions. This region also had the highest proportion of persons engaged in manufacturing (19.5 percent). Mjini Magharibi Region had the highest proportion of persons engaged in Wholesale and retail trade, repair of motor vehicles and motorcycles.

Table 3.2: Distribution of Informal Sector Operators by Industry and Region -Main Activity, Top Five Industries.

Industry	Kaskazini Unguja	Kusini Unguja	Mjini Magharibi	Kaskazini Pemba	Kusini Pemba	Total
Agriculture, forestry and fishing	41.1	50.8	11.6	47.3	41.3	28.4
Manufacturing	17.6	19.5	17.1	13	19.6	17.2
Construction	2.5	3.7	8.4	3.6	5.9	6.1
Wholesale and retail trade, repair of motor vehicles and motorcycles	28.7	16	41.5	23.3	19.9	31.9
Accommodation and food service activities	4.5	6.8	12.7	5	5.7	9
Other service activities	3.3	1.9	4.7	2.1	3.5	3.7
Other Industries	2.3	1.3	3.9	5.7	4	3.6
Total Percent	100	100	100	100	100	100
Total Number	54,380	35,925	168,544	43,636	41,078	343,563

Table 3.3 explores the percentage distribution of persons engaged in the main activity by location (rural and urban). The results reveal that most persons in the informal sector in rural areas were engaged in agricultural activities (43.2 percent) compared to 12.2 percent in urban areas; while, in urban areas, 40.7 percent were engaged in the Wholesale and retail trade, repair of motor vehicles and motorcycles sector compared with rural areas which had 24.0 percent engaged in this same activity.

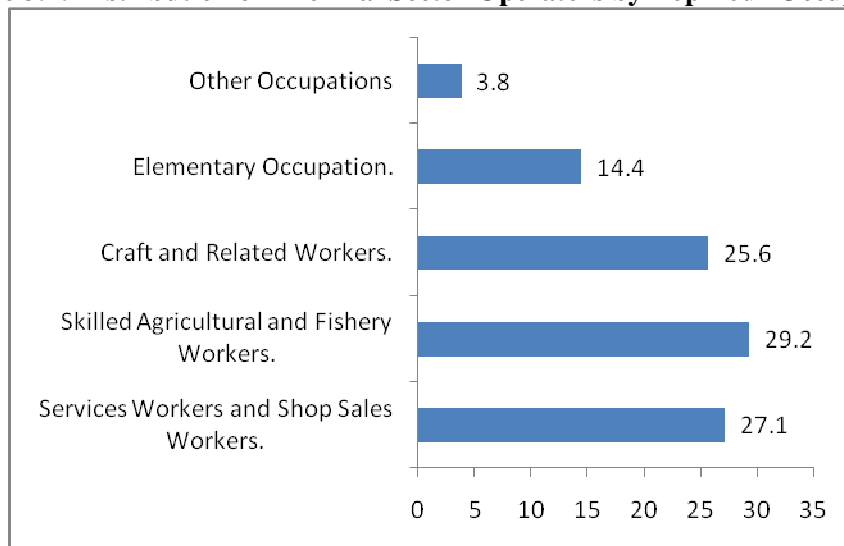
Table 3.3: Percentage Distribution of Persons Engaged in the Informal Sector (Main Activity) by Industry and Location

Industry	Rural	Urban	Total
Agriculture, forestry and fishing	43.2	12.2	28.4
Mining and quarrying	0.4	0.2	0.3
Manufacturing	17.7	16.7	17.2
Construction	4.6	7.8	6.1
Wholesale and retail trade, repair of motor vehicles and	24.0	40.7	31.9
Transportation and storage	1.0	2.0	1.5
Accommodation and food service activities	5.1	13.3	9.0
Information and communication	0.1	0.1	0.1
Real estate activities	0.1	0.3	0.2
Professional, scientific and technical activities	0.0	0.2	0.1
Administrative and support service activities'	0.1	0.6	0.3
Education	0.3	0.7	0.5
Human health and social work activities	0.7	0.3	0.5
Arts, entertainment and recreation	0.1	0.2	0.1
Other service activities	2.9	4.7	3.7
Total Percent	100.0	100.0	100.0
Number of Individuals	180,072	163,491	343,563

3.4 Occupation

Figure 3.1 below shows the distribution of informal sector operators by occupation. Three main occupations accounted for 82 percent of persons engaged in informal sector activities. The skilled agricultural and fishery workers (29.2 percent); the services workers and shop sales workers (27.1 percent); and crafts and related workers (25.6 percent).

Figure 3.1: Distribution of Informal Sector Operators by Top Four Occupations



3.5 Kind of Work Place/Business Premises

The greatest concern of most informal economy operators is probably to save on cost, especially on rental costs. It is for this reason that many informal sector operators prefer to operate from their homes, in open spaces or from locations where rental costs are minimal. Business premise is regarded as one of the most important factors having an effect on business turnover.

Table 3.4 indicates that 42.8 percent of informal sector enterprises are located in the operators' own homes, inside or outside attached to home; 16.6 percent have no fixed location (mobile); 14.8 percent in permanent buildings independent from home; 12.0 percent are in a farm or agricultural plot and 0.9 percent are operating from a construction site.

A majority of the female operators performed their business activities inside or outside their homes accounting for 64.6 percent in rural areas and 74.4 percent in urban areas. Those without fixed location comprised of 6.0 percent in rural areas and 4.2 percent in the urban areas. Male operators in the rural areas were mainly engaged in business activities without fixed location (29.6 percent) and in workspace inside or outside home (23.0 percent), and farm or agricultural plots (22.7 percent). In urban areas the males working at the workplace inside or outside their home are about 24.9 percent and those working at workplaces away from home comprised 27.0 percent.

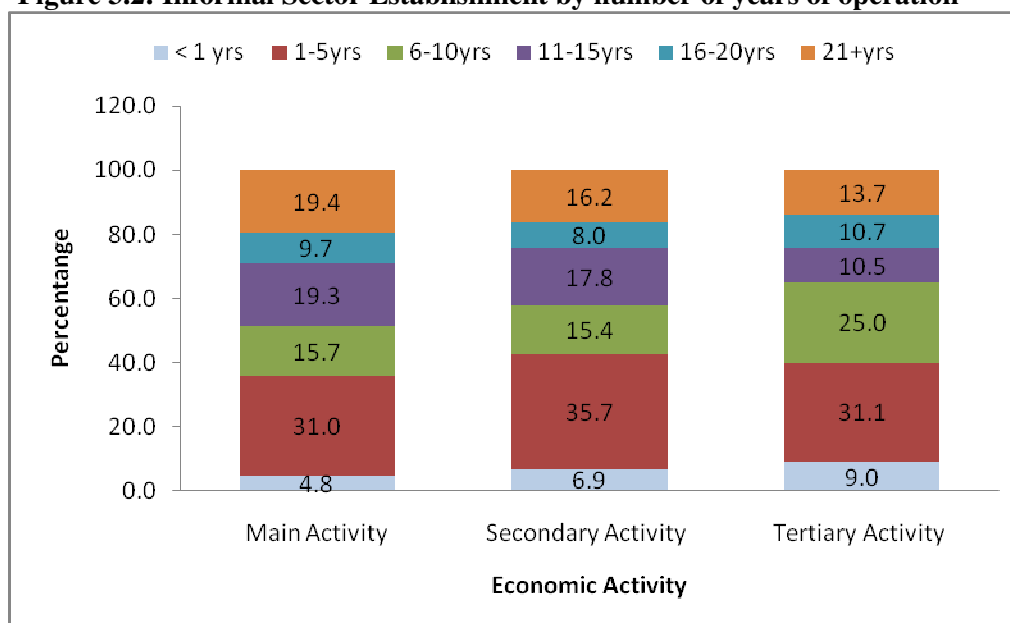
Table 3.4: Distribution of Informal Sector Operators by Market Place and Area – Main Activity

Market Place	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Work space inside or outside attached to home.	23.0	64.6	37.2	24.9	74.4	48.9	23.8	70.1	42.8
Office, workshop, shop, kiosk, independent from home (away from home).	7.5	11.4	8.8	27.0	15.2	21.3	15.6	13.6	14.8
Farm or agricultural plot.	22.7	12.4	19.2	5.9	2.3	4.1	15.7	6.7	12.0
Home or workplace of client.	4.8	1.7	3.8	11.8	2.2	7.1	7.7	2.0	5.4
Construction site.	1.3	0.1	0.9	1.9	0.0	1.0	1.5	0.1	0.9
Market stall.	10.8	3.8	8.4	10.7	1.6	6.3	10.8	2.6	7.4
No fixed location (mobile).	29.6	6.0	21.5	17.8	4.2	11.2	24.7	5.0	16.6
Other, Unspecified.	0.3	0.0	0.2	0.0	0.0	0.0	0.2	0.0	0.1
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	118,337	61,735	180,072	84,213	79,278	163,491	202,550	141,013	343,563

3.6 Structure and Characteristics of the Informal Sector

The age of the enterprise determine the stability and the development of the enterprise. Figure 3.2 illustrates that nearly one third (31.0 percent) of the main activity and (31.1 percent) tertiary activity have 1 to 5 years duration of establishment while 35.7 percent of the secondary activity also had 1 to 5 years duration of establishment of the informal sector. The figure also shows that 19.4 percent, 16.2 percent and 13.7 percent operated in 21 years and above for the main, secondary and tertiary activities as an informal sector respectively. It was also found that, there were new establishments which had less than 1 year duration of the establishment in which 4.8 percent of the informal sector were in main activity, 6.8 percent in secondary activity and 9.0 percent in tertiary activity.

Figure 3.2: Informal Sector Establishment by number of years of operation



The results show that 46.8 percent of informal operators who had establishments with less than one year of operation were engaged in wholesale and retail trade, repair of motor vehicles and motorcycles, followed by accommodation and food service activities (21.9 percent) and mining and quarrying had the least (0.8 percent). The results also revealed that agriculture, forestry and fishing sector has longer period of established as an informal activity (48.6 percent) - that is established for 21 years and above, followed by manufacturing (18.7 percent), and the least one was in real estate activity (0.1percent). See Table 3.5 below.

Table 3.5 Percentage Distribution of Persons Engage in the Informal Sector (Main activities) by Industry and Duration of the Establishment

Industry	Duration of Establishment						Total
	Less than 1	1- 5 Years	6-10 Years	11-15 Years	16-20 Years	21Years and above	
Agriculture, forestry and fishing	8.5	16.6	25.0	31.2	36.1	48.6	28.4
Mining and quarrying	0.7	0.4	0.1	0.7	-	0.2	0.3
Manufacturing	10.9	17.9	16.1	16.2	18.9	18.7	17.2
Construction	5.1	3.5	6.6	8.9	8.4	6.1	6.1
Wholesale and retail trade, repair of	46.8	38.7	34.4	31.8	27.1	18.0	31.9
Transportation and storage	2.6	1.2	1.1	1.3	3.7	0.8	1.5
Accommodation and food service	21.9	15.7	9.1	5.3	1.9	2.0	9.0
Information and communication	-	0.2	-	-	-	-	0.1
Real estate activities	1.4	0.3	0.2	0.1	-	0.1	0.2
Professional, scientific and technical	-	-	0.6	-	0.1	-	0.1
Administrative and support service	-	0.4	0.2	0.9	0.0	0.2	0.3
Education	-	0.5	1.1	-	0.3	0.5	0.5
Human health and social work	-	0.6	0.2	0.4	-	1.0	0.5
Arts, entertainment and recreation	-	0.1	0.2	-	0.6	0.1	0.1
Other service activities	2.1	4.0	5.2	3.1	2.9	3.7	3.7
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Individuals	16,528	106,642	53,882	66,390	33,493	66,627	343,563

3.7 Secondary and Tertiary Informal Activities

In most cases, secondary and tertiary activities are started in order to supplement income earned from the main activity. This arises because the level of earnings from the main and secondary activities is inadequate. The earnings from the secondary and tertiary activities are necessary to reduce the financial gap.

The results show that 30.4 percent of the total informal sector operators with secondary activity are in Wholesale and retail trade, repair of motor vehicles and motorcycles, followed by informal Agriculture, forestry and fishing by 26.6 percent. Agriculture, forestry and fishing are also the largest contributor in secondary activity accounting for 43.6 percent in Kusini Unguja followed by Kaskazini Unguja and Kaskazini Pemba which accounted for 42.3 percent and 38.3 percent respectively. On the other hand, wholesale and retail trade, repair of motor vehicles and motorcycles is the largest contributor in secondary activity in the Mjini Magharibi (38.7 percent) than in all regions. (See Annex, Table 3.4a).

Tertiary informal activity refers as the third informal activity performed by a particular person. This means that a person can conduct three activities within a specified period during the survey. In terms of distribution by industry, the results shows that overall, Wholesale and retail trade, repair of motor vehicles and motorcycles is the lead industry in tertiary activity (29.3 percent) followed by manufacturing (24.7 percent). Mjini Magharibi region had the highest percentage of informal sector operators (57.8 percent) with more than two activities (Tertiary) compared to all the regions.

In discussing regional differential and industry, Kaskazini Pemba has the highest percent (66.percent) of informal sector operators with more than two activities (Tertiary) engaging in Wholesale and retail trade, repair of motor vehicles and motorcycles (See Annex, Table 3.5a).

3.8 Paid Employees in the Informal Sector

This section presents analysis of the paid employees in the informal sector by Age group, Marital Status, Level of Education, Training for Work, Specialization/Profession, Place of Training, Area and Sex.

Table 3.6 shows that a total of 10,258 persons (aged 15 years and above) worked as paid employees in the informal sector. Majority of them (70.0 percent) are males. This pattern is also observed both in rural and urban areas.

The age pattern shows those informal sectors paid employees are mainly in the 20 – 24 age groups (28.5 percent). Youth 20-24 years also accounted for the highest percentage of the informal sector in urban (30.2 percent) and rural (22.0 percent) areas.

Table 3.6: Distribution of Paid Employees in the Informal Sector by Age group, Area and Sex

Age Group	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
15-19	27.9	0.0	15.2	16.6	10.8	15.1	18.4	7.5	15.1
20-24	12.5	33.3	22.0	26.2	41.9	30.2	24.1	39.2	28.5
25-29	38.5	0.0	20.9	25.6	10.8	21.9	27.7	7.5	21.7
30-34	10.5	0.0	5.7	22.2	14.8	20.3	20.3	10.2	17.3
35-39	0.0	0.0	0.0	0.8	10.8	3.4	0.7	7.5	2.7
40-44	0.0	33.3	15.2	2.7	5.4	3.4	2.3	14.1	5.8
45-49	10.5	0.0	5.7	3.7	5.4	4.2	4.8	3.7	4.5
50-54	0.0	33.3	15.2	1.4	0.0	1.0	1.1	10.4	3.9
55 and above	0.0	0.0	0.0	0.8	0.0	0.6	0.7	0.0	0.5
Total Percent	100	100	100	100.0	100	100	100	100	100
Total Numbers	1,134	950	2,084	6,083	2,091	8,174	7,217	3,041	10,258

The results show that more than a half (52.8 percent) of the informal sector employees aged 15 years and above are never married (Table 3.7). In Urban areas, informal sector paid employees were almost three times more likely to be never married (60.6 percent) than those in the rural areas (22.0 percent). Conversely, rural informal sector employees were more likely to be married (47.6 percent) compared to the urban employees (34.6 percent).

Table 3.7: Distribution of Paid Employees in the Informal Sector by Marital Status, Area and Sex

Marital Status	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never married	40.4	0.0	22.0	61.0	59.6	60.6	57.7	41.0	52.8
Married	59.6	33.3	47.6	36.3	29.6	34.6	40.0	30.7	37.2
Divorced	0.0	33.3	15.2	2.7	10.8	4.8	2.3	17.9	6.9
Separated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Widowed	0.0	33.3	15.2	0.0	0.0	0.0	0.0	10.4	3.1
Living Together	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	1,134	950	2,084	6,083	2,091	8,174	7,217	3,041	10,258

The results show that more than a half (56.4 percent) of the paid employees in the informal sector attained secondary education (OSC – Form4), followed by 30.6 percent who attained primary education (Std. 5-8). None of the paid employees in the informal sector had post-secondary or higher education.

The education level attained by female paid employees in the informal sector was lower compared to that of their male counterparts. Although the majority of the paid employees have attained some level of education, 14.1 percent of females reported receiving no education compared with 3.9 percent of males.

Table 3. 8: Distribution of Paid Employees in the Informal Sector by Level of Education, Area and Sex

Level of Education Attained	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
No Education	10.5	33.3	20.9	2.7	5.4	3.4	3.9	14.1	7.0
Adult Education	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
STD 1-4	10.5	0.0	5.7	5.6	0.0	4.2	6.4	0.0	4.5
STD 5-8	10.5	33.3	20.9	35.6	25.6	33.1	31.7	28.0	30.6
OSC - Form 4	68.4	33.3	52.4	53.4	69.0	57.4	55.8	57.8	56.4
Form 5-6	0.0	0.0	0.0	0.8	0.0	0.6	0.7	0.0	0.5
Training after Primary Education	0.0	0.0	0.0	1.9	0.0	1.4	1.6	0.0	1.1
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	1,134	950	2,084	6,083	2,091	8,174	7,217	3,041	10,258

Informal sector paid employees were further classified according to the training they have ever received. The Survey results show that, 61.7 per cent have never received any training in their enterprises. Males in the informal sector were more likely than their female counterparts to have received training to perform their work, with 39.8 percent compared to 34.7 percent. (See Table 3.9).

Table 3. 9: Distribution of Paid Employees in the Informal Sector by Training, Area and Sex

Training to perform the work	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Yes	66.4	66.7	66.5	34.8	20.2	31.1	39.8	34.7	38.3
No	33.6	33.3	33.5	65.2	79.8	68.9	60.2	65.3	61.7
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number	1,134	950	2,084	6,083	2,091	8,174	7,217	3,041	10,258

Table 3.10 shows the informal sector paid employees by specialization/profession. The Survey sought to establish whether paid employees in the informal sector have specialization/profession for their businesses. The results show that 67.1 percent had no specialization/profession. More females had no specialization/profession (74.9 percent) compared with males (63.8 percent). Further analysis reveals that in rural areas most of the females (100.0 percent) had no

specialization/profession. This trend was also observed in urban areas where 63.5 percent of informal sector workers had no specialization/profession.

Table 3.10: Distribution of Paid Employees in the Informal Sector by Specialization, Area and Sex

Specialization/ profession	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Yes	10.5	0	5.7	41	36.5	39.8	36.2	25.1	32.9
No	89.5	100	94.3	59	63.5	60.2	63.8	74.9	67.1
Total Percent	100	100	100	100	100	100	100	100	100
Total Number	1,134	950	2,084	6,083	2,091	8,174	7,217	3,041	10,258

In overall, a large number of informal sector workers (80.2 percent) got their training through Private informal education, whereas a small number of workers (15.0 percent) reported that they got their training in registered private colleges (Table 3.11). Almost all females workers interviewed in this Survey (100 percent) carried out their training through private education compared with 74.4 percent for males.

Table 3. 11 Distribution of Paid Employees in the Informal Sector by Place of Training, Area and Sex

Place of Training	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Government college	0.0	0.0	0.0	6.6	0.0	5.0	6.3	0.0	4.8
Registered private college	0.0	0.0	0.0	20.2	0.0	15.5	19.3	0.0	15.0
Private informal education	100.0	0.0	100.0	73.2	100.0	79.5	74.4	100.0	80.2
Total Percent	100.0	0.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	120	0	120	2,493	762	3,256	2,613	762	3,375

CHAPTER FOUR INCOME AND EARNINGS

4.1 Introduction

This chapter presents information on income and earnings of the households members who were engaged in the informal sector activities including major source of their capital business, application of bank loans and their status, amount of cash or credit received, amount of initial capital, income and profit of the business and status of record keeping of the business. The information provided is based on main, secondary and tertiary activities.

4.2 Major Source of Capital of the Business

The results revealed that 266,481 persons (77.6 percent) of the total persons who were engaged in the informal sector depended on their own saving as major source of capital in their main activity. Those engaged in wholesale and retail trade, repair of motor vehicles and motorcycles (32.8 percent) were most likely to have used their own savings, followed by those in agriculture, forestry and fishing (27.7 percent) and manufacturing (16.0 percent) (Table 4.1) These patterns are also observed for secondary and tertiary activities (Annex table 4.1a and 4.2a).

Table 4.1: Percentage Distribution of Major Source of Capital by Industry and Type of Capital - Main Activity

Industry	Own Saving	Assistance from overseas relatives	Contributions from relatives and others	Bank loan	Informal loans	Government loans agents	Microfinance Institutions	Capital from cooperatives	Others	Total
Agriculture, forestry and fishing	27.8	23.5	22.9	11.0	17.4	26.6	30.8	57.2	47.8	28.5
Mining and quarrying	0.3	-	0.4	-	-	-	-	-	1.0	0.3
Manufacturing	16	23.6	22.6	-	22.9	36.7	-	8.1	21.5	17.2
Construction	6.8	4.8	2.6	-	2.3	-	-	1.5	6.1	6.1
Wholesale and retail trade, repair of motor vehicles and motorcycles	32.9	28.7	38	41.8	45.7	36.7	6.3	14.7	9.2	31.9
Transportation and storage	1.4	7.5	1.3	16.3	-	-	-	-	1.0	1.5
Accommodation and food service activities	9.3	7	7.3	15.5	10.7	-	62.9	7.4	5.7	9.0
Information and communication	0.1	-	-	-	-	-	-	-	-	0.1
Real estate activities	0.2	-	0.4	-	-	-	-	-	-	0.2
Professional, scientific and technical activities	0.1	-	-	-	-	-	-	-	-	0.1
Administrative and support service activities	0.4	-	-	-	-	-	-	-	-	0.3
Education	0.5	-	0.7	-	-	-	-	3.7	-	0.5
Human health and social work activities	0.3	-	0.9	-	-	-	-	-	2.2	0.5
Arts, entertainment and recreation	0.1	-	0.3	-	-	-	-	-	-	0.1
Other service activities	3.8	4.9	2.6	15.4	1	-	-	7.4	5.5	3.7
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Individuals	266,481	4,886	33,485	734	10,982	309	728	3,077	22,881	343,563

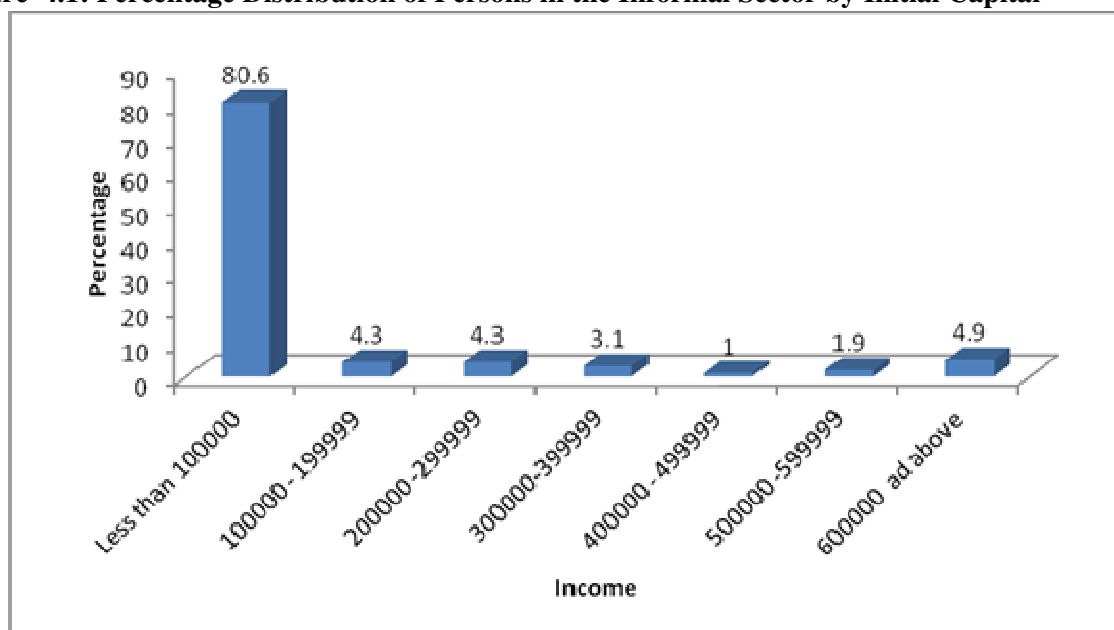
4.3 Amount of Initial Capital

Table 4.2 shows that, 80.6 percent of the persons engaged in informal sector were found to have initial capita of less than TZS. 100,000 while, only 4.9 percent of that population had initial capital of more than TSZ 600,000 as indicated in figure 4.1 below. The distribution further shows rural areas have higher proportion (83.6 percent) of persons with this lowest initial capital compared to urban areas (77.4 percent). There are significant differences between males and females in terms of initial capital, with more females (90 percent) who started business with less than 100,000 compared to males (74.1 percent). The comparable patterns were observed in secondary and tertiary activities (See Annex tables 4.3a and 4.4a).

Table 4. 2: Percentage Distribution of Persons in the Informal Sector by Amount of Initial Capital, Location and Sex - Main Activity

Amount of initial Capital	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Less than 100,000	78.1	94.2	83.6	68.6	86.8	77.4	74.1	90.0	80.6
100,000 - 199,999	5.7	2.5	4.6	4.6	3.2	3.9	5.3	2.9	4.3
200,000 - 299,999	4.8	1.3	3.6	7.0	2.9	5.0	5.7	2.2	4.2
300,000 - 399,999	3.6	0.9	2.7	4.4	2.6	3.5	3.9	1.9	3.1
400,000 - 499,999	1.5	0.5	1.1	1.1	0.5	0.8	1.3	0.5	1.0
500,000 -,599,999	2.0	0.2	1.4	3.1	1.7	2.4	2.5	1.0	1.9
600,000 and above	4.3	0.4	3.0	11.2	2.3	7.0	7.2	1.5	4.9
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Informal Sectors	118,337	61,735	180,072	84,213	79,278	163,491	202,550	141,013	343,563

Figure 4.1: Percentage Distribution of Persons in the Informal Sector by Initial Capital



The results revealed that, most of the persons who engaged in the informal sector in the main activity started their business with capital of less than TZS 50,000. All persons (100 percent) who engaged in the Mining and quarrying, Water supply, sewerage, waste management and remediation activities and Information and communication started their business with a capital of less than TZS 50,000. For the comparison in Secondary and Tertiary activities (see Annexes Table 4.5a and 4.6a).

Table 4.3: Percentage Distribution of Informal Sector by Industry and Amount of Initial Capital - Main Activity

Industry	Amount of Initial Capital												Total Percent	Number of Individuals
	less than 50,000	50,000 - 100,000	100,001- 200,000	200,001 - 300,000	300,001 - 400,000	400,001 - 500,000	500,001- 600,000	600,001 - 700,000	700,001 - 800,000	800,001- 900,000	900,001 - 1,000,000	1,000,001 and Above		
Agriculture, forestry and fishing	65.4	17.2	7.6	2.9	1.9	1.5	0.9	0.9	0.4	0.1	0.8	0.4	100.0	97,728
Mining and quarrying	100.0	-	-	-	-	-	-	-	-	-	-	-	100.0	1,087
Manufacturing	67.1	16.5	9.2	2.7	2.0	0.7	0.2	-	-	0.2	0.3	1.1	100.0	59,074
Water supply, sewerage, waste management and remediation activities	100.0	-	-	-	-	-	-	-	-	-	-	-	100.0	113
Construction	73.2	16.8	4.8	2.5	0.5	1.7	0.5	-	-	-	-	-	100.0	20,916
Wholesale and retail trade, repair of motor vehicles and motorcycles	59.7	12.9	7.9	6.0	1.5	3.0	1.4	0.6	0.6	0.3	1.8	4.3	100.0	109,694
Transportation and storage	45.4	7.3	14.2	6.2	4.3	-	2.2	4.6	-	-	3.6	12.2	100.0	5,010
Accommodation and food service activities	89.2	5.7	2.9	0.4	0.4	0.9	0.1	0.4	-	-	-	-	100.0	30,833
Information and communication	100.0	-	-	-	-	-	-	-	-	-	-	-	100.0	255
Real estate activities	22.4	6.9	6.9	-	-	15.5	-	-	32.8	-	-	15.5	100.0	729
Professional, scientific and technical activities	68.4	-	-	-	-	-	31.6	-	-	-	-	-	100.0	359
Administrative and support service activities'	79.2	16.6	-	-	4.2	-	-	-	-	-	-	-	100.0	1,181
Education	70.1	7.1	10.2	-	-	7.5	-	-	5.1	-	-	-	100.0	1,600
Human health and social work activities	74.3	25.7	-	-	-	-	-	-	-	-	-	-	100.0	1,680
Arts, entertainment and recreation	25.0	40.9	10.5	-	-	23.6	-	-	-	-	-	-	100.0	479
Other service activities	76.3	5.3	6.6	2.5	-	-	1.1	2.0	-	-	0.9	5.3	100.0	12,825

4.4 Bank Loans Application Status

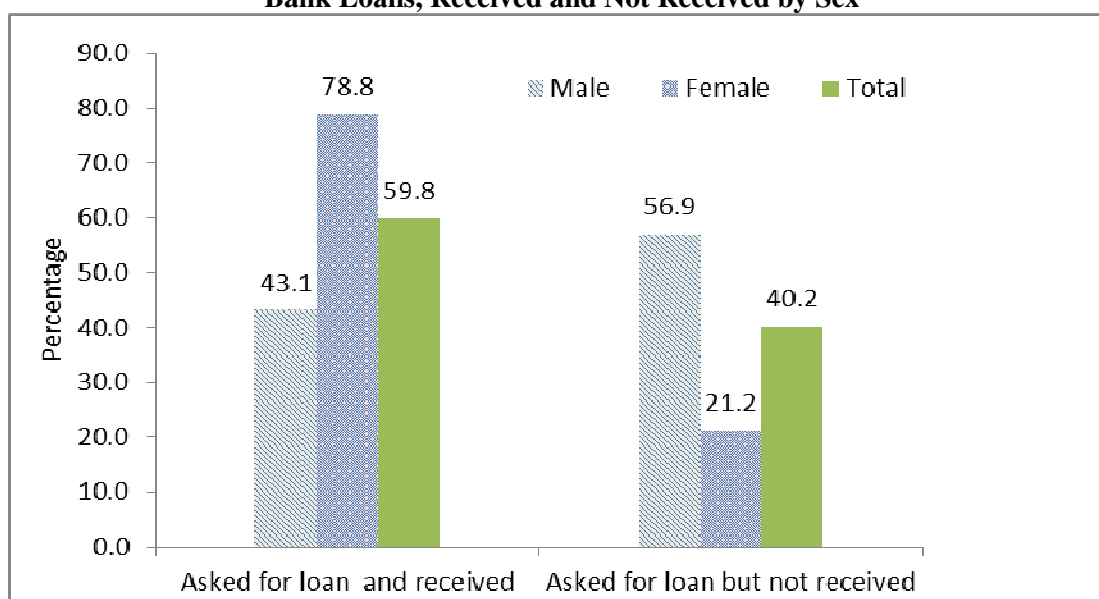
Uses of bank loans in the informal sectors activities can increase the income and improve the lives. The results show that, most of the persons who engaged in the informal sectors did not ask for bank loans (93.4 percent) for the business. The results also revealed that, among those who applied for a loan, 59.8 percent received the loan and 40.2 percent were denied.

There was no significant difference between males and females who asked for loans. However, females were more likely to be given a loan for their business (78.8 percent) than males (43.1 percent) and those in the urban areas were more likely than those in rural areas to get a loan.

Table 4. 4: Percentage Distribution of Persons in the Informal Sector by Bank Loans

Bank Loans Application Status	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Apply for loan	6.6	8.1	7.2	5.6	7.6	6.6	6.2	7.9	6.9
Did not Apply for Loan	93.4	91.9	92.8	94.4	92.4	93.4	93.8	92.1	93.1
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Individuals	118,337	61,735	180,072	84,213	79,278	163,491	202,550	141,013	343,563
Those who Apply for Loan:									
Received	40.9	83.9	57.7	46.7	74.6	62.4	43.1	78.8	59.8
Not received	59.1	16.1	42.3	53.3	25.4	37.6	56.9	21.2	40.2
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Individuals	7,868	5,025	12,893	4,682	6,052	10,734	12,550	11,077	23,627

Figure 4.2: Percentage Distribution of Persons in the Informal Sector who Applied for Bank Loans, Received and Not Received by Sex



The results revealed that, in the main activity, 100 percent of those in education and Human health and social work activities who asked for a loan, received the loan, while, 67.4 percent of those engaged in Accommodation and food service activities and 66.6 percent of those in Wholesale and retail trade, repair of motor vehicles and motorcycles who asked for a loan received the loan. (Figure 4.3).

In secondary activity, for those who applied for the loan and received 88.1 percent, were in Wholesale and retail trade, repair of motor vehicles and motorcycles; more persons were in urban areas (94.9 percent) than in rural areas (80.9 percent). In tertiary activity, among those who asked for the loan and received were in urban areas where 50 percent were in Wholesale and retail trade, repair of motor vehicles and motorcycle and 41 percent were in manufacturing, see Annex table 4.7a and table 4.8a.

Figure 4.3: Percentage Distribution of Persons in the Informal Sector who Applied for Bank Loans and Received by Industry and Location- Main Activity

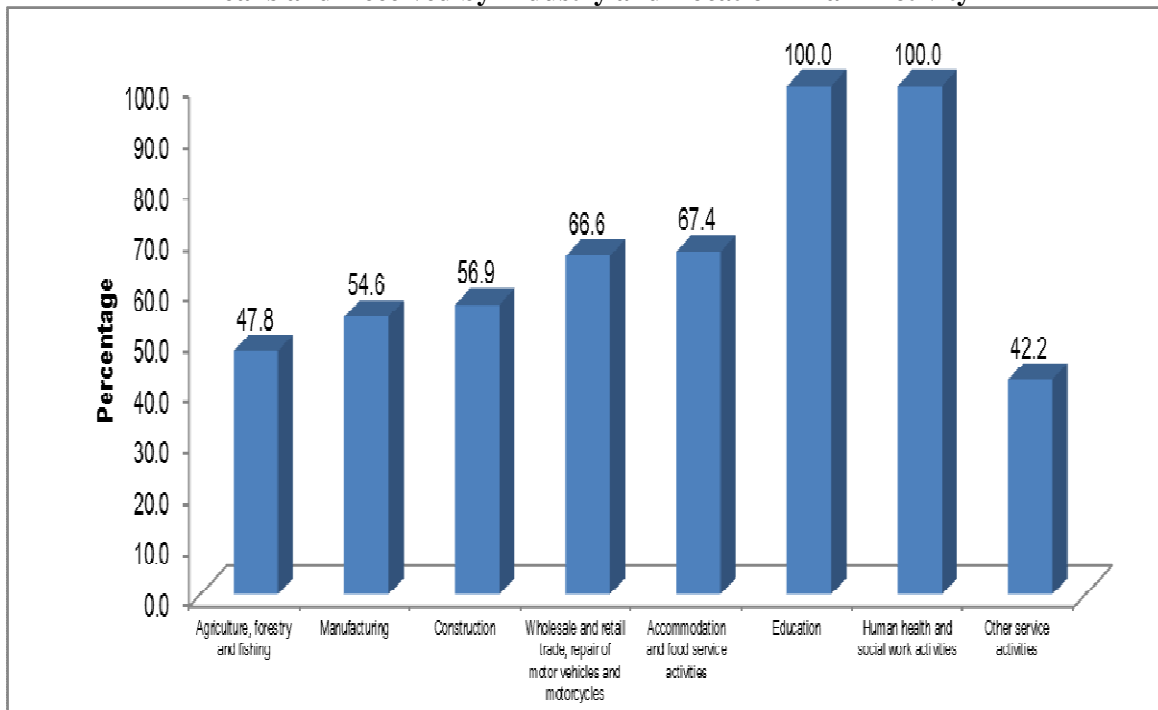


Table 4. 5: Percentage Distribution of Persons in the Informal Sector who Applied for the Loan Received and Not Received by Industry and Location - Main Activity

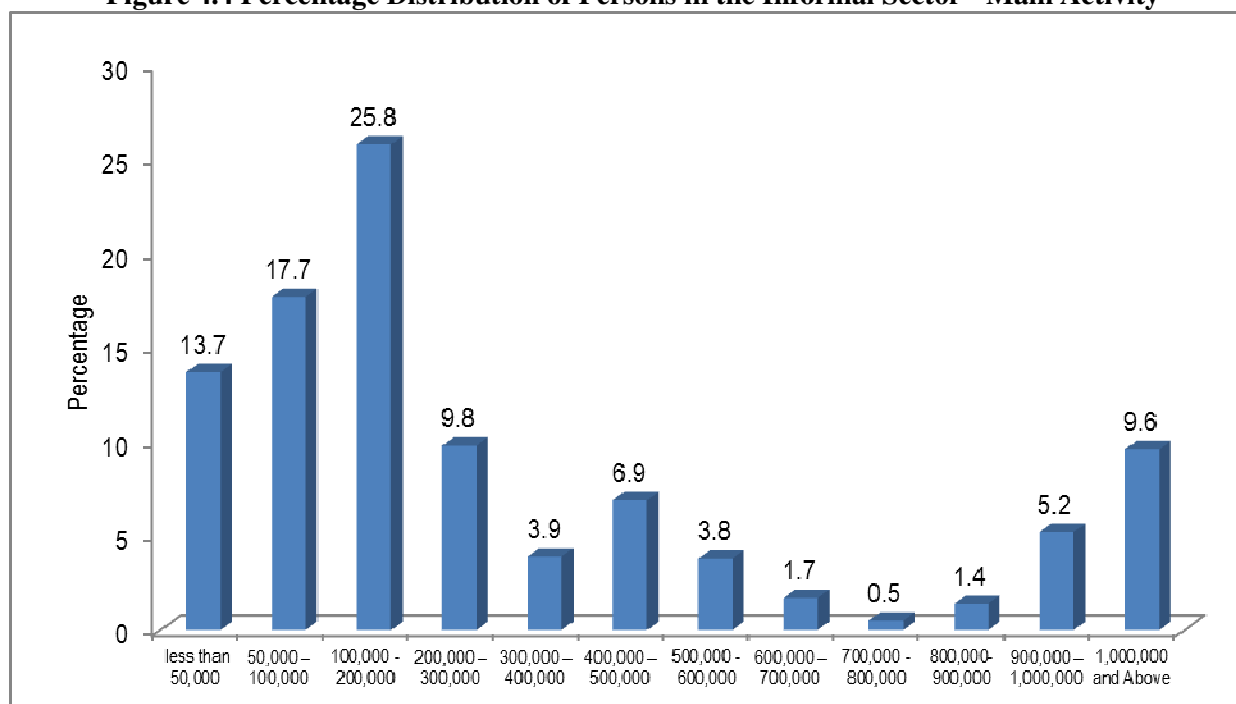
Industry	Rural			Urban			Total		
	Asked for loan and received	Asked for Loan but not received	Total	Asked for loan and received	Asked for Loan but not received	Total	Asked for loan and received	Asked for Loan but not received	Total
Agriculture, forestry and fishing	52.6	47.4	100	35.3	64.7	100	47.8	52.2	100
Manufacturing	55.9	44.1	100	53.0	47.0	100	54.6	45.4	100
Construction	100	0.0	100	30.9	69.1	100	56.9	43.1	100
Wholesale and retail trade, repair of motor vehicles and motorcycles	56.6	43.4	100	74.4	25.6	100	66.6	33.4	100
Transportation and storage	-	-	-	0.0	100	100	0.0	100	100
Accommodation and food service activities	71.7	28.3	100	60.1	39.9	100	67.4	32.6	100
Education	100	0.0	100	-	-	-	100	0.0	100
Human health and social work activities	100	0.0	100	-	-	-	100	0.0	100
Other service activities	26.0	74.0	100	62.5	37.5	100	42.2	57.8	100

Out of 14,136 persons who received bank loans, the majority (57.2 percent) received loans amounting to TZS 200,000 or less. Males were more likely than females and those in urban more likely than those in rural areas to get loans amounting to more than TZS 200,000, (Table 4.6 and Figure 4.4).

Table 4.6: Percentage Distribution of Persons in the Informal Sector who Received Loan by Amount of Loan Received, Location and Sex - Main Activity

Amount of Loan	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
less than 50,000	19.4	20.7	20.2	5.2	7.1	6.5	13.7	13.7	13.7
50,000 – 100,000	-	35.0	19.8	16.8	14.8	15.4	6.8	24.5	17.7
100,000 - 200,000	8.8	31.8	21.9	24.5	33	35.2	15.2	32.4	25.8
200,000 – 300,000	9.4	5.7	7.3	2.1	17.6	14.6	6.4	11.8	9.8
300,000 – 400,000	2.5	-	1.1	11.1	5.0	7.0	6.0	2.6	3.9
400,000 – 500,000	8.1	6.7	7.3	2.3	8.5	6.5	5.8	7.7	6.9
500,000 - 600,000	6.9	-	3.0	9.0	2.5	4.6	7.7	1.3	3.8
600,000 – 700,000	2.5	-	1.1	5.2	1.1	2.4	3.6	0.6	1.7
700,000 - 800,000	-	-	-	3.2	-	1.1	1.2	-	0.5
800,000- 900,000	2.5	-	1.1	-	2.5	1.7	1.5	1.3	1.4
900,000– 1,000,000	13.2	-	5.7	11.6	1.1	4.5	12.6	0.6	5.2
1,000,000+	26.7	-	11.5	9.0	6.8	7.5	19.5	3.5	9.6
Total Percent	100	100	100	100	100	100	100	100	100
Number	3,219	4,217	7,436	2,185	4,515	6,700	5,404	8,732	14,136

Figure 4.4 Percentage Distribution of Persons in the Informal Sector - Main Activity

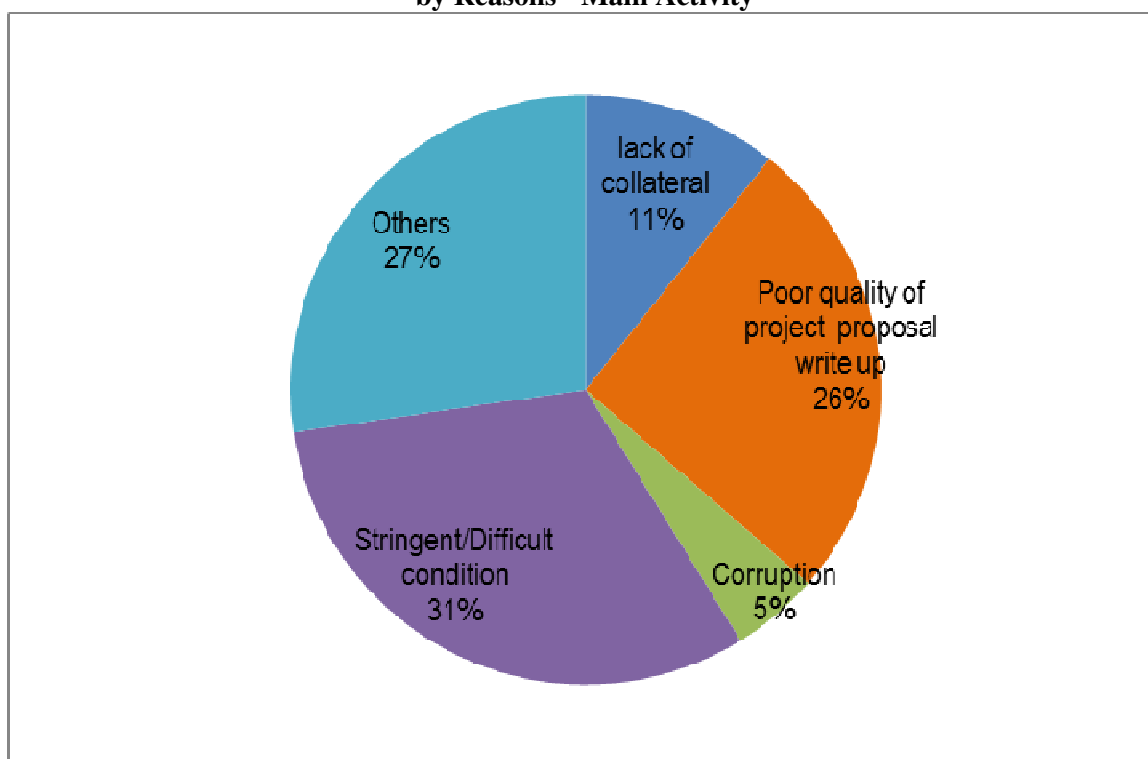


When asked why loan applications were denied, the main reasons given were Stringent or Difficult conditions (31.5 percent), Poor quality of project proposal write up (25.7 percent), and Lack of collateral (10.7 percent). These patterns are similar for rural and urban areas and for males and females.

Table 4.7: Percentage Distribution of Persons in the Informal Sector who Did Not Received Loan by Reasons, Location and Sex - Main Activity

Reason for Not Receive Loan	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Lack of collateral	13.3	-	11.3	10.2	9.1	9.8	12.2	6	10.7
Poor quality of project proposal write up	31.1	17.5	29.1	30.2	6.5	21.2	30.8	10.3	25.7
Corruption	2.6	-	2.2	9.1	7.4	8.4	4.8	4.8	4.8
Stringent/Difficult condition	35.8	19.9	33.4	26.5	32.7	28.9	32.5	28.4	31.5
Others	17.2	62.6	24	24	44.3	31.7	19.7	50.5	27.3
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Individuals	4,648	808	5,456	2,497	1,537	4,034	7,145	2,345	9,490

Figure 4.5: Percentage Distribution of Persons in the Informal Sector - Not Received Loan by Reasons - Main Activity



The reasons for not receiving the loan (secondary and tertiary activities) are presented in tables 4.9a and 4.10a of the Annex. The results revealed that there are others reasons which, although not directly mentioned, greatly influenced the trends of the shares compared to specific mentioned reasons. The share was 51.1 and 50.3 percent in Secondary and Tertiary activities respectively, followed by 36.7 and 20.8 percent in stringent/difficult conditions and Secondary and Tertiary activities respectively.

Reason for not asking for bank loan

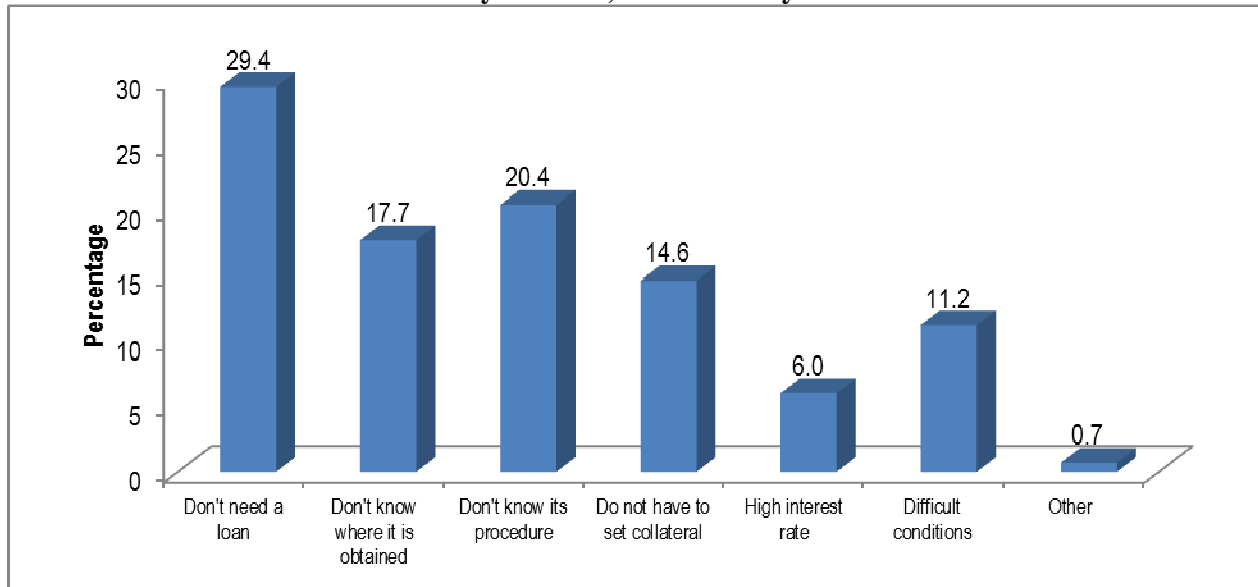
Most of the informal sector operators who never asked for a loan stated that they do not need a loan (29.4 percent), while 20.4 percent said that they don't know the procedures for getting the loans and 17.7 percent said that they don't know the place to obtain the loan. A high proportion of persons in urban areas never asked for a loan (34.4 percent) compared to those in rural areas (24.8 percent); and more females (34.5 percent) than males (25.9 percent) said that they do not need a loan.

In secondary activity, 27.7 percent of the persons who never asked for the loan said that they do not need a loan, followed by those who did not know the procedures (23.3 percent). In tertiary activity the main reason given was that they don't know where to obtain a loan (28.3 percent) followed by those who said they didn't know the procedure (24.7 percent) as indicated in tables 4.11a and 4.12a of **Annex 4**. Figure 4.6 shows the comparison of reasons for those who did not ask for the loan for Main, Secondary and Tertiary activities.

Table 4.8: Percentage Distribution of Persons in the Informal Sector who Never Asked for Loan by Reasons, Location and Sex - Main Activity

Reason	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Don't need a loan	20.2	33.9	24.8	33.9	34.9	34.4	25.9	34.5	29.4
Don't know where it is obtained	20.3	21.5	20.7	14.3	14.7	14.5	17.8	17.7	17.7
Don't know its procedure	23.4	15.4	20.7	22.4	17.6	20.1	23	16.6	20.4
Do not have collateral	20.7	12.8	18	9.5	12.1	10.8	16	12.4	14.6
High interest rate	5.9	4.9	5.5	6.3	6.7	6.5	6.1	5.9	6.0
Difficult conditions	8.9	9.2	9	13.3	13.8	13.5	10.7	11.8	11.2
Other	0.6	2.3	1.3	0.3	0.2	0.2	0.5	1.1	0.7
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Individuals	23,650	15,018	38,668	13,295	22,698	35,993	36,944	37,716	74,660

Figure 4.6: Percentage Distribution of Persons in the Informal Sector who Never Asked for Loan by Reasons; Main Activity



4.5 Monthly Income

Table 4.9 shows the percentage distribution of persons in the informal sector by monthly income, location and sex, for main activity. The results revealed that, most persons (32.1 percent) who engaged in the informal sector earn less than TZS 100,000 per month. Slight differences were observed for all the three activities between rural and urban areas in which the monthly earnings were less than TZS. 100,000.

However, there was a significant difference between females and males who earn less than TZS 100,000. Females (48.1 percent) were more likely than males (20.9 percent) to earn less than TZS 100,000 per month. In secondary and tertiary activities (Annex Tables 13a and 14a) 53.1 percent and 65.1 percent respectively of persons have recorded monthly income of less than TZS 100,000.

Table 4.9: Percentage Distribution of Persons in the Informal Sector by Monthly Income, Location and Sex- Main Activity

Monthly Income	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Less than 100,000	24.5	51.1	33.6	15.8	45.8	30.3	20.9	48.1	32.1
100,000 – 199,999	13.4	19.9	15.6	13.4	16.7	15.0	13.4	18.1	15.3
200,000 - 299,999	19.4	15.1	17.9	15.5	14.0	14.7	17.7	14.5	16.4
300,000 – 399,999	14.8	4.2	11.2	16.2	8.3	12.4	15.4	6.5	11.7
400,000 – 499,999	6.2	2.9	5.0	9.8	4.7	7.4	7.7	3.9	6.2
500,000 -599,999	3.6	1.7	3.0	5.3	2.4	3.9	4.3	2.1	3.4
600,000 +	18.1	5.1	13.7	24.0	8.1	16.3	20.6	6.8	14.9
Total percent	100	100	100	100	100	100	100	100	100
Number of Persons in the informal Sector	118,337	61,735	180,072	84,213	79,278	163,491	202,550	141,013	343,563

Figure 4.7: Percentage Distribution of Persons in the Informal Sector by Monthly Income- Main Activity

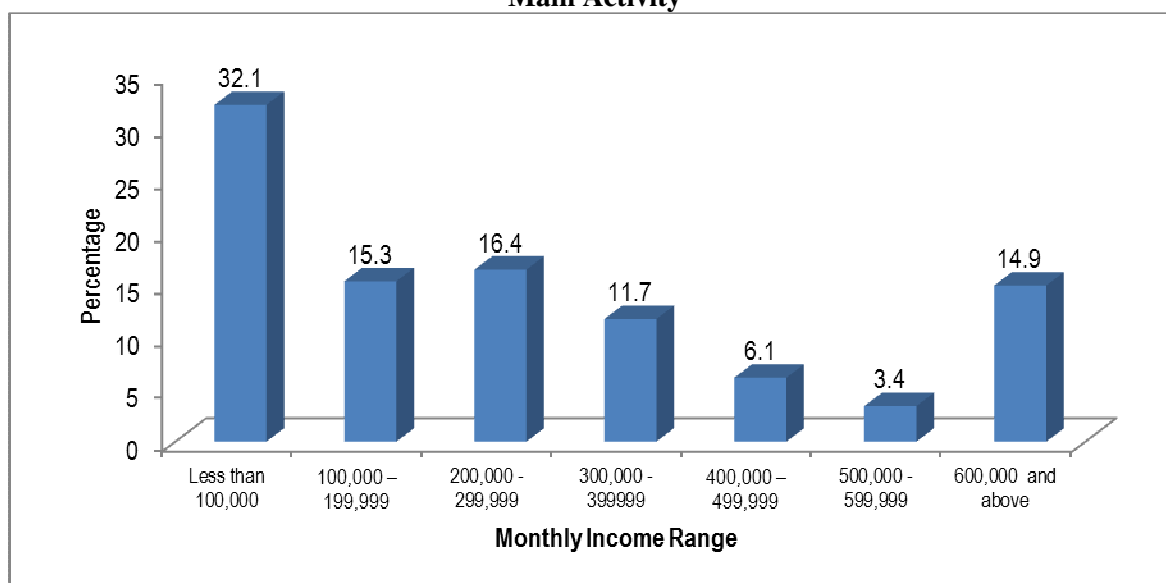


Table 4.10 shows the percentage distribution of persons in the Informal Sector (Main activity) by Industry and monthly income. Majority of persons in education, (64.5 percent) earned the lowest monthly income of less than TZS. 100,000. These are followed by those who are occupied in mining and quarrying (55.3 percent) and manufacturing (47.2 percent). The persons who are dealing with construction activities account for 11.6 percent and are less likely to earn income of less than TZS. 100,000.

Similar trends were observed in both secondary and tertiary activities where high proportion of persons earned a monthly income of less than TShs.100, 000 as seen in tables 4.15a and table 4.16a of Annex 4 respectively. In secondary activity, all persons engaged in Information and communication industry earned monthly income of less than TZS 100,000, followed by arts, entertainment and recreation (81.4 percent). While in tertiary activity, all persons engaged in mining and quarrying industry earned monthly income of less than TZS 100,000, they were followed by those who engaged in manufacturing (75.2 percent).

Table 4. 10: Percentage Distribution of Persons in the Informal Sector by Industry and Monthly Income; Main Activity

Industry	Monthly Income							Total	Mean
	Less than 100000	100000 - 199999	200000 - 299999	300000 - 399999	400000 - 499999	500000 - 599999	600000 and above		
Agriculture, forestry and fishing	31.3	15.4	18.7	14.2	5.1	3.2	12.2	100.0	3.0
Mining and quarrying	55.3	29.1	0.0	15.6	0.0	0.0	0.0	100.0	1.8
Manufacturing	47.2	16.3	13.4	8.1	5.8	3.6	5.6	100.0	2.4
Water supply, sewerage, waste management and remediation activities	0.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0	5.0
Construction	11.6	15.8	26.7	17.6	8.9	4.0	15.4	100.0	3.7
Wholesale and retail trade, repair of motor vehicles and motorcycles	24.9	13.5	14.3	10.4	7.7	4.2	25.0	100.0	3.7
Transportation and storage	13.7	16.6	16.5	25.8	4.5	6.2	16.7	100.0	3.8
Accommodation and food service activities	46.2	18.5	14.2	7.0	3.3	1.9	8.9	100.0	2.4
Information and communication	44.4	0.0	55.6	0.0	0.0	0.0	0.0	100.0	2.1
Real estate activities	31.1	0.0	15.5	0.0	6.9	6.9	39.6	100.0	4.3
Professional, scientific and technical activities	31.6	54.5	13.9	0.0	0.0	0.0	0.0	100.0	1.8
Administrative and support service activities	28.8	26.2	12.0	19.2	9.6	4.2	0.0	100.0	2.7
Education	64.5	3.1	24.9	7.5	0.0	0.0	0.0	100.0	1.8
Human health and social work activities	45.9	11.5	11.9	23.6	0.0	0.0	7.1	100.0	2.5
Arts, entertainment and recreation	0.0	34.1	0.0	23.7	17.2	0.0	25.0	100.0	4.2
Other service activities	29.7	15.8	21.4	15.9	6.0	2.0	9.2	100.0	3.0
Number of Person in the informal Sector	110,178	52,593	56,352	40,307	21,073	11,795	51,265	343,563	3.1

4.6 Profit of the Business

Profit is the amount obtained after subtraction of all costs of a business. Table 4.11 provides information on the profit of the informal sector business in main activities. The results show that, 49.1 percent of the persons in the informal sectors in main activity were getting profit of less than TZS 100,000 per month. There are slight differences between rural (50.4 percent) and urban (47.6 percent). The proportion of females who were getting profit of less than TZS 100,000 per month was more than twice (70.3 percent) of that of the males (34.3 percent).

The proportion of persons engaged in the informal sectors who were getting profit of less than TZS 100,000 per month was higher in secondary and tertiary activities which were 74.9 percent and 83.4 percent respectively (table 4.17a and 4.18a of Annex).

Table 4. 11: Percentage Distribution of Persons in the Informal Sector by Profit of the Business, Location and Sex; Main Activity

Profit	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Less than 100,000	39.2	71.9	50.4	27.5	69.0	47.6	34.3	70.3	49.1
100,000 – 199,999	24.0	18.1	22.0	25.8	17.4	21.7	24.7	17.8	21.9
200,000 – 299,999	16.9	5.5	13.0	20.2	6.4	13.5	18.3	6.0	13.2
300,000 – 399,999	6.1	1.5	4.5	9.7	2.1	6.0	7.6	1.8	5.2
400,000 – 499,999	4.3	1.6	3.4	4.6	1.3	3.0	4.4	1.4	3.2
500,000 – 599,999	1.4	-	0.9	3.8	0.5	2.3	2.4	0.3	1.5
600,000 and above	8.1	1.4	5.8	8.4	3.3	5.9	8.3	2.4	5.9
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Persons in the informal Sector	118,337	61,735	180,072	84,213	79,278	163,491	202,550	141,013	343,563

Table 4.12 shows the percentage distribution of persons in the informal sector (Main Activity) by industry and profit of the business. The persons who make a minimum profit are those dealing with mining and quarrying. A quarter of persons who are engaged in arts, entertainment and creation made a good profit of TZS 600,000 or more per month.

Table 4. 12: Percentage Distribution of Persons in the Informal Sector by Industry and Profit of the Business; Main Activity

Industry	Profit							Total
	Less than 100,000	100,000 – 199,999	200,000 – 299,999	300,000 – 399,999	400,000 – 499,999	500,000 – 599,999	600,000 and above	
Agriculture, forestry and fishing	44.2	24.5	14.9	6.1	3.2	1.5	5.6	100.0
Mining and quarrying	84.5	13.0	2.5	0.0	0.0	0.0	0.0	100.0
Manufacturing	61.5	18.6	11.0	3.7	1.9	0.3	3.0	100.0
Construction	20.4	34.4	20.3	9.3	4.9	4.3	6.4	100.0
Wholesale and retail trade, repair of motor vehicles and motorcycles	46.9	19.7	13.3	5.0	4.1	2.2	8.8	100.0
Accommodation and food service activities	74.8	14.6	4.5	1.5	2.1	0.0	2.5	100.0
Education	75.1	12.2	5.2	7.5	0.0	0.0	0.0	100.0
Arts, entertainment and recreation	10.5	47.3	17.2	0.0	0.0	0.0	25.0	100.0
Other service activities	39.1	31.2	15.8	6.9	2.4	0.9	3.7	100.0
Number of Person in the informal Sector	168,613	75,113	45,500	17,966	10,923	5,278	20,170	343,563

4.7 Record Keeping

The information on record keeping of the informal sector business is presented in table 4.13. In general, the results showed that most of the informal activities had not kept records or reports of their business. Only 11.6 percent of the persons in the informal sector in main activity have kept accounting record of their business activities. There were no differences between males and females. The informal sector with workers (employers) is more likely to keep accounting records of their business (35.2 percent) than those of self-employed (11.6 percent).

Secondary and tertiary activities as seen in table 4. 21a and table 4.22a of Annex 4 show that, 13.1 percent and 8.9 percent of the person engaged in informal activities respectively have kept accounting records of their business. A higher proportion of males (14.6 percent) was found to have kept accounting records of their business in secondary activity than that of females (11.7 percent), which is contrary to tertiary activities whereby more females (11.0 percent) than males (6 percent) kept accounting records.

Table 4.13: Percentage Distributions of Persons in the Informal Sector by Status of Record Keeping of the Business, Location and Sex; Main Activity

Status	Self Employed			Employer			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Keep accounting records reports of business/activities	11.9	11.0	11.6	28.3	51.0	35.2	12.3	11.6	12.0
Do Not Keep accounting records of business/activities	88.1	89.0	88.4	71.7	49.0	64.8	87.7	88.4	88.0
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Persons in the informal Sector	197,993	139,023	337,016	4,557	1,990	6,547	202,550	141,013	343,563

CHAPTER FIVE

TIME USE, MARKETING, SAFETY AND HEALTH AT WORK PLACES

5.1 Introduction

This chapter presents information on time use, marketing, safety and health at the work place for main, secondary and tertiary activities.

5.2 Time Use

Time use, in regard to working hours per day, working days per month and annual operations is one of the most important information in all economic activities.

Table 5.1 shows that approximately 3.1 percent of the respondents worked less than 4 hours per day for the main activity while, about 43.7 percent of respondents worked between 4 to 8 hours and almost 19.6 percent worked 9 to 12 hours per day.

Table 5.1: Average Working Hours of Informal Sector Businesses Operators in Main activity

Average Working Hour	Number	Percent
< 4	120,503	35.1
4-8	150,291	43.7
9-12	67,284	19.6
13-16	4,826	1.4
17-20	319	0.1
> 21	340	0.1
Total	343,563	100

Majority of informal sector operators in the Mining and quarrying sector worked between 4-8 hours as seen in Table 5.2. in Mining and quarrying more than two thirds, and (89.6 percent) and (76.3 percent) out of 150,291 of the informal sector operators worked between 4-8 hours in Mining and quarrying and Arts, entertainment and recreation respectively, while 100 percent of the informal sector operators worked less than four hours in water supply, sewerage, waste management and remediation activities and 67.0 percent in accommodation and food service activities out of 120,503 operators (Annex Table 5.2a and 5.2ab).

**Table 5.2: Percentage of Informal Sector Businesses by Industry and working hours per day
- Main activity**

Industry	Average Percentage of Working Hour Per Day				Total
	< 4	4 - 8	9 - 12	13+	
Agriculture, forestry and fishing	36.0	47.0	16.1	0.9	100
Mining and quarrying	10.4	89.6	-	-	100
Manufacturing	40.2	49.4	9.9	0.5	100
Water supply, sewerage, waste management and remediation activities	100	-	-	-	100
Construction	4.5	48.3	47.3	-	100
Wholesale and retail trade, repair of motor vehicles and motorcycles	31.3	43.4	22.1	3.1	100
Transportation and storage	9.7	40.2	50.0	-	100
Accommodation and food service activities	67.0	23.8	6.7	2.5	100
Information and communication	-	44.4	55.6	-	100
Real estate activities	38.0	46.5	15.5	-	100
Professional, scientific and technical activities	-	31.6	68.4	-	100
Administrative and support service activities'	19.2	23.4	47.8	9.6	100
Education	28.3	49.6	22.0	-	100
Human health and social work activities	45.8	47.4	6.7	-	100
Arts, entertainment and recreation	23.7	76.3	-	-	100
Other service activities	23.8	33.7	42.4	-	100
Number of Individuals	120,503	150,291	67,285	5,485	343,563

Table 5.3 shows that more than half (53.8 percent) of the 37,591 who engaged in agriculture, forestry and fishing worked between 1-7 days per month. Those who worked more than 22 days or more per week were most likely to be working in Wholesale and retail trade, repair of motor vehicles and motorcycles sector (37.8 percent). This was even more so in urban areas where the corresponding rate was 40.7. In the rural areas, those who worked the same average length of days per month were most likely to be working in the agriculture, forestry and fishing sector (38.2 percent.)

Table 5.3: Percentage of Informal Sector Businesses by Industry, Location and Average Working Days per month – Main Activity

INDUSTRY	Rural					Urban					Total				
	Average Working Days					Average Working Days					Average Working Days				
	'1-7	'8-14	15 - 21	22+	Total	'1-7	'8-14	15 - 21	22+	Total	'1-7	+8-14	15 - 21	22+	Total
Agriculture, forestry and fishing	53.8	40.7	48.4	38.2	43.2	19.3	11.4	12.9	11.4	12.2	44.9	24.3	32.8	24.1	28.4
Mining and quarrying	0.3	-	-	0.6	0.4	-	-	0.5	0.2	0.2	0.2	-	0.2	0.4	0.3
Manufacturing	11.9	27.2	21.4	17.4	17.7	15.4	29.2	23.1	13.5	16.7	12.8	28.3	22.2	15.3	17.2
Water supply, sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	0.1	0.1	-	-	-	0.1	0.1
Construction	4.1	1.3	6	4.8	4.6	10.3	5	8.8	7.7	7.8	5.7	3.4	7.2	6.3	6.1
Wholesale and retail trade, repair of motor vehicles and motorcycles	21.9	18.7	15	28	24	37.3	24.5	26.3	46.7	40.7	25.9	21.9	2-	37.8	31.9
Transportation and storage	1.6	1.8	0.8	0.7	1	6.5	1.8	2	1.5	2	2.8	1.8	1.3	1.1	1.5
Accommodation and food service activities	4.4	5.1	3.1	5.9	5.1	2.9	19.6	18.3	12.4	13.3	4	13.2	9.7	9.3	9
Information and communication	-	-	-	0.1	0.1	-	-	-	0.1	0.1	-	-	-	0.1	0.1
Real estate activities	-	0.8	0.4	-	0.1	2	-	-	0.2	0.3	0.5	0.4	0.2	0.1	0.2
Professional, scientific and technical activities	-	-	-	-	-	1	0.6	-	0.1	0.2	0.3	0.3	-	0.1	0.1
Administrative and support service activities	-	1	-	-	0.1	1.7	-	0.5	0.6	0.6	0.4	0.4	0.2	0.3	0.3
Education	0.6	-	0.4	0.1	0.3	0.4	0.6	2	0.5	0.7	0.6	0.3	1.1	0.3	0.5
Human health and social work activities	0.3	2.9	-	0.6	0.7	1.1	1.2	-	0.1	0.3	0.5	2	-	0.4	0.5
Arts, entertainment and recreation	0.3	-	-	-	0.1	-	-	0.5	0.2	0.2	0.2	-	0.2	0.1	0.1
Other service activities	0.6	0.5	4.4	3.6	2.9	2.1	6.1	5.1	4.7	4.7	1	3.6	4.7	4.2	3.7
Total percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	37,591	14,869	27,449	100,164	180,072	13,041	18,785	21,368	110,296	163,491	50,632	33,654	48,817	210,460	343,563

5.3 Marketing

This section presents information on source of raw materials, customer's availability and type of customers.

A majority of the informal sector operators (97.1 percent) stated that they obtained locally made raw materials available in Zanzibar in producing their goods and services and 2.2 percent used materials from Tanzania mainland. Hardly any of them used raw materials from other countries.

Table 5.4a (appendix) indicates that about one third (31.9 percent) of respondents who engaged in the informal sector on Wholesale and retail trade, repair of motor vehicles and motorcycles 72 percent of them got raw material from Tanzania mainland out of 7,622 while 90.4 percent got their raw material from other Countries outside of Africa.

Table 5.4: Percentage of Informal Sector Businesses by origin of Raw Materials used to produce goods and services - Main Activity

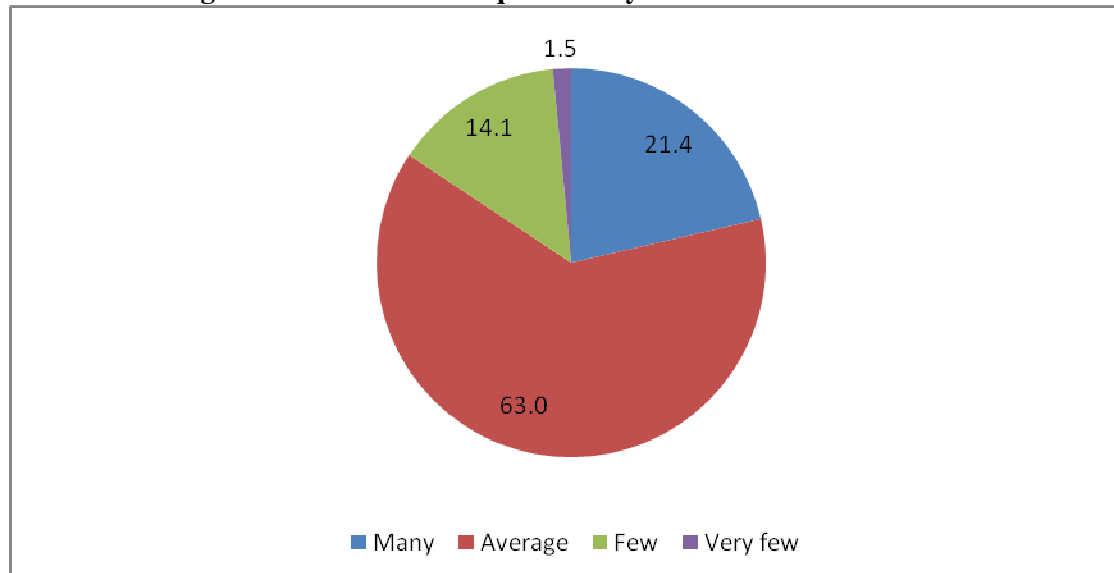
Origin of raw materials	Number	Percent
Local made/available in Zanzibar	333,628	97.1
Local made/available in Tanzania mainland	7,622	2.2
Other countries in East Africa	305	0.1
Other countries in Africa	125	0.0
Other countries outside of Africa	1,883	0.5
Total	343,563	100

When asked about the amount of customers they have, a majority of the informal sector operators (63 percent) stated that they have an average amount of customers, while 21.4 percent said that they have many customers as shown from the table 5.5 below.

Table 5.5: Percentage of Informal Sector Business Operators by Perception Towards Customer Availability for Goods and Services Produced - Main Activity

Amount of Customers	Number	Percent
Many	73,474	21.4
Average	216,281	63
Few	48,604	14.1
Very few	5,204	1.5
Total	343,563	100

Figure 5.1: Percentage of Informal Sector Operators by amount of Customers



A majority said that they have average customer availability. Those in Arts, entertainment and recreation (89.5 percent), Construction, Transportation and storage (74.4 percent) and, construction (72.0 percent) and Administrative and support service activities (71.2 percent) were more likely to have average customer availability.

Table 5.6: Percentage of Informal Sector Business by Industry and Operators Perception Towards Customer Availability for Goods and Services Produced - Main Activity

INDUSTRY	Customer availability				Total
	Too many	Average	Few	Very few	
Agriculture, forestry and fishing	29.6	60.3	9.1	1.0	100
Mining and quarrying	42.1	20.9	37.1	-	100
Manufacturing	13.9	64.1	19.3	2.7	100
Water supply, sewerage, waste management and remediation activities	-	100	-	-	100
Construction	9.3	72.0	17.6	1.1	100
Wholesale and retail trade, repair of motor vehicles and motorcycles	19.3	64.3	15.1	1.3	100
Transportation and storage	17.5	74.4	7.1	1.0	100
Accommodation and food service activities	25.6	63.9	8.6	1.8	100
Information and communication	-	44.4	55.6	-	100
Real estate activities	31.9	30.1	22.4	15.5	100
Professional, scientific and technical activities	-	13.9	63.1	23.0	100
Administrative and support service activities	28.8	71.2	-	-	100
Education	21.6	68.1	10.2	-	100
Human health and social work activities	28.8	30.5	39.1	1.6	100
Arts, entertainment and recreation	10.5	89.5	-	-	100
Other service activities	19.3	53.6	25.6	1.5	100

Number of Individuals	73,474	216,281	48,604	5,204	343,563
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Table 5.7 shows the relationship between sales location and customer availability for goods and services produced by main activity. Informal sector operators who sell outside the Shehia and within the Shehia were 65.4 percent and 61.6 percent respectively.

Table 5.7: Percentage of Informal Sector business by Sales Place and Operators Perception towards Customer Availability for Goods and Services Produced - Main activity

Sales Place	Customer availability				Total
	Too many	Average	Few	Very few	
Within Shehia	20.7	61.6	16.0	1.6	100
Outside of Shehia	22.3	65.4	11.0	1.3	100
Tanzania mainland	41.7	50.8	7.6	-	100
Other countries outside of Africa	-	63.8	36.2	-	100
Number of Individuals	73,474	216,281	48,604	5,204	343,563

Table 5.8 shows that almost all of the informal sector operators (94.4 percent) stated that local individuals were their major customers. Less than two percent of them said that private companies bought their goods and services and 1.2 percent mentioned that government purchased from them.

Table 5.8: Percentage of Informal Sector business by Major Customer for Goods and Services

Major Customers	Number	Percent
Local individuals	324,281	94.4
Government	3,212	0.9
Private companies	6,354	1.9
Tourists	2,197	0.6
Hotels	2,572	0.8
Private small enterprises	4,120	1.2
Private large enterprises	603	0.2
Others,	222	0.1
Total	343,563	100

5.4 Safety and Health Information.

Table 5.9 highlights the currently employed persons engaged in the informal sector (Main activity), effects they might face at work places and preventive measures. About 60 percent (59.4 percent) of persons engaged in the agriculture, forestry and fishing were faced with vulnerable or risk environment and 31.8 percent faced less safety. Also 60.5 percent out of 25,652, of the informal sector operators used protective gears and 36.4 did not take any preventive measures.

Table 5.9: Percentage of Informal Sector Activity by Industry, Effect During Working Hours and Preventive Effects – Main Activity

Industry	Effects might overtake						Preventive measure				
	Health effects/Get of disease	Less Safety /secure	Vulnerable/ risk environment	No/not know	Others, specify	Total	Using protective gears	Reduction effects	No action	Others, specify	Total
Agriculture, forestry and fishing	26.8	31.8	59.4	18.9	32.8	28.4	60.5	22.2	36.4	17.3	34.4
Mining and quarrying	0.3	1.6	-	0.2	-	0.3	-	0.3	0.5	-	0.4
Manufacturing	24.9	12.2	11.4	12.5	-	17.2	12.8	25	18.8	15.6	20.2
Water supply, sewerage, waste management and remediation activities	-	-	0.3	-	-	0.1	-	0.2	-	-	0.1
Construction	6.8	13.1	9.7	2.7	7.1	6.1	8.2	9	7.7	17.3	8.2
Wholesale and retail trade, repair of motor vehicles and motorcycles	25.7	28.5	10	46.2	50.6	31.9	11.2	28	22.5	30.5	23
Transportation and storage	1.4	2.2	2.9	0.9	-	1.5	1.6	1.1	2.3	-	1.8
Accommodation and food service activities	7.5	5.6	1.4	13.8	6.3	9	1.6	7.9	5.5	19.4	5.9
Information and communication	-	-	-	0.2	-	0.1	-	-	-	-	-
Real estate activities	0.1	0.4	-	0.3	3.1	0.2	-	0.1	0.2	-	0.1
Professional, scientific and technical activities	0.1	0.2	-	0.1	-	0.1	-	0.2	-	-	0.1
Administrative and support service activities	0.1	1.8	0.5	0.3	-	0.3	0.4	0.6	0.2	-	0.4
Education	0.5	-	-	0.7	-	0.5	0.5	0.2	0.4	-	0.3
Human health and social work activities	0.4	0.1	0.3	0.7	-	0.5	0.3	0.5	0.2	-	0.3
Arts, entertainment and recreation	0.3	-	-	0.1	-	0.1	0.2	0.3	0.1	-	0.2
Other service activities	5.2	2.5	4.2	2.3	-	3.7	2.7	4.6	5.1	-	4.6
Total percent	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	136,225	27,410	45,142	133,193	1,593	343,563	25,652	71,710	112,555	821	210,738

Table 5.10 shows that informal sector operators who did not know the effects they might get in main activity with Model of sales for goods accounted for 3.0 percent under wholesale only; 48.7 percent under retail only; and 30.2 percent under wholesale and retail. Also it shows that informal sector operators in whole sale and retail who faced health effects or disease accounted for 38.9 percent, followed by retail only by 37.0 percent and whole sale only by 36.2 percent.

Table 5.10: Percentage of Informal Sector Activity by Model of Sales for Goods and Effects they might get and Preventive Effects – Main Activity

Effects they might get	Model of sales for goods			Total
	Wholesale only	Retail only	Wholesale and retail	
Health effects/ Get disease	37.0	36.2	38.9	36.8
less Safety/secure	9.2	6.0	9.2	7.1
vulnerable/risk environment	23.8	8.3	21.2	13.1
No/not know	3.0	48.7	30.2	42.5
Others, unspecified	-	0.7	0.5	0.6
Total %	100	100	100	100
Number of Individuals	41,005	171,248	44,968	257,221
Preventive effects				
Using protective gears	10.7	11.3	17	12.4
Reduction effects	26.6	38.4	34.5	35.3
No action	62.4	49.6	48.5	51.8
Others, unspecified	0.4	0.7	-	0.5
Total percent	100	100	100	100
Number of Individuals	28,711	88,125	31,409	148,245

TECHNICAL REPORT OF INFORMAL SECTOR

1.1 Introduction

The 2013 Informal Sector Survey (ISS) is one among the surveys which provide various indicators of Informal Sector characteristics such as, the total number of informal activities, education, ownership of the informal sector operators, informal facilities, working environmental condition, working hours, capital of the informal activity, location, income of operators etc.

The implementation of 2013 informal sector survey will boost the provision of the above mentioned indicators due to its significant needs of Zanzibar Strategy for Growth and Reduction of Poverty (ZSGRP) commonly (MKUZA) for Monitoring and Evaluation process (M& E).

2.1 Technical Committee

During the preparation of the survey, a Technical Committee (TC) was formed with members coming from various user institutions. Members were from all departments of Office of Chief Government Statistician; users involved were: President's office, Labour and Public Service, Zanzibar National Chamber of Commerce Industry and Agriculture, Ministry of Finance and Economic Affairs –Zanzibar, Municipality, Ministry of Trade and Market and Ministry of Social welfare, Youth, Women and Children Development.

Some of the committee members formed a group known as a Technical Team. The team had members from department of Demographic and Social Statistics from Office of Chief Government Statistician and (PO), Labour and Public Service. The Technical Committee was headed by the Chief, Office of Chief Government Statistician.

The main function was to ensure successful planning of the survey including monitoring and evaluation.

2.2 Sampling and Weighting

2.2.1 Sampling Frame for 2013 ISS

The 2013 survey was administered to common enumeration areas (EAs). The sampled EAs present the rural and urban parts of Zanzibar. A multi-stage sample design was used for this survey. The enumeration areas (EAs) are selected as the primary sampling units (PSUs) and the secondary sampling units were the households per selected EAs.

The sampling frame for the 2013 Informal Sector Survey was based on the data and cartography from the 2012 Tanzania Population and Housing Censuses (PHC).

The sampling frame was the list of all private EAs by region, urban and rural which have five regions and of 2,966 private EAs of which 1,708 EAs are in rural and 1,258 EAs in urban areas. According to this frame and the sample design, the sampled EAs for the informal sector survey were 125 composed of 67 EAs in rural and 58 EAs in urban areas. Table 2.1 gives the number of private EAs in rural and urban areas per region. The EAs were selected using the probability proportional to size (PPS). The cumulative total method was used to select the PPS sample. Table 2.2 shows the number of households in selected enumeration areas. 1,273 households were selected in rural areas while in urban areas 1,102 households were selected.

Table 2.1: Total Numbers of EAs and Selected EAs by Regions and Area

Region	Total number of EAs			Number of selected EAs		
	Rural	Urban	Total	Rural	Urban	Total
Kaskazini Unguja	405	40	445	15	3	18
Kusini Unguja	323	20	343	15	3	18
Mjini Magharibi	207	1,030	1,237	7	41	48
Kaskazini Pemba	408	75	483	15	5	20
Kusini Pemba	365	89	454	15	6	21
Total	1,708	1254	2962	67	58	125

Table 2.2: Numbers of Selected EAs and Households by Regions and Area

Region	Total		Rural		Urban	
	EA	HHs	EA	HHs	EA	HHs
Kaskazini Unguja	18	342	15	285	3	57
Kusini Unguja	18	342	15	285	3	57
Mjini Magharibi	48	912	7	133	41	779
Kaskazini Pemba	20	380	15	285	5	95
Kusini Pemba	21	399	15	285	6	114
Total	125	2375	67	1273	58	1102

Zanzibar has five regions identified in Table 2.3 below. Each region was divided into two districts, which were further divided into wards. For the 2012 Census the wards were classified by type of residence as urban, rural or mixed, and during the survey, all the EAs within a ward were assigned the same classification. The EAs in mixed wards were later individually assigned either to the rural or urban strata depending on EA coding scheme. The table below shows Zanzibar population by regions and Areas whereby, Mjini Magharibi has the highest percent of population (45.5 percent) and Kusini Unguja has least percent of population (8.9 percent). Table 2.4 depicts that 33.7 percent of people live in Mjini Magharibi which shows that there is great variation with other regions.

Table 2.3: Distribution of Population by Region and Area, 2012 Census

Region	Population	Percent	Rural	Percent	Urban	Percent
Kaskazini Unguja	187,455	14.4	170,778	24.4	16,677	2.76
Kusini Unguja	115,588	8.9	108,496	15.5	7092	1.17
Mjini Magharibi	593,678	45.5	92,219	13.2	501,459	83.06
Kaskazini Pemba	211,732	16.2	172,409	24.6	39,323	6.51
Kusini Pemba	195,116	15.0	155,901	22.3	39,215	6.50
Total	1,303,569	100.0	699,803	100.0	603,766	100.00

Table 2.4: Distribution of IS operators by Region and Area, 2013

Region	Total		Rural		Urban		Total
	Operator	Percent	Population	Percent	Operator	Percent	
Kaskazini Unguja	72,511	18.7	34,587	25.3	3,337	2.9	37,924
Kusini Unguja	49,287	12.7	23,869	17.5	1,549	1.3	25,418
Mjini Magharibi	130,817	33.7	17,418	12.8	95,981	83.2	113,399
Kaskazini	71,597	18.4	32,171	23.6	7,255	6.3	39,426
Kusini Pemba	64,288	16.5	28,513	20.9	7,262	6.3	35,775
Total	388,498	100	136,557	100	115,384	100	251,941

Table 2.5 shows the distribution of average number of persons per household in the 2012 Tanzania Census frame. It can be seen that the average number of persons per household was higher for Kusini Pemba (5.4 percent). The average number of persons per household was 5.1 at the national level.

Table 2.5: Average Number of Operator per Household in 2012 Tanzania Census Frame by Region and Area

Region	Population	Person/hh
Kaskazini Unguja	38,651	4.8
Kusini Unguja	25,947	4.5
Mjini Magharibi	113,420	5.2
Kaskazini	39,706	5.3
Kusini Pemba	35,884	5.4
Total	253,608	5.1

2.2.2 Weighting of survey data

For the sample estimates of the 2013 Informal Sector Survey to be representative to the population, it must be multiplying the data by a sampling weight, or expansion factor. The basic weight for each sample household is equal to the inverse of its probability of selection (calculated by multiplying the probabilities at each sampling stage). Since all survey data were processed by computer, it was easy to attach a weight to each sample household record in the data files, and the tabulation programs weighted the data automatically. The sampling

probabilities at each stage of selection were maintained in an Excel spreadsheet with information from the sampling frame for each sample EA so that the corresponding overall probability and corresponding weight could be calculated.

The overall probability of selection for sample households in the 2013 ISS can be expressed as follows:

$$p_h = \frac{n_h \times M_{hi}}{M_h} \times \frac{m_{hi}}{M'_{hi}}$$

where

p_{hi} = probability of selection for the sample households in the i-th sample EA in stratum h

n_h = number of sample EAs selected in the stratum h

M_{hi} = total number of households in the frame for the i-th sample EA in stratum h

m_{hi} = number of sample households selected in the i-th sample EA in stratum h

M_h = total number of households in sampling frame of EAs for stratum h

M'_{hi} = total number of households listed in the i-th sample EA in stratum h.

The basic sampling weight, or expansion factor, is calculated as the inverse of the probability of selection. Based on the previous expression for the probability, the weight can be simplified as follows:

$$W_{hi} = \frac{M_h \times M'_{hi}}{n_h \times M_{hi} \times m_{hi}}$$

where

W_{hi} = basic weight for the sample households in the i-th sample EA in stratum h.

If m_{hi} is constant for each stratum (14, for example), the sample will be approximately self weighting within each stratum. These weights vary based on the difference between the number of households listed in each sample EA and the corresponding number from the sampling frame.

2.2.3 Weighting to Take Account of Non Response

It was also important to adjust the weights to take into account the non-interviews in each sample EA. The final weight (W'_{hi}) for the sample households in the i-th sample EA in stratum h can be expressed as follows:

$$W'_{hi} = W_{hi} \times \frac{m'_{hi}}{m''_{hi}}$$

m'_{hi} = total number of valid (occupied) sample households selected in the i-th sample EA in stratum h

m''_{hi} = total number of sample households with completed interviews in the i-th sample EA in stratum h.

The sampling probabilities at each stage of selection were maintained in an Excel spreadsheet with information from the sampling frame for each sample EA so that the corresponding weights could be calculated. Following the listing and data collection for the Informal Sector Survey the total number of households listed in each sample EA and the final number of household interviews completed, including replacements were added to this file. Original sample households which could not be interviewed were replaced from the reserve sample of households for each EA. In relation to when households should be replaced with a reserve there was no reason to treat refusals differently from the category respondent not at home, for example because if there was a concern about the refusal rate in some urban areas, the effective sample size would decrease if the refusals are not replaced, and the interviewer workloads would vary. Therefore there was a standard approach to replace all non-interviews, after all attempts are made to interview the original sample household. The supervisor decided to replace a household after making a final attempt to interview the original sample household.

2.3 Survey Questionnaires

The survey questionnaires were designed to fulfill the main objectives of the survey. The survey used two types of questionnaires, the first one for Informal sector operators (owning accounts or employers) and the second for paid workers. Also at the listing stage, a listing form was used to solicit information to identify the households with informal activities.

The survey used individual questionnaires to collect information from the households;

Informal sector operators' questionnaire; asked questions on:

- Demographic information of operators
- Education and training
- Economic activity information
- Ownership and employment
- Business information
- Market of the business
- Safety and health at work place
- Capital and income
- Challenges

Paid Workers questionnaire; asked questions on

- Demographic information
- Education and training
- Job and income

All questionnaires are attached as Appendix.

2.4 Pilot Survey

The objective of the pilot was to test the instruments which were used in main survey i.e. to observe the flow and logic of all questions in the questionnaire and to estimate time used by each numerator and get exactly the number of questionnaires which will be collected per numerator.

A total of 12 numerators and two supervisors were trained for four days for conducting the pilot survey. This was followed by a data collection process for five Shehias of Unguja, which are Malindi, Kiembesamaki, Magomeni, Mahonda and Nungwi. Two regions (Mjini Magharibi and Kaskazini Unguja) were randomly selected for the pilot survey whereby a purposive method was used to select those five Shehias for data collection. A total of 528 questionnaires were obtained from the pilot test of which each numerator collected 8 questionnaires from each Shehia.

At the end of the field work participants came up with the following changes:

- Section B: Question B., codes should have two digits.
- Section D: Question D2 codes should be restructured.

Question D6 should have a code not applicable for those who provide supporting services in construction activities.

- Section E: Question E6 should have a code not applicable for those who run salons.

Section F: Question F2 was difficult for getting results, thus it should be restructured or removed.

Question F9 should have a code not applicable for those who run salons.

Section G: Question G5 should include a code on bureaucracy

All data obtained during the pilot were processed and the results were reviewed before the main survey. This also helped to test the program for data entry and analysis. However the work on systems development and computer programming was done using CSPro.

3.1 Training

The training was preceded by a Training of Trainers (TOT) which took about three days. This consisted of all ISS team and other members from OCGS and ministry of labour?

After the TOT two teams were formed for teaching field supervisors, editors and enumerators. One group was conducted in Unguja and another in Pemba. The Training of Enumerators lasted from 24th – 29th of November, 2013.

The trainees were given intensive training on the background and objectives of ISS, their responsibilities, filling questionnaires, classroom and fieldwork practical. More emphasis was put on the need to collect correct and reliable data, as well as suitable techniques and approaches to the household members. Special emphasis was put on making sure that only an eligible person (15 years and above) should be interviewed.

In total, 35 participants were trained (24 enumerators, 6 supervisors and 5 editors). Other staff who participated were in Quality control & field monitoring, Validation and Data Entry.

During training, two days were set for fieldwork practical in urban areas; day one for map reading and day two for interview. Also the trainer conducted a mock interview and test to the trainees. The training began at 8.30 am and ended at 16.00 hours.

3.2 Main Fieldwork

The survey was conducted from 5th December, 2013 to 3rd January, 2014. At the beginning, each enumerator reported to the Sheha with a letter and a list of selected households.

The two groups were formed, one for Unguja and one for Pemba. The groups divided into six subgroups

Each group on average had one supervisor and four enumerators.

Unguja group; This group divided into four sub groups with an average of four numerators, one supervisor and one driver whereby, each quality control had two groups to take care of.

The data collection started from Kusini region by all groups and was able to cover 18 enumeration areas. After that, one group collected data from Kaskazini region and the remaining three groups worked at Mjini Magharibi region.

Pemba group; The group divided into two sub groups of which each group had on average four numerators and one supervisor and one driver. Each supervisor had one region to work on.

All groups had the same modality of data collection so as to maintain methodology of data collection. This was being taken care of by field quality controllers who were moving around to see whether all methods required by this survey are followed.

Every enumeration area was covered by one numerator who stayed in the area for six days. On average each interviewer had a workload of six enumeration areas during the whole period of data collection. After every two enumeration areas, interviewers went to review the two areas so as to find the people who were not able to be interviewed by the time numerator was in their area.

3.2.1 Quality Control during Fieldwork

As part of the entire process of ISS data collection, a quality control teams were formed. The team ensured that the data being collected met expected quality and standards. There was one team for Unguja and another for Pemba. The teams were composed of staff from OCGS who visited all regions one after another to inspect the survey.

4.1 Data Processing

After the questionnaires had been received at OCGS from the field, they were taken to the control officer. The Control officer had specific forms for recording returned questionnaires before data processing. Questionnaires were arranged in clusters and regions for simplicity in monitoring the movement of questionnaires between editors and data entry. The Control officer used to check whether all are correct by checking and recording the identification.

Then questionnaires were taken to data editors for editing and coding thoroughly, editors checked the questionnaires by looking at each question according to instructions given.

Editing started as soon as the first bunches of completed questionnaires was received at the office. Editing process was done for two months which involved five (5) editors.

Once editing had taken place the forms were processed. Data entry began in January, 2014 involving 5 data entrants. Editing and data entering activities were conducted in parallel, with the control officer linking them. These activities were running continuously for the whole period of each two months. Data entry and Editor's work were also monitored by a supervisor. The CSPro program included all skips and a number of checks.

4.2 Data Cleaning and Analysis

4.2.1: Cleaning of Informal Sector Operator Questionnaire:

This was an individual questionnaire used to capture information of an operator and its establishment.

The questionnaire was first edited by a supervisor before returning it to the office. After that, all questionnaires collected were subjected to manual editing, which was conducted in the office by trained editors. They were responsible for checking and assessing validity as well as consistency of responses before the questionnaire was sent for the data entry. In case of invalid and inconsistent responses, the editors were charged with the responsibility of making reasonable alterations. Such alterations were made using ink that was different from the one that had been used to complete the questionnaire, and the editor was instructed to cross (NOT TO ERASE) the response that looked inconsistent and legibly had to write the most relevant and consistent answer after examining other related variables.

The data was computerized, validation and subsequent cleaning of data was undertaken using SPSS version after exporting them from the CSPro format which was used for data entry.

In the case of inconsistency being found, the respective ID of the questionnaire was noted and a questionnaire was retrieved in order to establish the possible source of the inconsistency. In most cases the source of such inconsistencies was found to be data entry mistakes.

4.2.1 Cleaning of Informal Sector Employee Questionnaire:

This was a short questionnaire which intends to capture information of employed persons in the informal sector. This employee was obtained from the employer's questionnaire. If there was an operator who was interviewed with an employee, the employee was also asked questions from the employee's questionnaire. This questionnaire had three sections on Demographic information, Education and training and Job and income. Generally, this questionnaire was well answered by respondents.

ANNEX

Table 3.1a: Summary of Informal Sector Operators by Activity Status, Area and Sex

Area	Main Activity	Secondary Activity	Percent of Secondary Activity	Tertiary Activity	Percent of Tertiary Activity
Total	343,563	74,660	21.7	11,691	3.4
Rural	180,072	38,602	21.4	4,509	2.5
Urban	163,491	36,058	22.1	7,182	4.4
Males	202,550	36,442	18	5,118	2.5
Females	141,013	38,218	27.1	6,573	4.7
Kaskazini Unguja	54,380	8,143	15	704	1.3
Kusini Unguja	35,925	16,298	45.4	2,682	7.5
Mjini Magharibi	168,544	36,570	21.7	6,753	4
Kaskazini Pemba	43,636	5,542	12.7	487	1.1
Kusini Pemba	41,078	8,107	19.7	1,066	2.6

Table 3.2a: Distribution of Informal Sector Operators by Industry and Region -Main Activity

Industry	Kaskazini Unguja	Kusini Unguja	Mjini Magharibi	Kaskazini Pemba	Kusini Pemba	Total
Agriculture, forestry and fishing.	41.1	50.8	11.6	47.3	41.3	28.4
Mining and quarrying.	0.5	0.1	0.4	0.0	0.3	0.3
Manufacturing.	17.6	19.5	17.1	13	19.6	17.2
Water supply, sewerage, waste management and remediation activities.	0.0	0.0	0.1	0.0	0.0	0.0
Construction.	2.5	3.7	8.4	3.6	5.9	6.1
Wholesale and retail trade, repair of motor vehicles and motorcycles.	28.7	16	41.5	23.3	19.9	31.9
Transportation and storage.	0.8	0.5	1.4	2.9	2.0	1.5
Accommodation and food service activities.	4.5	6.8	12.7	5	5.7	9
Information and communication.	0.3	0.0	0.1	0.0	0.0	0.1
Real estate activities.	0.0	0.0	0.2	0.3	0.7	0.2
Professional, scientific and technical activities.	0.0	0.0	0.1	0.2	0.1	0.1
Administrative and support service activities.	0.3	0.0	0.5	0.2	0.1	0.3
Education.	0.0	0.0	0.5	1.5	0.1	0.5
Human health and social work activities.	0.5	0.7	0.5	0.3	0.6	0.5
Arts, entertainment and recreation.	0.0	0.0	0.1	0.5	0.1	0.1
Other service activities.	3.3	1.9	4.7	2.1	3.5	3.7
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	54,380	35,925	168,544	43,636	41,078	343,563

Table 3.3a: Distribution of Informal Sector Operators by Occupation, Sex and Area – Main Activity

Occupation	Rural		Urban		Total		Total
	Male	Female	Male	Female	Male	Female	
Professionals.	0.1	0.0	0.7	0.3	0.3	0.2	0.3
Technicians and Related Professional.	1.5	0.0	1.8	0.5	1.6	0.3	1.1
Clerks.	0.1	0.0	0.2	0.0	0.2	0.0	0.1
Services Workers and Shop Sales Workers.	10.8	30.5	20.9	55.4	15.0	44.5	27.1
Skilled Agricultural and Fishery Workers.	54.6	24.1	21.3	3.6	40.8	12.5	29.2
Craft and Related Workers.	18.9	32.3	30.2	25.4	23.6	28.4	25.6
Plant and Machine Operators and Assemblers.	3.9	0.0	3.9	0.1	3.9	0.1	2.3
Elementary Occupation.	10.1	13.2	21.0	14.7	14.6	14.0	14.4
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	118,337	61,735	84,213	79,278	202,550	141,013	343,563

Table 3.4a: Total Number of Informal Sector Operators with Secondary Activity by Industry and Region

Industry	Region					Total
	Kaskazini Unguja	Kusini Unguja	Mjini Magharibi	Kaskazini Pemba	Kusini Pemba	
Agriculture, forestry and fishing.	42.3	43.6	11.5	38.3	36.7	26.6
Mining and quarrying.	1.1	1.0	0.0	0.0	1.5	0.5
Manufacturing.	23.1	19.6	19.0	10.1	11.4	18.1
Water supply, sewerage, waste management and remediation activities.	0.0	0.0	0.0	0.0	0.0	0.0
Construction.	4.0	2.0	5.3	2.2	5.7	4.2
Wholesale and retail trade, repair of motor vehicles and motorcycles.	24.3	19.1	38.7	26.9	24.5	30.4
Transportation and storage.	0.0	0.5	1.5	0.0	1.2	1.0
Accommodation and food service activities.	5.2	7.9	15.7	13.9	7.7	11.9
Information and communication.	0.0	0.5	0.0	0.0	0.0	0.1
Financial and insurance activities.	0.0	0.2	0.0	0.0	0.0	0.0
Real estate activities.	0.0	0.0	0.3	2.2	2.9	0.6
Professional, scientific and technical activities.	0.0	0.5	0.3	0.0	0.6	0.3
Administrative and support service activities.	0.0	0.5	0.3	0.0	0.0	0.3
Public administration and defence; compulsory social security.	0.0	0.0	0.0	0.0	0.0	0.0
Education.	0.0	0.5	0.9	0.0	0.0	0.5
Human health and social work activities.	0.0	1.0	0.6	0.0	0.0	0.5
Arts, entertainment and recreation.	0.0	0.2	0.0	0.0	1.5	0.2
Other service activities.	0.0	3.1	5.8	6.5	6.3	4.7
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0
Total Number	8,143	16,298	36,570	5,542	8,107	74,660

Table 3.5a: Number of Informal Sector Workers by Industry and Region - Tertiary Activity

Industry	Region					Total
	Kaskazini Unguja	Kusini Unguja	Mjini Magharibi	Kaskazini Pemba	Kusini Pemba	
Agriculture, forestry and fishing.	20.1	40	13.4	16.9	33.6	21.9
Mining and quarrying.	0	0	4.7	0	0	2.7
Manufacturing.	20.1	29	26.9	0	14.1	24.7
Electricity, gas, steam and air conditioning supply.	0	0	0	0	0	0
Water supply, sewerage, waste management and remediation activities.	0	0	0	0	0	0
Construction.	0	0	3.4	0	4.7	2.4
Wholesale and retail trade, repair of motor vehicles and motorcycles.	53.2	14	29.9	66.1	31.8	29.3
Transportation and storage	0	0	0	0	0	0
Accommodation and food service activities	6.5	11	11.7	16.9	4.7	10.8
Information and communication	0	0	0	0	0	0
Financial and insurance activities.	0	0	0	0	0	0
Real estate activities	0	0	0	0	0	0
Professional, scientific and technical activities.	0	0	0	0	0	0
Administrative and support service activities.	0	0	0	0	0	0
Public administration and defence; compulsory social security.	0	0	0	0	0	0
Education.	0	0	0	0	11.2	1
Human health and social work activities.	0	0	0	0	0	0
Arts, entertainment and recreation.	0	0	1.7	0	0	1
Other service activities.	0	6	8.4	0	0	6.2
Total Percent	100	100	100	100	100	100
Total Number	704	2,682	6,753	487	1,066	11,691

Table 4.1a: Percentage Distribution of Major Source Capital by Industry and Type of Capital - Secondary Activity

Industry	Own Saving	Assistance from oversees relatives	Contributions from relatives and others	Bank loan	Informal loans	Government loans agents	Microfinance Institutions	Capital from cooperatives	Others	Total
Agriculture, forestry and fishing	25.2	25.6	31.7	-	14	100	16.1	33.1	44.5	26.6
Mining and quarrying	0.3	-	1.5	-	-	-	-	-	2.6	0.5
Manufacturing	18.3	30.8	20.2	41	-	-	22.1	-	22	18.1
Construction	4.3	-	3.7	-	-	-	-	-	7.7	4.2
Wholesale and retail trade, repair of motor vehicles and motorcycles	31.3	30.8	20.8	59	63.1	-	61.8	51.7	6.4	30.4
Transportation and storage	0.7	-	1.5	-	5.2	-	-	-	2.4	1
Accommodation and food service activities	12.5	-	16.9	-	13.9	-	-	-	3.3	11.9
Information and communication	-	-	1.5	-	-	-	-	-	-	0.1
Real estate activities	0.8	-	-	-	-	-	-	-	-	0.6
Professional, scientific and technical activities	0.4	-	-	-	-	-	-	-	-	0.3
Administrative and support service activities	0.3	-	-	-	-	-	-	-	-	0.3
Education	0.7	-	-	-	-	-	-	-	-	0.5
Human health and social work activities	0.3	12.8	-	-	-	-	-	-	2.4	0.5
Arts, entertainment and recreation	0.2	-	-	-	-	-	-	-	-	0.2
Other service activities	4.6	-	2.2	-	3.7	-	-	15.1	8.8	4.7
Total	100	100	100	100	100	100	100	100	100	100
Number of Individuals	59,912	628	5,363	277	2161	80	512	928	4798	74,660

Table 4.2a: Percentage Distribution of Major Source Capital by Industry and Type of Capital - Tertiary Activity

Industry	Own Saving	Assistance from overseas relatives	Contributions from relatives and others	Bank loan	Informal loans	Government loans agents	Microfinance Institutions	Capital dividend /Stocks	Capital from cooperatives	Other	Total
Agriculture, forestry and fishing	21.2	40.3	50.4	-	-	-	100	-	-	-	21.9
Mining and quarrying	3.3	-	-	-	-	-	-	-	-	-	2.7
Manufacturing	26.2	0	15.9	-	33.8	-	-	-	-	25	24.7
Construction	1.7	-	-	-	-	-	-	-	-	25	2.4
Wholesale and retail trade, repair of motor vehicles and motorcycles	30.3	-	-	-	42.3	-	-	-	50	50	29.3
Transportation and storage	-	-	-	-	-	-	-	-	-	-	-
Accommodation and food service activities	11	-	16.8	-	24	-	-	-	-	-	10.8
Information and communication	-	-	-	-	-	-	-	-	-	-	-
Financial and insurance activities	-	-	-	-	-	-	-	-	-	-	-
Real estate activities	-	-	-	-	-	-	-	-	-	-	-
Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-
Administrative and support service activities	-	-	-	-	-	-	-	-	-	-	-
Public administration and defence; compulsory social security	-	-	-	-	-	-	-	-	-	-	-
Education	-	59.7	-	-	-	-	-	-	-	-	1
Human health and social work activities	-	0	-	-	-	-	-	-	-	-	-
Arts, entertainment and recreation	-	0	16.8	-	-	-	-	-	-	-	1
Other service activities	6.3	-	-	-	-	-	-	-	50	-	6.2
Total %	100	100	100	-	100	-	100	-	100	100	100
Number of Individuals	9,721	200	674	-	335	-	80	-	227	453	11,691

Table 4. 3a: Percentage Distribution of Persons in the Informal Sector by Amount of Initial Capital, Location and Sex – Secondary Activity

Amount of initial Capital	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Less than 100,000	80.8	92.1	85.3	68.9	90.5	82.7	76.5	91.2	84
100,000 – 199,999	1.2	2.7	1.8	5.1	3.4	4	2.6	3.1	2.9
200,000 -299,999	6.8	1.1	4.5	8.2	2.7	4.7	7.3	2.1	4.6
300,000-399,999	4.5	0.9	3.1	5	0.6	2.2	4.7	0.7	2.7
400,000 – 499,999	0.9	-	0.5	2.1	0.2	0.9	1.3	0.1	0.7
500,000 -599,999	2.8	0.5	1.9	1.3	1.5	1.4	2.2	1.1	1.7
600,000 and above	3.1	2.6	2.9	9.4	1	4	5.4	1.7	3.5
Total percent	100	100	100	100	100	100	100	100	100
Number of Informal Sectors	23,380	15,222	38,602	13,063	22,995	36,058	36,442	38,218	74,660

Table 4. 4a: Percentage Distribution of Persons in the Informal Sector by Amount of Initial Capital, Location and Sex - Tertiary Activity

Amount of initial Capital	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Less than 100,000	75.9	92.3	83.4	74	88.1	83.6	75	89.4	83.5
100,000 – 199,999	-	-	-	-	7	4.8	-	4.9	2.9
200,000 – 299,999	11.3	3.9	7.9	-	2.4	1.7	6	2.9	4.2
300,000 - 399,999	-	-	-	20.8	-	6.6	9.7	-	4
400,000 – 499,999	-	3.9	1.8	-	-	-	-	1.2	0.7
500000 - 599,999	4.8	-	2.6	-	-	-	2.6	-	1.1
600,000 and above	8	-	4.4	5.2	2.4	3.3	6.7	1.7	3.7
Total percent	100	100	100	100	100	100	100	100	100
Number of Persons in the informal Sector	2,485	2,081	4,566	2,178	4,640	6,818	4,663	6,721	11,384

Table 4. 5a: Percentage Distribution of Informal Sector by Industry and Amount of Initial Capital - Secondary Activity

Industry	Amount of Initial Capital												Number of Individuals
	less than 50,000	50,000 - 100,000	100,001- 200,000	200,001 - 300,000	300,001 - 400,000	400,001 - 500,000	500,001 - 600,000	600,001 - 700,000	700,001 - 800,000	800,001- 900,000	900,001 - 1,000,000	1,000,0 01 and Above	
Agriculture, forestry and fishing	63	14.4	6.7	5.1	3.6	2.7	0	0.4	1	0.4	1.6	1.2	19,521
Mining and quarrying	87.7	12.3	0	0	0	0	0	0	0	0	0	0	371
Manufacturing	77.7	10.8	7.4	2.3	0	0.8	0	0	0	0	0	0.9	13,403
Construction	70.4	26	3.6	0	0	0	0	0	0	0	0	0	3,155
Wholesale and retail trade, repair of motor vehicles and motorcycles	69	12.2	8	3.4	0.7	2.6	0	0	0	0.9	1.9	1.4	22,301
Transportation and storage	70.5	0	6.9	6.9	0	0	0	0	0	0	0	15.7	724
Accommodation and food service activities	94.8	4.1	0	0.6	0	0.6	0	0	0	0	0	0	8,862
Information and communication	100	0	0	0	0	0	0	0	0	0	0	0	80
Financial and insurance activities	100	0	0	0	0	0	0	0	0	0	0	0	27
Real estate activities	0	25.4	49.3	25.3	0	0	0	0	0	0	0	0	472
Professional, scientific and technical activities	33	0	0	0	20.5	0	0	0	0	0	46.5	0	244
Administrative and support service activities	58.5	0	0	0	41.5	0	0	0	0	0	0	0	194
Education	100	0	0	0	0	0	0	0	0	0	0	0	397
Human health and social work activities	70.7	0	29.3	0	0	0	0	0	0	0	0	0	387
Arts, entertainment and recreation	81.4	0	0	0	0	0	0	0	0	0	0	18.6	146
Other service activities	73	12.6	0	0	3.6	0	0	3.5	0	0	0	7.3	3279

Table 4. 6a: Percentage Distribution of Informal Sector by Industry and Amount of Initial Capital - Tertiary Activity

Industry	Amount of Initial Capital											
	less than 50,000	50,000 - 100,000	100,001- 200,000	200,001 - 300,000	300,001 - 400,000	400,001 - 500,000	500,001- 600,000	600,001 - 700,000	700,001 - 800,000	800,001- 900,000	900,001 - 1,000,000	1,000,001 and Above
Agriculture, forestry and fishing	62.1	13.5	6.7	9.7	4.7	0	0	0	0	0	3.3	0
Mining and quarrying	100	0	0	0	0	0	0	0	0	0	0	0
Manufacturing	81.4	8.7	9.9	0	0	0	0	0	0	0	0	0
Construction	100	0	0	0	0	0	0	0	0	0	0	0
Wholesale and retail trade, repair of motor vehicles and motorcycles	72.7	10.9	5.9	3.4	0	3.6	0	0	0	0	0	3.4
Accommodation and food service activities	96	0	4	0	0	0	0	0	0	0	0	0
Education	0	0	0	0	0	0	0	0	0	0	100	0
Arts, entertainment and recreation	0	0	0	100	0	0	0	0	0	0	0	0
Other service activities	73.4	11	0	0	0	0	0	0	0	0	0	15.6

Table 4.7a: Percentage Distribution of Persons in the Informal Sector who Applied for the Loan Received and Not Received by Industry and Location – Secondary Activity

Industry	Rural			Urban			Total		
	Asked for loan and received	Asked for Loan but not received	Total	Asked for loan and received	Asked for Loan but not received	Total	Asked for loan and received	Asked for Loan but not received	Total
Agriculture, forestry and fishing	8.7	91.3	100.0	33.5	66.5	100.0	13.9	86.1	100.0
Manufacturing	0.0	0.0	0.0	37.5	62.5	100.0	37.5	62.5	100.0
Construction	0.0	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
Wholesale and retail trade, repair of motor vehicles and motorcycles	80.9	19.1	100.0	94.9	5.1	100.0	88.1	11.9	100.0
Other service activities	0.0	0.0	0.0	0.0	100.0	100.0	0.0	100.0	100.0

Table 4.8a: Percentage Distribution of Persons in the Informal Sector who Applied for the Loan Received and Not Received by Industry and Location – Tertiary Activity

Industry	Rural			Urban			Total		
	Asked for loan and received	Asked for Loan but not received	Total	Asked for loan and received	Asked for Loan but not received	Total	Asked for loan and received	Asked for Loan but not received	Total
Agriculture, forestry and fishing	0.0	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
Manufacturing	0.0	0.0	0.0	41.0	59.0	100.0	41.0	59.0	100.0
Wholesale and retail trade, repair of motor vehicles and motorcycles	0.0	100.0	100.0	50.0	50.0	100.0	29.3	70.7	100.0
Accommodation and food service activities	0.0	0.0	0.0	0.0	100.0	100.0	0.0	100.0	100.0

Table 4. 9a: Percentage Distribution of Persons in the Informal Sector Not Received Loan by Reasons, Location and Sex - Secondary Activity

Reason	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Lack of collateral	12.4	-	10.6	-	5.7	3.7	9.8	4.2	7.9
Poor quality of project proposal write up	8.3	-	7.2	-	-	-	6.6	-	4.3
Corruption	-	-	-	-	-	-	-	-	-
Stringent/Difficult condition	29.1	50	32.1	82.1	23.6	43.9	40.2	30.2	36.7
Others	50.2	50	50.2	17.9	70.8	52.5	43.4	65.6	51.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Individuals	963	161	1,124	255	480	735	1,218	641	1,859

Table 4.10a: Percentage Distribution of Persons in the Informal Sector who Did Not Received Loan by Reasons, Location and Sex - Tertiary Activity

Reason for not Received the Loan	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
lack of collateral	-	-	-	-	25.4	25.4	-	20.1	14.2
Poor quality of project proposal write up	-	-	-	-	-	-	-	-	-
Corruption	50	-	33.3	-	-	-	50	0	14.7
Stringent/Difficult condition	-	-	-	-	37.3	37.3	-	29.5	20.8
Others, unspecified	50	100	66.7	-	37.3	37.3	50	50.4	50.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Individuals	161	80	241	-	304	304	161	384	545

Table 4.11a: Percentage Distribution of Persons in the Informal Sector Never Asked for Loan by Reasons, Location and Sex. - Secondary Activity

Reason	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Don't need a loan	21.3	35.3	26.7	27.5	29.6	28.8	23.5	31.9	27.7
Don't know where it is obtained	22.4	21.1	21.9	16.6	14.1	15	20.3	16.9	18.6
Don't know its procedure	30.7	14.6	24.4	24	20.9	22	28.3	18.4	23.3
Do not have to set collateral	10.8	13.2	11.7	5.9	12.7	10.2	9.0	12.9	11
High interest rate	8.1	4.9	6.9	7.6	9.5	8.8	7.9	7.7	7.8
Difficult conditions	6.4	8.8	7.3	18.4	12.8	14.9	10.7	11.2	11
Other	0.4	2	1	-	0.4	0.3	0.2	1.1	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Individuals	23,650	15,018	38,668	13,295	22,698	35,993	36,944	37,716	74,660

Table 4.12a: Percentage Distribution of Persons in the Informal Sector Never Asked for Loan by Reasons, Location and Sex - Tertiary Activity

Reason	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Don't need a loan	10.0	18.8	13.9	15.9	23.8	21	12.9	22.2	18.1
Don't know where it is obtained	37.5	53.9	44.8	32.7	8.6	17.2	35.1	23	28.3
Don't know its procedure	40.8	7.4	26	14.8	28.8	23.8	28.1	22	24.7
Do not have collateral	5.0	12.6	8.3	4.9	7.4	6.5	5	9	7.3
High interest rate	-	-	-	-	19.3	12.4	-	13.2	7.4
Difficult conditions	6.7	-	3.7	31.7	10.9	18.4	18.9	7.5	12.5
Other	-	7.4	3.3	-	1.1	0.7	-	3.1	1.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Individuals	2,621	2,093	4,714	2,498	4,479	6,977	5,118	6,573	11,691

Table 4.13a: Percentage Distribution of Persons in the Informal Sector by Monthly Income, Location and Sex. - Secondary Activity

Monthly Income	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Less than 100000	45.9	63.4	52.7	39.6	61.5	53.6	43.6	62.2	53.1
100000 – 199999	15.9	12.9	14.7	13.7	18.0	16.4	15.1	16.0	15.6
200000 -299999	12.6	7.8	10.7	12.9	9.7	10.9	12.7	9.0	10.8
300000-399999	8.2	4.0	6.5	13.5	5.3	8.3	10.1	4.8	7.4
400000 – 499999	5.3	0.8	3.5	4.5	2.0	2.9	5.0	1.5	3.2
500000 -599999	0.6	0.5	0.6	3.3	0.6	1.6	1.6	0.6	1.1
600000 and above	11.5	10.6	11.1	12.5	2.9	6.4	11.8	6.0	8.8
Total percent	100	100	100	100	100	100	100	100	100
Number of Persons in the informal Sector	23,374	15,022	38,396	13,117	23,146	36,263	36,492	38,168	74,660

Table 4.14a: Percentage Distribution of Persons in the Informal Sector by Monthly Income, Location and Sex. - Tertiary Activity

Monthly Income	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Less than 100000	55.5	78.7	65.8	60.9	66.5	64.6	58.1	70.2	65.1
100000 – 199999	20.2	7.7	14.6	32.5	16.8	22.2	26.2	14.0	19.2
200000 -299999	9.4	-	5.2	6.6	5.9	6.1	8.1	4.1	5.8
300000-399999	3.1	13.6	7.8	-	4.9	3.2	1.6	7.6	5.1
400000 – 499999	-	-	-	-	3.5	2.3	-	2.4	1.4
500000 -599999	-	-	-	-	-	-	-	-	-
600000 and above	11.8	-	6.5	-	2.4	1.6	6.1	1.7	3.6
Total percent	100	100	100	100	100	100	100	100	100
Number of Persons in the informal Sector	2,566	2,081	4,647	2,405	4,640	7,044	4,970	6,721	11,691

Table 4.15a: Percentage Distribution of Persons in the Informal Sector by Industry and Monthly Income - Secondary Activity

Industry	Average Monthly Income							Total
	Less than 100000	100000 - 199999	200000 - 299999	300000-399999	400000 - 499999	500000 - 599999	600000 and above	
Agriculture, forestry and fishing	54.5	11.3	12.0	8.6	2.7	1.0	10.0	100.0
Mining and quarrying	43.3	0.0	44.4	12.3	0.0	0.0	0.0	100.0
Manufacturing	72.1	10.1	7.5	5.8	0.9	1.4	2.3	100.0
Electricity, gas, steam and air conditioning supply	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Water supply, sewerage, waste management and remediation activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Construction	54.5	15.1	11.0	12.2	7.2	0.0	0.0	100.0
Wholesale and retail trade, repair of motor vehicles and motorcycles	39.6	20.1	12.5	6.7	4.5	1.0	15.5	100.0
Transportation and storage	70.5	13.8	0.0	0.0	0.0	15.7	0.0	100.0
Accommodation and food service activities	47.1	24.0	15.0	9.0	3.1	0.9	0.9	100.0
Information and communication	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Financial and insurance activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Real estate activities	25.4	0.0	0.0	24.0	25.3	0.0	25.3	100.0
Professional, scientific and technical activities	33.0	0.0	0.0	20.5	46.5	0.0	0.0	100.0
Administrative and support service activities	41.5	58.5	0.0	0.0	0.0	0.0	0.0	100.0
Public administration and defence; compulsory social security	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Education	20.2	0.0	0.0	0.0	0.0	0.0	79.8	100.0
Human health and social work activities	70.7	29.3	0.0	0.0	0.0	0.0	0.0	100.0
Arts, entertainment and recreation	81.4	0.0	0.0	0.0	0.0	0.0	18.6	100.0
Other service activities	74.8	15.0	0.0	3.4	0.0	0.0	6.8	100.0
Number of Person in the	39,627	11,629	8,074	5,521	2,404	799	6,606	74,660

Table 4.16a: Percentage Distribution of Persons in the Informal Sector by Industry and Monthly Income - Tertiary Activity

Industry	Average Monthly Income							Total
	Less than 100000	100000 - 199999	200000 - 299999	300000 - 399999	400000 - 499999	500000 - 599999	600000 and above	
Agriculture, forestry and fishing	0.0	42.4	24.2	12.1	0.0	0.0	21.3	100.0
Mining and quarrying	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Manufacturing	75.2	5.7	6.7	7.9	1.7	0.0	2.8	100.0
Electricity, gas, steam and air conditioning supply	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Water supply, sewerage, waste management and remediation activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Construction	59.0	0.0	41.0	0.0	0.0	0.0	0.0	100.0
Wholesale and retail trade, repair of motor vehicles and motorcycles	53.5	23.1	6.0	8.3	3.3	0.0	5.7	100.0
Transportation and storage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accommodation and food service activities	71.8	28.2	0.0	0.0	0.0	0.0	0.0	100.0
Information and communication	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial and insurance activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Real estate activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Professional, scientific and technical activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Administrative and support service activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Public administration and defence; compulsory social security	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Education	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0
Human health and social work activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Arts, entertainment and recreation	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0
Other service activities	53.3	46.7	0.0	0.0	0.0	0.0	0.0	100.0
Number of Person in the	7,622	2,196	683	601	166	-	423	11,691

Table 4.17a: Percentage Distribution of Persons in the Informal Sector by Profit of the Business, Location and Sex - Secondary Activity

Profit	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Less than 100000	64.6	80.8	71.0	64.8	87.3	79.2	64.7	84.7	74.9
100000 - 199999	14.1	12.3	13.4	10.4	8.0	8.9	12.7	9.7	11.2
200000 -299999	10.2	2.8	7.3	10.2	2.1	5	10.2	2.4	6.2
300000-399999	1.8	3.1	2.3	7.3	2.2	4	3.8	2.5	3.1
400000 - 499999	1.8	-	1.1	1.7	-	0.6	1.8	-	0.9
500000 -599999	2.4	-	1.5	1.7	0.5	0.9	2.2	0.3	1.2
600000 and above	5	1.1	3.5	3.9	-	1.4	4.6	0.4	2.5
Total percent	100	100	100	100	100	100	100	100	100
Number of Persons in the informal Sector	23,374	15,022	38,396	13,117	23,146	36,263	36,492	38,168	74,660

Table 4.18a: Percentage Distribution of Persons in the Informal Sector by Profit of the Business, Location and Sex - Tertiary Activity

Profit	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Less than 100,000	74.2	86.4	79.6	87.1	85.1	85.8	80.4	85.5	83.4
100000 – 199,999	7.8	6.8	7.3	8.1	6.9	7.4	8	6.9	7.4
200000 -299,999	6.3	6.8	6.5	4.7	2.4	3.2	5.5	3.8	4.5
300000-399999	-	-	-	-	4.9	3.2	-	3.4	1.9
400000 - 499999	5.5	-	3.1	-	0.6	0.4	2.9	0.4	1.4
500000 -599999	-	-	-	-	-	-	-	-	-
600000 and above	6.3	-	3.5	-	-	-	3.2	-	1.4
Total percent	100	100	100	100	100	100	100	100	100
Number of Persons in the informal Sector	2,566	2,081	4,647	2,405	4,640	7,044	4,970	6,721	11,691

Table 4.19a: Percentage Distribution of Persons in the Informal Sector by Industry and Profit of the Business - Secondary Activity

Industry	Profit							Total
	Less than 100000	10000 0 - 19999 9	20000 0 - 29999 9	30000 0 - 39999 9	40000 0 - 49999 9	50000 0 - 59999 9	60000 0 and above	
Agriculture, forestry and fishing	65.5	14.9	9.8	1.8	2.1	2.4	3.4	100.0
Mining and quarrying	75.4	0.0	12.3	12.3	0.0	0.0	0.0	100.0
Manufacturing	87.4	8.1	3.1	1.4	0.0	0.0	0.0	100.0
Water supply, sewerage, waste management and remediation activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Construction	17.3	9.9	7.2	1.4	7.2	0.0	0.0	100.0
Wholesale and retail trade, repair of motor vehicles and motorcycles	72.0	10.8	6.2	6.5	0.0	1.9	2.7	100.0
Transportation and storage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accommodation and food service activities	81.2	13.5	5.3	0.0	0.0	0.0	0.0	100.0
Information and communication	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial and insurance activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Real estate activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Professional, scientific and technical activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Education	20.2	0.0	0.0	0.0	0.0	0.0	79.8	100.0
Human health and social work activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Arts, entertainment and recreation	81.4	0.0	0.0	0.0	0.0	0.0	18.6	100.0
Other service activities	87.5	5.7	0.0	0.0	0.0	0.0	6.8	100.0
Number of Person in the informal Sector	55,922	8,352	4,634	2,341	653	905	1,854	74,661

Table 4.20a: Percentage Distribution of Persons in the Informal Sector by Industry and Profit of the Business - Tertiary Activity

Industry	Profit							Total
	Less than 100000	100000 - 199999	200000 - 299999	300000-399999	400000 - 499999	500000 - 599999	600000 and above	
Agriculture, forestry and fishing	84.0	3.4	3.3	0.0	5.9	0.0	3.3	100.0
Mining and quarrying	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Manufacturing	80.0	12.4	2.8	3.9	0.9	0.0	0.0	100.0
Electricity, gas, steam and air conditioning supply	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Water supply, sewerage, waste management and remediation activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Construction	5.7	0.0	41.0	0.0	0.0	0.0	0.0	100.0
Wholesale and retail trade, repair of motor vehicles and motorcycles	81.3	5.5	7.5	3.3	0.0	0.0	2.4	100.0
Transportation and storage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Accommodation and food service activities	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Information and communication	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial and insurance activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Real estate activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Professional, scientific and technical activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Administrative and support service activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Public administration and defence; compulsory social security	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Education	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0
Human health and social work activities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Arts, entertainment and recreation	0.0	100.0	0.0	0.0	0.0	0.0	0.0	100.0
Other service activities	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Number of Person in the informal Sector	9,713	874	538	231	172	-	163	11,691

Table 4.21a: Percentage Distribution of Persons in the Informal Sector by Status of Record Keeping of the Business, Location and Sex - Secondary Activity

Status	Self Employed			Employer			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Keep accounting records reports business/activities	14.5	11.8	13.1	20.8	-	13.3	14.6	11.7	13.1
Do Not Keep accounting records reports business/activities	85.5	88.2	86.9	79.2	100	86.7	85.4	88.3	86.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Persons in the informal Sector	35,603	37,853	73,456	773	431	1,204	36,377	38,283	74,660

Table 4.22a: Percentage Distribution of Persons in the Informal Sector by Status of Record Keeping of the Business, Location and Sex - Tertiary Activity

Status	Self Employed			Employer			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Keep accounting records reports business/activities	6.2	11.0	9.0	-	-	-	6.0	11.0	8.9
Do Not Keep accounting records reports business/activities	93.8	89.0	91.0	100	-	100	94.0	89.0	91.1
Total	100	100	100	100	-	100	100	100	100
Number of Persons in the informal Sector	4,849	6,672	11,522	169		169	5,019	6,672	11,691

Table 5.1a: Number of Informal Sector Businesses by working hours per day.

Average Working Hour	Main activity		Secondary activity		Tertiary	
	Number	Percent	Number	Percent	Number	Percent
< 4	120,503	35.1	44,558	59.7	7,720	66
4-8	150,291	43.7	21,889	29.3	2,473	21.2
9-12	67,284	19.6	7,585	10.2	1,498	12.8
13 - 16	4,826	1.4	628	0.8	-	-
17 - 20	319	0.1	-	-	-	-
> 21	340	0.1	-	-	-	-
Total	343,563	100	74,660	100	11,691	100

Table 5.2a: Percentage of Informal Sector Businesses by Industry and working hours per day - Secondary activity.

Industry	Average Percentage of Working Hour per Day						Total
	< 4	4 - 8	9 - 12	13 - 16	17 - 20	> 21	
Agriculture, forestry and fishing	30.1	26.1	7.2	22.6	-	-	26.5
Mining and quarrying	0.7	0.2	-	-	-	-	0.5
Manufacturing	19.3	18	13.1	-	-	-	18.1
Construction	1.1	7.3	13.8	-	-	-	4.2
Wholesale and retail trade, repair of motor vehicles and motorcycles	27.5	28.6	52.4	38	-	-	30.5
Transportation and storage	0.2	2.4	1.5	-	-	-	1.0
Accommodation and food service activities	13.8	8.4	8.7	39.4	-	-	11.9
Information and communication	0.2	-	-	-	-	-	0.1
Financial and insurance activities	0.1	-	-	-	-	-	0.1
Real estate activities	1.1	-	-	-	-	-	0.6
Professional, scientific and technical activities	0.5	-	-	-	-	-	0.3
Administrative and support service activities	0.2	0.5	-	-	-	-	0.3
Education	-	1.8	-	-	-	-	0.5
Human health and social work activities	0.4	0.9	-	-	-	-	0.5
Arts, entertainment and recreation	0.3	-	-	-	-	-	0.2
Other service activities	4.5	5.7	3.3	-	-	-	4.7
Total percent	100	100	100	100	-	-	100
Number of Individuals	44,512	21,922	7,597	629	-	-	74,660

Table 5.3a: Percentage of Informal Sector Businesses by Industry and working hours per day - Tertiary Activity

Industry	Average Percentage Working Hour						Total
	<4	4 - 8	9 - 12	13 - 16	17 - 20	>21	
Agriculture, forestry and fishing	23.3	14.6	18.5	-	-	-	20.9
Mining and quarrying	4.2	-	-	-	-	-	2.8
Manufacturing	30.7	22.6	-	-	-	-	25.1
Construction	0.7	4.6	7.7	-	-	-	2.4
Wholesale and retail trade, repair of motor vehicles and motorcycles	24.7	32.9	49.2	-	-	-	29.6
Accommodation and food service activities	10.9	12.7	8.8	-	-	-	11.0
Education	-	-	8.1	-	-	-	1.0
Arts, entertainment and recreation	-	4.6	-	-	-	-	1.0
Other service activities	5.5	7.9	7.7	-	-	-	6.3
Total percent	100	100	100	-	-	-	100
Number of Individuals	7,710	2479	1,502	-	-	-	11,691

Table 5.4a: Percentage of Informal Sector /Businesses by Industry, Location and Average Working Days per Month - Secondary activity

Industry	Rural					Urban					Total				
	Average Percentage Working Days					Average Percentage Working Days					Average Percentage Working Days				
	1 - 7	8 - 14	15 - 21	< 22	Total	1 - 7	8 -14	15 - 21	< 22	Total	1 - 7	8 -14	15 - 21	< 22	Total
Agriculture, forestry and fishing	13.9	44.4	47.1	43.6	43.2	-	12.2	9.7	11.1	10.7	6.9	26.4	31.4	27.2	27.0
Mining and quarrying	-	1.6	-	-	0.2	-	1.5	-	-	0.3	-	1.5	-	-	0.3
Manufacturing	24.2	24.8	32.3	13.3	18.6	31.6	31.6	27.9	12.8	18.9	27.9	28.6	30.5	13.1	18.7
Construction	-	-	-	2.0	1.3	-	10.7	3.0	4.5	5.4	-	6.0	1.2	3.3	3.3
Wholesale and retail trade, repair of motor vehicles and motorcycles	27.7	14.7	12.2	27.6	23.1	39.1	16.3	29.5	45.3	37.6	33.4	15.6	19.5	36.5	30.4
Transportation and storage	27.3	-	1.5	-	1.2	-	-	-	0.8	0.5	13.7	-	0.9	0.4	0.9
Accommodation and food service activities	-	2.4	3.0	8.5	6.3	29.3	13.4	27.0	18.2	18.7	14.7	8.6	13.1	13.4	12.5
Information and communication	-	-	-	0.4	0.2	-	-	-	-	-	-	-	-	0.2	0.1
Financial and insurance activities	-	-	-	-	-	-	0.4	-	-	0.1	-	0.2	-	-	0.2
Real estate activities	-	2.4	-	-	0.4	-	-	-	0.5	0.4	-	1.1	-	0.3	0.4
Professional, scientific and technical activities	-	-	-	0.4	0.2	-	-	-	0.5	0.4	-	-	-	0.5	0.3
Administrative and support service activities	-	-	1.5	-	0.2	-	-	-	0.5	0.4	-	-	0.9	0.3	0.3
Education	-	-	-	0.4	0.2	-	-	-	-	-	-	-	-	0.2	0.1
Human health and social work activities	6.9	-	-	0.4	0.5	-	1.8	-	0.5	0.7	3.5	1.0	-	0.5	0.6
Arts, entertainment and recreation	-	-	-	0.6	0.4	-	-	-	0.1	0.1	-	-	-	0.3	0.2
Other service activities	-	9.7	2.3	2.9	3.7	-	12.1	3.0	5.1	6.0	-	11.1	2.6	4.0	4.9
Total%	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	1,340	5,712	6,107	24,108	37,267	1,341	7,226	4,428	24,398	37,393	2,681	12,938	10,535	48,506	74,660

Table 5.5a: Percentage of Informal Sector Businesses by Industry, Sex and Average Working Days per Month - Main activity

Industry	Sex														
	Male					Female					Total				
	Average Working Days					Average Working Days					Average Working Days				
	1 -7	8 -14	15-21	>22	Total	1 -7	8 -14	15-21	>22	Total	1 -7	8 -14	15-21	> 22	Total
Agriculture, forestry	54.4	42	45.4	34.3	40	18	9.6	20	9.2	11.9	44.9	24.3	32.8	24.1	28.4
Mining and quarrying	0.3	-	-	-	0.1	-	-	0.5	1	0.7	0.2	-	0.2	0.4	0.3
Manufacturing	8.9	13.4	11.4	10.5	10.5	23.9	40.8	33.2	22.5	26.8	12.8	28.3	22.2	15.3	17.2
Water supply, sewerage, waste management and remediation activities	-	-	-	0.1	0.1	-	-	-	-	-	-	-	-	0.1	-
Construction	7.7	7.5	13.5	10.4	10	-	-	0.8	0.5	0.4	5.7	3.4	7.2	6.3	6.1
Wholesale and retail trade, repair of motor vehicles and motorcycles	20.9	22.3	15.1	34.7	28.8	39.9	21.7	24.9	42.2	36.4	25.9	21.9	2-	37.8	31.9
Transportation and storage	3.5	3.9	2.1	1.9	2.4	0.9	-	0.5	-	0.2	2.8	1.8	1.3	1.1	1.5
Accommodation and food service activities	1.1	2.2	3	1.4	1.6	12.4	22.3	16.6	20.9	19.5	4	13.2	9.7	9.3	9
Information and communication	-	-	-	-	-	-	-	-	0.3	0.2	-	-	-	0.1	0.1
Real estate activities	0.3	0.8	0.5	-	0.2	1.2	-	-	0.3	0.3	0.5	0.4	0.2	0.1	0.2
Professional, scientific and technical activities	0.4	0.7	-	-	0.1	-	-	-	0.1	0.1	0.3	0.3	-	0.1	0.1
Administrative and support service activities	0.6	0.9	0.5	0.4	0.5	-	-	-	0.3	0.2	0.4	0.4	0.2	0.3	0.3
Education	0.6	0.7	1.7	0.3	0.6	0.4	-	0.5	0.3	0.3	0.6	0.3	1.1	0.3	0.5
Human health and social work activities	0.3	4.3	-	0.6	0.8	1.1	-	-	-	0.1	0.5	2	-	0.4	0.5
Arts, entertainment and recreation	-	-	0.5	0.1	0.1	0.9	-	-	0.2	0.2	0.2	-	0.2	0.1	0.1
Other service	0.9	1.2	6.3	5.3	4.3	1.2	5.7	3.1	2.5	2.9	1	3.6	4.7	4.2	3.7
Total percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Number Individuals	37,458	15,319	24,673	125,100	202,550	13,174	18,335	24,144	85,360	141,013	50,632	33,654	48,817	210,460	343,563

Table 5.6a: Percentage of Informal Sector Activities by Sex and Annually Operation – Main activity

INDUSTRY	Male				Female				Total			
	Percentage Annually Operation				Percentage Annually Operation				Percentage Annually Operation			
	Seasonally	Annually	Did not	Total	Seasonally	Annually	Did not	Total	Seasonally	Annually	Did not	Total
Agriculture, forestry	51.4	37.4	21.6	40	24.7	9.2	-	11.9	40.8	25.8	8.4	28.4
Mining and quarrying	-	0.1	-	0.1	-	0.8	-	0.7	-	0.4	-	0.3
Manufacturing	11.9	10.1	18.1	10.5	35	25.1	21.6	26.8	21.1	16.3	20.2	17.2
Water supply, sewerage, waste	-	0.1	-	0.1	-	-	-	-	-	-	-	0.1
Construction	12.8	9.4	9.1	10	0.4	0.4	-	0.4	7.9	5.7	3.5	6.1
Wholesale and retail trade, repair of motor vehicles and	17.3	31.6	25	28.8	27.7	38.5	24.7	36.4	21.4	34.4	24.8	31.9
Transportation and	0.4	2.7	19.8	2.4	-	0.2	-	0.2	0.3	1.7	7.7	1.5
Accommodation and food service activities	1.9	1.6	-	1.6	9.4	21.2	53.7	19.5	4.9	9.6	32.7	9
Information and communication	-	-	-	-	-	0.2	-	0.2	-	0.1	-	0.1
Real estate activities	0.4	0.1	-	0.2	0.6	0.2	-	0.3	0.5	0.1	-	0.2
Professional, scientific and technical activities	0.5	-	-	0.1	-	0.1	-	0.1	0.3	0.1	-	0.1
Administrative and support service	0.6	0.4	-	0.5	-	0.2	-	0.2	0.4	0.3	-	0.3
Education	0.3	0.7	-	0.6	-	0.3	-	0.3	0.2	0.5	-	0.5
Human health and social work activities	0.6	0.8	-	0.8	-	0.1	-	0.1	0.4	0.5	-	0.5
Arts, entertainment and recreation	-	0.1	-	0.1	0.2	0.2	-	0.2	0.1	0.2	-	0.1
Other service	1.8	4.9	6.4	4.3	1.9	3.1	-	2.9	1.9	4.2	2.5	3.7
Total%	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	38,611	162,688	1,251	202,550	25,557	113,506	1,950	141,013	64,167	276,194	3,202	343,563

Table 5.7a Percentage of Informal Sector Economic activities by Industry, Location and Annually Operation - Main activity

INDUSTRY	Rural				Urban				Total			
	Seasonally	Annually	Did	Total	Seasona	Annually	Did not	Total	Seasonall	Annual	Did not	Total
Agriculture, forestry	49.9	41.3	20	43.2	23.7	10.5	4.6	12.2	40.8	25.8	8.4	28.4
Mining and quarrying	-	0.5	-	0.4	-	0.3	-	0.2	-	0.4	-	0.3
Manufacturing	21.5	16.5	10	17.7	20.4	16	23.6	16.7	21.1	16.3	20.2	17.2
Water supply, sewerage, waste	-	-	-	-	-	0.1	-	0.1	-	0.1	-	0.1
Construction	4.2	4.7	-	4.6	14.8	6.7	4.7	7.8	7.9	5.7	3.5	6.1
Wholesale and retail trade, repair of motor	20.2	25	42.5	24	23.7	43.8	18.9	40.7	21.4	34.4	24.8	31.9
Transportation and	-	1.3	-	1	0.7	2	10.3	2	0.3	1.7	7.7	1.5
Accommodation and food service activities	1.6	6.1	17.6	5.1	11	13.2	37.8	13.3	4.9	9.6	32.7	9
Information and	-	0.1	-	0.1	-	0.1	-	0.1	-	0.1	-	0.1
Real estate activities	0.3	0.1	-	0.1	1	0.2	-	0.3	0.5	0.1	-	0.2
Professional, scientific and technical activities	-	-	-	-	0.9	0.1	-	0.2	0.3	0.1	-	0.1
Administrative and support service	-	0.1	-	0.1	1	0.6	-	0.6	0.4	0.3	-	0.3
Education	-	0.3	-	0.3	0.5	0.7	-	0.7	0.2	0.5	-	0.5
Human health and social work activities	0.3	0.8	-	0.7	0.5	0.3	-	0.3	0.4	0.5	-	0.5
Arts, entertainment and recreation	-	0.1	-	0.1	0.2	0.2	-	0.2	0.1	0.2	-	0.1
Other service activities	2	3.1	10	2.9	1.6	5.3	-	4.7	1.9	4.2	2.5	3.7
Total%	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	41,810	137,457	805	180,072	22,358	138,736	2,397	163,491	64,167	276,194	3,202	343,563

Table 5.8a Percentage of Informal Sector Businesses by origin of Raw Materials used to produce goods and services- Main Activity

INDUSTRY	Country						Total
	Local made/available in Zanzibar	local made/available in Tanzania mainland	Other countries in East Africa	Other countries in Africa	Other countries outside of Africa	Not Applicable	
Agriculture, forestry and fishing	99.4	0.5	0.1	-	-	-	100
Mining and quarrying	100	-	-	-	-	-	100
Manufacturing	97.9	1.7	-	-	0.3	-	100
Construction	98.1	0.8	1.1	-	-	-	100
Wholesale and retail trade, repair of motor vehicles and motorcycles	93.8	4.7	-	0.1	1.4	-	100
Transportation and storage	94.5	5.5	-	-	-	-	100
Accommodation and food service activities	99.8	0.2	-	-	-	-	100
Information and communication	100	-	-	-	-	-	100
Real estate activities	100	-	-	-	-	-	100
Professional, scientific and technical activities	100	-	-	-	-	-	100
Administrative and support service activities'	100	-	-	-	-	-	100
Education	100	-	-	-	-	-	100
Human health and social work activities	100	-	-	-	-	-	100
Arts, entertainment and recreation	100	-	-	-	-	-	100
Other service activities	96.5	2.6	0.9	-	-	-	100
Number of Individuals	301,713	6,893	276	113	1,703	32,864	343,563

Table 5.9a Percentage of Informal Sector business by Major Customer for Goods and Services - Produced Main activity

INDUSTRY	Major customer for goods and services produced.								Total
	Local individual s	Governmen t	Private companie s	Tourists	Hotels	Private small enterprise	Private large enterprise	Others,	
Agriculture, forestry and fishing	27.4	34.2	71.8	14.5	4.4	64.2	23.5	36.2	28.4
Mining and quarrying	0.3	-	-	-	-	-	-	-	0.3
Manufacturing	17.1	3.5	9.5	33.3	70.8	2.8	26.6	-	17.2
Construction	6.1	4.4	3.6	5.2	17.2	2.8	-	-	6.1
Wholesale and retail trade, repair of motor vehicles and motorcycles	32.9	15.6	12.6	13.9	7.5	26.9	26.4	-	31.9
Transportation and storage	1.4	1.6	-	17.8	-	-	-	-	1.5
Accommodation and food service activities	9.4	10.6	-	-	-	-	-	-	9
Information and communication	0.1	-	-	-	-	-	-	-	0.1
Real estate activities	0.2	-	-	-	-	-	-	-	0.2
Professional, scientific and technical activities	0.1	-	-	-	-	-	-	-	0.1
Administrative and support service activities'	0.3	-	-	10.3	-	-	-	63.8	0.3
Education	0.5	-	-	-	-	-	-	-	0.5
Human health and social work activities	0.5	-	-	-	-	-	-	-	0.5
Arts, entertainment and recreation	0.1	-	-	-	-	-	-	-	0.1
Other service activities	3.5	30.1	2.6	5.2	-	3.4	23.5	-	3.7
Total %	100	100	100	100	100	100	100	100	100
Number of Individuals	324,281	3,212	6,354	2,197	2,572	4,120	603	222	343,563

Table 5.10a Percentage of Informal Sector Businesses by Industry, Sex and Average Working Days per Month - Tertiary Activity

INDUSTRY	Rural					Urban					Total				
	Average Percentage Working Days					Average Percentage Working Days					Average Percentage Working Days				
	1-7	8 -14	15 -21	< 22	Total	1-7	8 -14	15 -21	< 22	Total	1-7	8-14	15 -21	< 22	Total
Agriculture, forestry and fishing	100	-	30.6	37.8	33.9	16.7	12.8	3.8	22.6	16.8	25.5	10.2	15.1	30.2	23.6
Mining and quarrying	-	-	-	10.8	8	-	-	-	-	-	-	-	-	5.5	3.2
Manufacturing	-	-	42.3	13.8	15.7	33.3	33.4	31.6	10.6	22.3	29.8	26.8	36.2	12.2	19.7
Construction	-	-	-	-	-	16.7	2.8	-	-	2.7	14.9	2.3	-	-	1.6
Wholesale and retail trade, repair of motor vehicles and motorcycles	-	45.3	27	28	29.3	-	19.1	26.6	46.4	30.8	-	24.3	26.8	37.1	30.2
Accommodation and food service activities	-	18.2	-	5.5	6.1	16.7	25.5	22.2	8.7	16.1	14.9	24.1	12.8	7.1	12.1
Education	-	-	-	4.1	3	-	-	-	-	-	-	-	-	2.1	1.2
Arts, entertainment and recreation	-	-	-	-	-	16.7	-	-	-	1.9	14.9	-	-	-	1.1
Other service activities	-	36.4	-	-	4.1	-	6.4	15.8	11.8	9.4	-	12.4	9.1	5.9	7.3
Total %	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	94	515	612	3,409	4630	793	2,074	836	3,358	7,061	887	2,588	1,449	6,767	11,691

Table 5.11a Percentage of Informal Sector Businesses by Industry, Sex and Average Working Days per Month - Secondary activity

INDUSTRY	Sex														
	Male					Female					Total				
	Average Percentage Working Days					Average Percentage Working Days					Average Percentage Working Days				
	1 -7	8 -14	15-21	< 22	Total	1 -7	8 -14	15 - 21	< 22	Total	1 -7	8 - 14	15 -21	< 22	Total
Agriculture, forestry and fishing	24.1	41.8	50.9	50.6	48.5	-	12.1	13.5	6.1	7.8	6.9	26.4	31.4	27.2	27.0
Mining and quarrying	-	0.8	-	-	0.2	-	2.2	-	-	0.4	-	1.5	-	-	0.3
Manufacturing	34.9	11.4	20.1	5.6	9.4	25.1	44.5	4-	19.8	27.1	27.9	28.6	30.5	13.1	18.7
Construction	-	12.4	2.6	6.9	7.1	-	-	-	-	-	-	6.0	1.2	3.3	3.3
Wholesale and retail trade, repair of motor vehicles and motorcycles	29.0	17.2	13.0	25.1	22.0	35.2	14.1	25.4	46.8	37.7	33.4	15.6	19.5	36.5	30.4
Transportation and storage	-	-	1.8	0.8	0.8	19.2	-	-	-	0.9	13.7	-	0.9	0.4	0.9
Accommodation and food service activities	-	-	4.5	2.6	2.4	20.6	16.5	21.1	23.1	21.6	14.7	8.6	13.1	13.4	12.5
Information and communication	-	-	-	-	-	-	-	-	0.4	0.2	-	-	-	0.2	0.1
Financial and insurance activities	-	0.5	-	-	0.1	-	-	-	-	-	-	0.2	-	-	0.2
Real estate activities	-	2.2	-	0.6	0.8	-	-	-	-	-	-	1.1	-	0.3	0.4
Professional, scientific and technical activities	-	-	-	0.6	0.4	-	-	-	0.4	0.2	-	-	-	0.5	0.3
Administrative and support service activities	-	-	1.8	0.6	0.6	-	-	-	-	-	-	-	0.9	0.3	0.3
Education	-	-	-	0.4	0.3	-	-	-	-	-	-	-	-	0.2	0.1
Human health and social work activities	12.0	2.1	-	1.0	1.3	-	-	-	-	-	3.5	1.0	-	0.5	0.6
Arts, entertainment and recreation	-	-	-	0.7	0.5	-	-	-	-	-	-	-	-	0.3	0.2
Other service activities	-	11.5	5.3	4.5	5.8	-	10.6	-	3.5	4.0	-	11.1	2.6	4.0	4.9
Total%	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	771	6,219	5,047.	23,034	35,071	1,910	6,719	5,488.	25,472	39,589	2,681	12,938	10,535	48,506	74,660

Table 5.12a Percentage of Informal Sector Businesses by Industry, Sex and Average Working Days per Month - Tertiary activities

INDUSTRY	Sex														
	Male					Female					Total				
	Average Percentage Working Days					Average Percentage Working Days					Average Percentage Working Days				
	1 - 7	8 -14	15 -21	< 22	Total	1 -7	8 -14	15 -21	< 22	Total	1 -7	8 - 14	15 - 21	< 22	Total
Agriculture, forestry and fishing	46.1	35.9	19.5	52.6	46.4	-	-	13.0	8.2	6.1	25.5	10.2	15.1	30.2	23.6
Mining and quarrying	-	-	-	-	-	-	-	-	10.8	5.6	-	-	-	5.5	3.2
Manufacturing	-	-	34.3	8.4	8.8	66.7	37.4	37.0	15.9	28.0	29.8	26.8	36.2	12.2	19.7
Construction	27.0	7.9	-	-	3.8	-	-	-	-	-	14.9	2.3	-	-	1.6
Wholesale and retail trade, repair of motor	-	30.7	18.7	23.0	21.5	-	21.8	30.8	51.0	36.8	-	24.3	26.8	37.1	30.2
Accommodation and food service activities	-	-	-	-	-	33.3	33.6	19.2	14.0	21.4	14.9	24.1	12.8	7.1	12.1
Education	-	-	-	4.2	2.8	-	-	-	-	-	-	-	-	2.1	1.2
Arts, entertainment and recreation	27.0	-	-	-	2.6	-	-	-	-	-	14.9	-	-	-	1.1
Other service activities	-	25.5	27.5	11.8	14.2	-	7.1	-	-	2.0	-	12.4	9.1	5.9	7.3
Total%	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	490	737	482	3,354	5,063	397	1,852	967	3,412	6,628	887	2,589	1,449	6,766	11,691

Table 5.13a Percentage of Informal Sector by, Location and Annually Operation - Secondary Activities

INDUSTRY	Rural				Urban				Total			
	Percentage Annually Operation				Percentage Annually Operation				Percentage Annually Operation			
	Seasonally	Annually	Did not operate annually	Total	Seasonally	Annually	Did not operate annually	Total	Seasonally	Annually	Did not operate annually	Total
Agriculture, forestry and fishing	43.7	40.3	25.0	41.2	11.9	11.1	-	11.0	30.8	25.4	8.0	26.5
Mining and quarrying	1.8	0.3	-	0.7	-	0.3	-	0.3	1.1	0.3	-	0.5
Manufacturing	14.9	17.2	25.0	16.6	28.3	17.1	33.3	19.7	20.3	17.2	30.7	18.1
Construction	4.5	2.2	-	2.8	13.4	3.8	-	5.7	8.1	3.0	-	4.2
Wholesale and retail trade, repair of motor vehicles and motorcycles	19.1	25.5	-	23.5	30.1	39.3	66.7	37.9	23.5	32.5	45.3	30.5
Transportation and storage	-	1.5	-	1.0	-	1.2	-	0.9	-	1.3	-	1.0
Accommodation and food service activities	2.7	8.1	5-	6.9	7.7	20.1	-	17.2	4.8	14.2	16.1	11.9
Information and communication	-	0.3	-	0.2	-	-	-	-	-	0.1	-	0.1
Financial and insurance activities	-	-	-	-	0.4	-	-	0.1	0.1	-	-	-
Real estate activities	3.2	-	-	0.9	-	0.4	-	0.3	1.9	0.2	-	0.6
Professional, scientific and technical activities	-	0.3	-	0.2	0.7	0.4	-	0.5	0.3	0.4	-	0.3
Administrative and support service activities	-	0.3	-	0.2	1.5	-	-	0.3	0.6	0.1	-	0.3
Education	2.9	0.3	-	1.0	-	-	-	-	1.7	0.1	-	0.5
Human health and social work activities	-	0.6	-	0.4	1.5	0.4	-	0.6	0.6	0.5	-	0.5
Arts, entertainment and recreation	1.1	-	-	0.3	-	0.1	-	0.1	0.6	-	-	0.2
Other service activities	6.1	3.1	-	4.0	4.7	5.8	-	5.5	5.6	4.5	-	4.7
Total%	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	11,050	26,986	322	38,358	7,536	28,085	681	36,302	18,587	55,071	1,002	74,660

Table 5.14a Percentage of Informal Sector by Industry, Location and Annually Operation - Tertiary Activity

INDUSTRY	Rural				Urban				Total			
	Percentage Annually Operation annually				Percentage Annually Operation annually				Percentage Annually Operation annually			
	Seasonally	Annually	Did not operate annually	Total	Seasonally	Annually	Did not operate annually	Total	Seasonally	Annually	Did not operate annually	Total
Agriculture, forestry and fishing	41.4	28.9	-	32.1	10.6	16.5	-	14.4	22.5	21.5	-	21.4
Mining and quarrying	-	9.3	-	6.9	-	-	-	-	-	3.8	-	2.7
Manufacturing	-	25.4	-	18.9	53.3	20.8	-	28.6	32.7	22.7	-	24.8
Construction	-	-	-	-	8.9	2.3	-	3.9	5.4	1.4	-	2.4
Wholesale and retail trade, repair of motor vehicles and motorcycles	51.7	23.5	-	30.6	2.7	37.5	5	28.8	21.6	31.8	5	29.5
Accommodation and food service activities	6.9	4.7	-	5.3	6.1	16.1	5	14.6	6.4	11.5	5	10.9
Education	-	3.5	-	2.6	-	-	-	-	-	1.4	-	1.0
Arts, entertainment and recreation	-	-	-	-	6.1	-	-	1.6	3.8	-	-	1.0
Other service activities	-	4.7	-	3.5	12.3	6.8	-	8.0	7.5	6.0	-	6.3
Total %	100	100	-	100	100	100	100	100	100	100	100	100
Number of Individuals	1,167	3,431	-	4,598	1,859	5,006	228	3,027	8,436	228	11,691	

Table 5.15a Percentage of Informal Sector Activities by Sex and Annually Operation – Secondary activity

INDUSTRY	Male				Female				Total			
	Percentage Annually Operation				Percentage Annually Operation				Percentage Annually Operation			
	Seasonally	Annually	Did not operate annually	Total	Seasonally	Annually	Did not operate annually	Total	Seasonally	Annually	Did not operate annually	Total
Agriculture, forestry and fishing	39.0	49.3	41.5	46.1	17.9	5.5	-	7.7	30.8	25.4	8.0	26.5
Mining and quarrying	1.1	0.2	-	0.5	1.1	0.4	-	0.5	1.1	0.3	-	0.5
Manufacturing	12.4	7.2	-	8.8	32.6	25.5	38.0	27.1	20.3	17.2	30.7	18.1
Construction	13.3	6.6	-	8.6	-	-	-	-	8.1	3.0	-	4.2
Wholesale and retail trade, repair of motor vehicles and motorcycles	17.4	23.8	58.5	22.0	33.0	39.8	42.1	38.5	23.5	32.5	45.3	30.5
Transportation and storage	-	1.6	-	1.1	-	1.1	-	0.8	-	1.3	-	1.0
Accommodation and food service activities	0.7	2.9	-	2.2	11.1	23.7	19.9	21.2	4.8	14.2	16.1	11.9
Information and communication	-	-	-	-	-	0.3	-	0.2	-	0.1	-	0.1
Financial and insurance activities	0.2	-	-	0.1	-	-	-	-	0.1	-	-	-
Real estate activities	3.2	0.5	-	1.3	-	-	-	-	1.9	0.2	-	0.6
Professional, scientific and technical activities	0.4	0.5	-	0.4	-	0.3	-	0.2	0.3	0.4	-	0.3
Administrative and support service activities	1.0	0.3	-	0.5	-	-	-	-	0.6	0.1	-	0.3
Education	2.8	0.3	-	1.1	-	-	-	-	1.7	0.1	-	0.5
Human health and social work activities	1.0	1.1	-	1.1	-	-	-	-	0.6	0.5	-	0.5
Arts, entertainment and recreation	1.1	0.1	-	0.4	-	-	-	-	0.6	-	-	0.2
Other service activities	6.4	5.6	-	5.8	4.3	3.6	-	3.6	5.6	4.5	-	4.7
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	11,326	25,044	194	36,564	7,260	30,027	809	38,096	18,587	55,071	1,002	74,660

Table 5. 16a **Percentage of Informal Sector by Industry, Sex and Annually Operation - Tertiary Activity**

INDUSTRY	Male				Female				Total			
	Percentage Annually Operation				Percentage Annually Operation				Percentage Annually Operation or annually			
	Seasonally	Annually	Did not operate annually	Total	Seasonally	Annually	Did not operate annually	Total	Seasonally	Annually	Did not operate annually	Total
Agriculture, forestry and fishing	38.4	46.0	-	43.6	5.5	5.3	-	5.2	22.5	21.5	-	21.4
Mining and quarrying	-	-	-	-	-	6.3	-	4.7	-	3.8	-	2.7
Manufacturing	-	13.9	-	9.5	67.5	28.5	-	36.0	32.7	22.7	-	24.8
Construction	10.6	3.4	-	5.7	-	-	-	-	5.4	1.4	-	2.4
Wholesale and retail trade, repair of motor vehicles and motorcycles	29.0	21.6	-	24.0	13.7	38.6	5-	33.6	21.6	31.8	5-	29.5
Accommodation and food service activities	-	-	-	-	13.3	19.1	5-	18.9	6.4	11.5	5-	10.9
Education	-	3.6	-	2.4	-	-	-	-	-	1.4	-	1.0
Arts, entertainment and recreation	7.3	-	-	2.3	-	-	-	-	3.8	-	-	1.0
Other service activities	14.6	11.6	-	12.6	-	2.2	-	1.7	7.5	6.0	-	6.3
Total%	100	100	0	100	100	100	100	100	100	100	100	100
Number of Individuals	1,559	3,365	0	4,924	1,468	5,071	228	6,767	3,027	8,436	228	11,691

Table 5. 17a Percentage of Informal Sector Businesses on Availability of raw materials by Industry and country - Secondary Activity

INDUSTRY	Country						Total
	Local made/available in Zanzibar	local made/available in Tanzania mainland	Other countries in East Africa	Other countries in Africa	Other countries outside of Africa	Not Applicable	
Agriculture, forestry and fishing	28.0	35.5	-	-	-	9.5	26.6
Mining and quarrying	0.6	-	-	-	-	-	0.5
Manufacturing	17.9	-	-	-	-	28.7	18.1
Construction	2.4	-	5-	-	-	29.2	4.2
Wholesale and retail trade, repair of motor vehicles and motorcycles	31.8	55.3	5-	-	1-	2.3	30.5
Transportation and storage	0.8	-	-	-	-	4.0	1.0
Accommodation and food service activities	12.9	-	-	-	-	0.9	11.8
Information and communication	0.1	-	-	-	-	-	0.1
Real estate activities	0.5	-	-	-	-	2.3	0.6
Professional, scientific and technical activities	0.4	-	-	-	-	-	0.3
Administrative and support service activities	0.3	-	-	-	-	-	0.3
Education	-	-	-	1-	-	1.7	0.5
Human health and social work activities	0.3	9.2	-	-	-	1.7	0.5
Arts, entertainment and recreation	0.2	-	-	-	-	0.6	0.2
Other service activities	3.8	-	-	-	-	19.2	4.7
Total%	100	100	100	100	100	100	100
Number of Individuals	67,695	1,233	227	318	318	4,869	74,660

**Table 5.18a Percentage of Informal Sector business by Industry and Operators
Perception Towards Customer Availability for Goods and Services Produced - Secondary
Activity**

INDUSTRY	Customer availability				
	Too many	Average	Few	Very few	Total
Agriculture, forestry and fishing	28.0	29.8	15.1	18.0	26.5
Mining and quarrying	0.3	0.7	-	-	0.5
Manufacturing	13.0	17.6	23.0	34.5	18.1
Construction	0.9	3.6	9.1	10.1	4.2
Wholesale and retail trade, repair of motor vehicles and motorcycles	32.9	30.1	32.2	13.4	30.5
Transportation and storage	3.5	0.5	-	-	1.0
Accommodation and food service activities	11.3	12.5	10.9	10.6	11.9
Information and communication	0.5	-	-	-	0.1
Financial and insurance activities	0.2	-	-	-	0.2
Real estate activities	0.8	0.8	-	-	0.6
Professional, scientific and technical activities	0.8	0.1	0.6	-	0.3
Administrative and support service activities	-	-	1.5	-	0.3
Education	2.2	0.2	-	-	0.5
Human health and social work activities	0.5	0.3	-	8.4	0.5
Arts, entertainment and recreation	1.0	-	-	-	0.2
Other service activities	4.2	4.0	7.7	4.9	4.7
Total %	100	100	100	100	100
Number of Individuals	14,810	44,458	13,093	2,299	74,660

Table 5.19a **Percentage of Informal Sector business by Industry and Operators Perception Towards customer Availability for Goods and Services Produced - Tertiary Activity**

INDUSTRY	Customer availability				Total
	Too	Average	Few	Very few	
Agriculture, forestry and fishing	13.4	20.9	28.3	20.4	20.9
Mining and quarrying	-	6.2	-	-	2.8
Manufacturing	13.4	26.3	22.9	4-	25.1
Construction	2.2	2.2	-	6.7	2.4
Wholesale and retail trade, repair of motor vehicles and motorcycles	45.8	29.2	31.4	6.7	29.6
Accommodation and food service activities	14.8	13.7	9.4	-	11.0
Education	5.3	-	-	-	1.0
Arts, entertainment and recreation	-	-	-	6.7	1.0
Other service activities	5.0	1.6	8.0	2-	6.3
Total %	100	100	100	100	100
Number of Individuals	2,287	5,229	2,447	1,728	11,691

Table 5.20a **Percentage of Informal Sector Business by Sales Place and Operators Perception towards Customer Availability for Goods and Services Produced - Secondary activity**

Sales Place	Customer availability				Total
	Too many	Average	Few	Very few	
Within the Shehia	67.6	70.1	73.7	79.3	70.5
Outside the Shehia	29.6	29.9	26.3	20.7	28.9
Tanzania mainland	0.6	-	-	-	0.1
Other countries in Africa	2.2	-	-	-	0.4
Total %	100	100	100	100	100
Number of Individuals	14,642	44,601	13,143	2,274	74,660

**Table 5.21a Percentage of Informal Sector business by Sales Place and Operators
Perception towards Customer Availability for Goods and Services Produced -Tertiary
activity**

Sales Place	Customer availability				Total
	Too many	Average	Few	Very few	
Within the Shehia	64.8	79.4	69.6	57.1	71.5
Outside the Shehia	29.7	18.3	30.4	42.9	26.5
Tanzania mainland	5.5	2.2	-	-	2.0
Total%	100	100	100	100	100
Number of Individuals	2,150	5,356	2,523	1,662	11,691

Table 5.822a Percentage of Informal Sector by Industry and Major Customer for Goods and Services Produced - Secondary activity.

INDUSTRY	Major customer for good and services produced.								Total
	Local individuals	Government	Private companies	Tourists	Hotels	Private small enterprises	Private large enterprises	Others, specify	
Agriculture, forestry and fishing	26.0	29.9	68.4	20.2	-	57.3	-	-	26.6
Mining and quarrying	0.5	-	-	-	-	-	-	-	0.5
Manufacturing	18.1	3.7	11.4	11.5	87.0	-	-	-	18.1
Construction	4.3	19.1	-	-	-	-	-	-	4.2
Wholesale and retail trade, repair of motor vehicles and motorcycles	31.1	-	20.2	56.9	-	6.7	11.4	56.9	30.4
Transportation and storage	1.0	-	-	-	-	-	-	-	1.0
Accommodation and food service activities	12.5	-	-	11.5	-	-	-	-	11.9
Information and communication	0.1	-	-	-	-	-	-	-	0.1
Real estate activities	0.7	-	-	-	-	-	-	-	0.6
Professional, scientific and technical activities	0.3	-	-	-	-	-	-	-	0.3
Administrative and support service activities	0.1	-	-	-	-	9.5	-	-	0.3
Education	0.1	-	-	-	-	26.5	-	-	0.5
Human health and social work activities	0.5	-	-	-	-	-	-	-	0.5
Arts, entertainment and recreation	0.2	-	-	-	-	-	-	-	0.2
Other service activities	4.3	47.4	-	-	13.0	-	-	-	4.7
Total%	100	100	100	100	100	100	100	100	100
Number of Individuals	70,694	743	702	398	619	1,196	227	80	74,660

Table 5. 23a
Main Activity

Percentage of Informal Sector business by Industry and Mode of Sales for Goods and Services Produced -

INDUSTRY	Sales for Goods and Services produced											
	Lending customer				Not lending to customer				Total			
	Wholesale only	Retail only	Wholesale and retail	Total	Wholesale only	Retail only	Wholesale and retail	Total	Wholesale only	Retail only	Wholesale and retail	Total
Agriculture, forestry and fishing	51.5	17.6	56.9	26.1	70.4	26.9	60.2	43.4	66.4	21.9	58.9	35.5
Mining and quarrying	1.4	-	-	0.1	-	0.2	1.8	0.4	0.3	0.1	1.1	0.3
Manufacturing	22.2	7.4	9.7	8.9	7.6	18.1	16.1	15.3	10.7	12.4	13.5	12.3
Construction	-	0.2	-	0.2	-	1	0.4	0.6	-	0.6	0.3	0.4
Wholesale and retail trade, repair of motor vehicles and	23.7	56.9	31.3	50.5	16.6	36.4	20.3	28.7	18.1	47.3	24.7	38.7
Transportation and storage	-	-	0.3	-	0.3	0.5	-	0.3	0.2	0.2	0.1	0.2
Accommodation and food service activities	-	17.1	1.1	13.4	2.1	15	1.1	9.3	1.7	16.1	1.1	11.2
Information and communication	-	0.1	-	0.1	-	0.2	-	0.1	-	0.1	-	0.1
Real estate activities	-	-	-	-	0.4	-	-	0.1	0.3	-	-	0.3
Professional, scientific and	-	0.1	-	-	-	0.1	-	0.1	-	0.1	-	0.1
Administrative and support service	-	0.2	-	0.2	-	0.2	-	0.1	-	0.2	-	0.2
Education	-	0.1	-	0.1	-	0.3	-	0.2	-	0.2	-	0.1
Human health and social work activities	-	0.1	-	0.1	-	0.1	-	0.1	-	0.1	-	0.1
Arts, entertainment and recreation	-	0.1	-	0.1	-	-	-	-	-	0.1	-	0.1
Other service activities	1.3	0.1	0.8	0.3	2.6	1	-	1.2	2.3	0.5	0.3	0.8
Total%	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	8,722	91,201	18,022	117,945	32,283	80,047	26,946	139,276	41,005	171,248	44,968	257,221

Table 5.24a Percentage of Informal Sector of Secondary Activity by Industry and Mode of Sales for Goods and Services Produced

INDUSTRY	Sales for Goods and Services produced											
	Lending customer				No lending to customer				Total			
	Wholesale only	Retail only	Wholesale and retail	Total	Wholesale only	Retail only	Wholesale and retail	Total	Wholesale only	Retail only	Wholesale and retail	Total
Agriculture, forestry and fishing	46.5	11.6	41.9	17.7	51.3	34.4	61.4	41.1	50.1	22.4	52.3	29.7
Mining and quarrying	4.6	-	2.5	0.6	-	0.4	-	0.3	1.2	0.2	1.1	0.4
Manufacturing	12.9	11.5	16.7	12.2	21.6	18.0	11.6	17.7	19.4	14.6	14.0	15.1
Construction	-	0.2	-	0.2	-	-	-	-	-	0.1	-	0.1
Wholesale and retail trade, repair of motor vehicles and motorcycles	36.0	48.3	35.2	45.8	2-	31.5	19.5	27.9	24.1	40.4	26.8	36.6
Transportation and storage	-	1.4	-	1.1	-	-	-	-	-	0.7	-	0.5
Accommodation and food service activities	-	24.4	3.0	20.1	-	14.8	-	10.2	-	19.8	1.4	15.0
Information and communication	-	0.3	-	0.3	-	-	-	-	-	0.2	-	0.1
Financial and insurance activities	-	-	0.7	0.1	-	-	-	-	-	-	0.3	0.2
Professional, scientific and technical activities	-	-	-	-	-	0.4	-	0.3	-	0.2	-	0.1
Education	-	-	-	-	-	-	7.4	1.1	-	-	4.0	0.5
Human health and social work activities	-	0.3	-	0.3	-	0.5	-	0.4	-	0.4	-	0.3
Other service activities	-	2.0	-	1.6	7.1	-	-	1.2	5.2	1.0	-	1.4
Total	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	1,751	23,129	3,721	28,601	5,077	20,744	4,255	30,077	6,829	43,873	7,976	58,678

Table 5.25a Percentage of Informal Sector of Tertiary Activity by Industry and Mode of Sales for Goods and Services Produced

INDUSTRY	Sales for Goods and Services produced											
	Lending customer				No lending to customer				Total			
	wholesale only	Retail only	wholesale and retail	Total	wholesale only	Retail only	wholesale and retail	Total	wholesale only	Retail only	wholesale and retail	Total
Agriculture, forestry and fishing	1-	4.4	28.0	12.0	30.7	36.3	71.2	38.3	37.3	22.9	42.3	27.2
Manufacturing	-	25.9	19.0	23.7	28.9	17.5	-	18.0	26.1	21.1	12.7	20.4
Construction	-	1.9	-	1.4	-	-	-	-	-	0.8	-	0.6
Wholesale and retail trade, repair of motor vehicles and motorcycles	-	46.9	24.4	40.6	40.4	32.3	28.8	33.4	36.5	38.5	25.9	36.4
Accommodation and food service activities	-	20.9	28.6	22.2	-	13.8	-	10.4	-	16.8	19.1	15.4
Total%	100	100	100	100	100	100	100	100	100	100	100	100
Number of Individuals	82	2,605	793	3,480	784	3,586	393	4,764	867	6,191	1,186	8,244

Table 5.26a Percentage of Informal Sector of Secondary Activity by Industry, Effect during working Hour and Preventive effects

INDUSTRY	Effects might overtake						Preventive effects				
	Health effects/ Get of disease	Less Safety/secure	Vulnerable/risk environment	No/not know	Others, specify	Total	Using protective gears	Reduction effects	No action	Others, specify	Total
Agriculture, forestry and fishing	23.8	35.4	42.5	23.3	-	26.7	23.9	28.7	30.8	-	29.4
Mining and quarrying	0.2	2.2	1.4	0.2	-	0.5	-	0.6	0.9	-	0.7
Manufacturing	21.6	12.4	19.7	16.0	-	18.1	20.1	22.5	17.8	-	2-
Construction	4.9	14.8	10.6	0.3	-	4.2	10.7	6.1	8.0	-	7.5
Wholesale and retail trade, repair of motor vehicles and motorcycles	28.7	19.5	15.5	37.2	-	30.3	25.1	24.3	24.8	-	24.6
Transportation and storage	1.4	-	0.6	0.9	-	1.0	-	-	1.9	-	1.0
Accommodation and food service activities	11.4	5.8	3.2	15.5	-	11.9	-	12.7	7.4	-	8.8
Information and communication	-	-	-	0.2	-	0.1	-	-	-	-	-
Financial and insurance activities	-	-	-	0.1	-	0.1	-	-	-	-	-
Real estate activities	-	4.2	-	0.7	-	0.6	-	-	1.1	-	0.6
Professional, scientific and technical activities	0.3	-	-	0.3	-	0.3	-	-	0.4	-	0.2
Administrative and support service activities	-	-	-	0.6	-	0.3	-	-	-	-	-
Education	1.2	-	-	0.2	-	0.5	1-	-	-	-	0.8
Human health and social work activities	-	1.4	1.3	0.6	-	0.5	2.5	0.7	-	-	0.5
Arts, entertainment and recreation	-	-	1.4	0.1	-	0.2	-	-	0.5	-	0.3
Other service activities	6.5	4.3	3.9	3.6	-	4.7	7.6	4.4	6.3	-	5.6
Total %	100	100	100	100	-	100	100	100	100	-	100
Number of Individuals	26,280	5,682	8,691	34,007	-	74,660	3,168	15,579	21,843	-	40,591

Table 5.27 Percentage of Informal Sector of Tertiary Activity by Industry, Effect during working Hour and Preventive Effects

INDUSTRY	Effects might overtake					Preventive effects					
	Health effects/ Get of disease	less Safety/secure	vulnerable/risk environment	No/not know	Others, specify	Total	Using protective gears	Reduction effects	No action	Others, specify	Total
Agriculture, forestry and fishing	18.3	-	23.3	25.2	-	21.9	20.4	20.9	19.0	-	20.1
Mining and quarrying	6.7	-	-	-	-	2.7	-	-	11.6	-	5.0
Manufacturing	28.1	12.8	22.1	23.3	-	24.7	20.4	33.7	16.7	-	25.5
Construction	2.4	29.1	4.9	-	-	2.4	28.8	3.6	1.8	-	4.4
Wholesale and retail trade, Accommodation and food service	23.4	29.1	41.9	32.5	-	29.3	30.4	21.3	31.1	-	26.1
Education	9.0	-	-	15.4	-	10.8	-	7.2	7.2	-	6.7
Arts, entertainment and recreation	2.5	-	-	-	-	1.0	-	-	4.4	-	1.9
Other service activities	2.4	-	-	-	-	1.0	-	3.6	-	-	1.8
	7.2	29.1	7.8	3.5	-	6.2	-	9.7	8.3	-	8.5
Total%	100	100	100	100	-	100	100	100	100	-	100
Number of Individuals	4,739	400	1,056	5,496	-	11,691	394	3,164	2,738	-	6,296

QUESTIONNAIRE

