TANZANIA INFORMAL SECTOR SURVEY, 2025

ANALYTICAL REPORT



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Acknowledgement

The National Bureau of Statistics and the Office of Chief Government Statistician Zanzibar conducted the 2025 Informal Sector Survey (2025 ISS) to provide pertinent information for planning, monitoring and evaluation of policies and programmes targeting informal economic activities, as well as employment and revenue collection. The survey collected detailed information on demographics of informal sector operators, business characteristics, ownership arrangements, access to finance/credit, activities and products, employment, productivity, market information, capital expenditure, income, as well as the challenges affecting business performance.

This report presents informal sector indicators from national down to Mainland Tanzania and Zanzibar levels generally and for some indicators down to regional level. The report will facilitate users in making evidence-based decisions in micro-level informal business activities. We therefore express our appreciation to the 2025 ISS Technical Committee as well as to all experts who have put their time and effort to produce the report. Special recognition is extended to the Directorate of Population Census and Social Statistics, particularly the Section of Labour and Price Statistics of the National Bureau of Statistics (NBS) and the Labour Statistics Section under the Social Statistics Department of the Office of Chief Government Statistician (OCGS) for their commitment.

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Abbreviations

BRELA	Business Registration and Licensing Agency
CAPI	Computer Assisted Personal Interviewing
CISO	Confederation of Informal Sector Organization
CSOs	Civil Society Organizations
eGA	Electronic Government Authority
GDP	Gross Domestic Product
ICLS	International Conference of Labour Statistician
ILFS	Integrated Labour Force Survey
ILO	International Labour Organisation
ISCO	International Standard Classification of Occupations
ISIC	International Standard of Industrial Classification of all Economic Activities
ISS	Informal Sector Survey
MoF	Ministry of Finance
MoYEE	Ministry of Youth, Employment and Empowerment
NBS	National Bureau of Statistics
NSSF	National Social Security Fund
OCGS	Office of Chief Government Statistician
PMO - LER	Prime Ministers' Office Labour, Employment and Relations
PO – RALG	Presidents' Office Regional Administration and Local Government
SNA	System of National Accounts
TASCO	Tanzania Standard Classification of Occupations
TRA	Tanzania Revenue Authority
TZS	Tanzania Shilling
WB	Word Bank
URT	United Republic of Tanzania
TZM	Mainland Tanzania
ZNZ	Zanzibar

Executive Summary

The 2025 Informal Sector Survey (2025 ISS) represents a significant nationwide initiative aimed at assessing the contribution of the informal sector to the Gross Domestic Product (GDP) across the entire United Republic of Tanzania (URT). Building upon the foundation laid by the 2019 Dar es Salaam Informal Sector Survey, the 2025 ISS seeks to gather comprehensive estimates on Gross Output, value addition from both agricultural and non-agricultural activities, productivity in investment and capital formation, the geographical distribution of businesses, per capita production values, employment statistics and their distribution, as well as the linkages between the informal sector and other economic sectors.

In 2025, the population of the United Republic of Tanzania (URT) was projected to reach 70.2 million persons, comprising 51.5 percent females and 48.5 percent males. According to the 2025 Informal Sector Survey (ISS), 64.3 percent of households had at least one member engaged in informal sector activities, while 44.5 percent of the working-age population was engaged in the informal sector.

Informal sector activities remain an important source of employment, with a total of 23,658,748 persons aged 15 years and above engaged in informal sector employment comprising of 13,148,743 males and 10,510,005 females. The findings further reveal that, informal sector operators were mainly adults aged 36–64 years (52.4 percent), with females (53.4 percent) slightly outnumbering males (51.5 percent). Most operators had attained primary education (65.0 percent), while participation among those with higher levels of education remained low in Tertiary university (1.0 percent), Vocational (1.2 percent) and University (1.4 percent).

Informal sector was largely operated under individual ownership (94.2 percent), indicating the dominance of small-scale and self-operated businesses. Agriculture, forestry and fishing accounted for the largest proportion of informal sector operators (52.6 percent), followed by wholesale and retail trade; repair of motor vehicles (18.7 percent), accommodation and food service activities (7.9 percent) and manufacturing (6.4 percent).

Gender differences were observed, with males more concentrated in agricultural activities, while females had greater participation in trade and service-related activities. Skilled Agricultural and fishery workers (49.2 percent) was leading occupation among operators.

Moreover, home based operations (19.9 percent) dominated businesses without permanent premises, particularly among females, while farms, fishing and grazing areas (26.6 percent) were the most common permanent premises, particularly among males. The inability to find alternative employment (33.0 percent) and the need to generate additional income (24.3 percent) were the major reasons for engaging in informal sector activities. Youth operators aged 15–35 years represented a considerable proportion of informal operators with most engaged in agriculture (47.9 percent) and trade (19.4 percent).

Informal sector activities contribute 88.1 trillion, equivalent to 36.3 percent of United Republic of Tanzania's GDP. The highest contribution was from the agriculture, forestry, and fishing industry (56.8 trillion), followed by

wholesale and retail trade, repair of motor vehicles and motorcycles (11.1 trillion). The informal sector total capital investment was estimated to be 80.7 billion of which the highest contribution was from agriculture, forestry and fishing industry (49.3 billion). On the other hand, the mining and quarrying industry had a higher annual average gross output per business (TZS 11.7 million) and average annual operating surplus (TZS 6,113,680).

Most informal sector operators relied on households/individuals as their primary customers (88.7 percent) and suppliers (90.5 percent). Competition within the informal sector was predominantly domestic, with 95.1 percent of operators reporting that their competitors were households/individuals. The Agriculture, Forestry and Fishing sector recorded the highest level of cooperation from both public (82.3 percent) and private (62.7 percent) institutions. Product quality improvement services (34.2 percent), including testing and quality assessment, were the most common services received by informal sector businesses.

The findings indicate that lack of or inadequate capital was the most common challenge faced by informal sector operators at the national level (40.1 percent), followed by difficulties in accessing markets or customers (25.2 percent). In Zanzibar, access to markets or customers was the leading challenge (30.2 percent), followed by lack of or inadequate capital (29.5 percent). In addressing these challenges, access to loans was the most reported assistance needed nationally (28.4 percent), followed by access to market information (20.5 percent). At the national level, 58.6 percent of loan applicants received loans, with a higher proportion among females (67.9 percent) than males (50.6 percent). Mainland Tanzania recorded a similar pattern, with 59.2 percent of applicants receiving loans, while Zanzibar recorded a substantially lower proportion (35.8 percent) and a higher rejection rate (55.7 percent).

General Note

Unless otherwise stated, all analyses presented in this report are based on persons aged 15 years and above.

Summary of Key Indicators, 2025 ISS

Area	Total Household	Household with Informal Sector	Proportional of Household with Informal Sector (%)
United Republic of Tanzania	16,529,653	10,363,657	62.7
Mainland Tanzania	16,092,907	10,075,015	62.6
Zanzibar	436,746	288,642	66.1
Persons Employed in Informal Sector	**Total Employment**	**Male**	**Female**
United Republic of Tanzania	23,623,925	13,125,114	10,498,811
Mainland Tanzania	23,113,638	12,822,772	10,290,866
Zanzibar	510,287	302,342	207,945
Employment by Age Group of Operators	**URT**	**TZM**	**ZNZ**
15 - 35	11.9	11.9	12.5
25 - 35	30.4	30.3	31.5
36 - 59	52.4	52.4	51.6
65+	5.4	5.4	4.4
Employment in Informal Sectors by Region	**Total Employment**	**Male**	**Female**
Dodoma	7.0	7.0	7.0
Arusha	4.6	4.7	4.5
Kilimanjaro	2.9	3.0	2.8
Tanga	3.4	3.5	3.3
Morogoro	4.9	5.0	4.8
Pwani	4.2	3.7	4.8
Dar es Salaam	8.9	7.7	10.3
Lindi	3.6	3.9	3.1
Mtwara	2.6	2.4	3.0
Ruvuma	3.7	3.7	3.7
Iringa	2.9	2.7	3.2
Mbeya	5.2	5.0	5.4
Singida	2.1	2.6	1.5
Tabora	4.1	4.7	3.4
Rukwa	4.8	4.3	5.4
Kigoma	3.9	4.0	3.7
Shinyanga	2.4	2.7	2.0
Kagera	3.0	3.1	3.0
Mwanza	3.6	3.5	3.6
Mara	4.0	3.6	4.4
Manyara	2.6	3.0	2.1
Njombe	3.0	2.7	3.5
Katavi	3.1	3.0	3.3
Simiyu	3.2	3.9	2.3
Geita	2.8	3.2	2.2
Songwe	3.5	3.3	3.6
Mainland Tanzania	**23,113,638**	**12,822,772**	**10,290,866**
Kaskazini Unguja	15.5	14.5	15.1
Kusini Unguja	13.9	18.9	15.9
Mjini Magharibi	44.7	44.6	44.7
Kaskazini Pemba	11.9	12.1	12
Kusini Pemba	14	9.9	12.3
Zanzibar	**302,342**	**207,945**	**510,287**
United Republic of Tanzania	**13,125,114**	**10,498,811**	**23,623,925**
Informal Sector Activities without Permanent Premises	**Total**	**Male**	**Female**
Percent	53.2	51.0	55.9
Informal Sector Activities with Permanent Premises			
Percent	46.8	49.0	44.1

Reasons for Engaging in Informal Sector	URT	TZM	ZNZ
Can't find other work	33.0	32.8	39.6
Family needs additional income	24.3	24.4	23.3
Business/activity provides good income opportunities	9.6	9.7	5.8
Business/activity does not require much capital	8.5	8.5	7.2
Traditional line of Business/activities of respondents or family	7.7	7.8	3.7
Assistance Needed by Informal Sector Operators	**URT**	**TZM**	**ZNZ**
Access to loans	28.4	28.5	23.5
Access to information on the market	20.5	20.6	19.3
Assistance in obtaining supplies	10.6	10.6	7.8
Current Capital Investment in the Informal Sector	**Total Capital**	**Working Capital**	**Fixed Asset**
TZS Million	80,735.73	65,979.04	14,756.69
Informal Sector Production (TZS Billion)	**Annual Gross Output**	**Annual Intermediate Consumption**	**Annual Value Added**
United Republic of Tanzania	151,273.87	63,170.25	88,103.62
Mainland Tanzania	145,721.68	61,689.02	84,032.65
Zanzibar	5,552.19	1,481.23	4,070.96

CHAPTER ONE

CONCEPTS, DEFINITION AND SURVEY METHODOLOGY

1.1 Introduction

This chapter outlines the importance of the informal sector in the economy of the United Republic of Tanzania and the rationale for conducting the survey. It describes the survey design, sampling procedures, data collection methods, and quality assurance measures adopted during implementation. The information presented in this chapter provides the foundation for interpreting the survey results discussed in the subsequent chapters.

1.2 Background

The informal sector plays a vital role in the economy of the United Republic of Tanzania by providing employment and income-generating opportunities to a large share of the population, particularly individuals who are unable to obtain jobs in the formal sector. The sector contributes significantly to both employment creation and the country's Gross Domestic Product (GDP). Despite its importance, the informal sector remains largely unregulated, resulting in limited documentation and understanding of its structure and contribution to the economy.

To bridge this information gap, the 2025 Informal Sector Survey (ISS) was conducted to generate comprehensive and reliable data on informal sector enterprises and their operators. The survey collected information on various aspects of informal enterprise operations, including business characteristics, employment, income, expenditure, access to finance, ownership arrangements, productivity, and the challenges affecting business performance. The findings provide valuable insights into the contribution of the informal sector to the national economy and serve as an important evidence base for policy formulation and decision-making.

The 2025 ISS is the first Informal Sector Survey conducted in the United Republic of Tanzania through a collaborative effort between the National Bureau of Statistics (NBS) and the Office of the Chief Government Statistician (OCGS). The first ISS was carried out in 1990 in Zanzibar and in 1991 in Mainland Tanzania. Subsequent surveys included the 1995 and 2019 ISS, which focused on the Dar es Salaam Region, and the 2013 ISS conducted in Zanzibar. The 2025 survey therefore represents an important milestone in providing up-to-date and nationally representative information on the informal sector across the country.

1.3 Objectives of the Survey

The overall objective of the 2025 ISS was to obtain comprehensive data on informal sector and informal employment that will improve national accounts statistics.

Specific objectives of the survey were;

Specific Objectives

i. To identify and profile informal sector operators;
ii. To measure the economic and employment performance of informal sector operators;
iii. To assess the business environment of informal sector operators;
iv. To provide reliable data for estimating the contribution of the informal sector to Gross Domestic Product (GDP) and other economic indicators;
v. To generate benchmark data for future informal sector surveys and policy evaluations.

1.4 Survey Scope and Coverage

The 2025 Informal Sector Survey has been restricted to activities within the production boundary as defined in the 2008 SNA and covered both urban and rural areas to produce estimates at regional level. This restriction has been considered necessary to ensure that employment, production and income generation in the informal sector can be measured as a share of total employment, total sector product and Gross Domestic Product.

The survey covered informal sector enterprises operating throughout the United Republic of Tanzania, including both Mainland Tanzania and Zanzibar. The survey focused on both agriculture and non-agricultural economic activities carried out by unincorporated enterprises that operate with a low level of organization, limited record-keeping practices, and are generally not registered under the formal regulatory framework.

The survey scope excluded activities carried out solely for household consumption and formal sector enterprises. The findings are intended to support economic planning, policy formulation, as well as monitoring of the national, regional, and international development targets.

1.5 Concepts and Definition

Household: A household for statistical surveys has a special meaning. It can be one person or a group of persons who live and eat together and share common living arrangements. It usually consists of a husband, wife and their children but can also include other persons, relatives and domestic servants provided they live together and eat most meals together.

Head of Household: The head of household is any person either male or female whom the household members recognize as the head of that household.

Household Size: refers to the total number of persons who usually live together in the same household and share common living arrangements, including meals, regardless of their relationship to one another.

Employment: According to the international definition, the employed population includes all persons above a specified age who did some work in the reference period either for pay in cash or in kind (paid employees) or who were in self-employment for profit, plus persons temporarily absent from their work.

Youth: For the purpose of this report, youth refer to persons aged **15–35 years**, consistent with the definition adopted by the African Youth Charter of the African Union and the national youth policy of Tanzania.

Informal Sector: The concept of the informal sector is based on the Resolution concerning statistics of employment in the informal sector adopted by the 15th International Conference of Labour Statisticians (15th ICLS) in 1993 under the International Labour Organization (ILO). The resolution defines the informal sector as comprising household unincorporated enterprises that are not constituted as separate legal entities from their owners, do not maintain a complete set of accounts, and produce goods or services at least partly for sale or barter. Activities such as services provided by paid domestic workers and the production of services by owner-occupied dwellings for own use are excluded from the informal sector.

Informal Sector Employment: Employment in informal sector comprises of all persons who during a given reference period were employed in at least one informal sector activity irrespective of status in employment and whether it is the main or secondary activity.

Informal Sector Operators: are persons who own and manage informal sector enterprises, either alone or with partners, and are responsible for making the main business decisions. They may work on their own or employ others.

Total Output: Output refers to the value of produced goods and services by an establishment that become available for use outside that establishment. Computation of annual output is based on the number of days the business operated during the last month and variations of the business operations during the last 12 months.

Operating Surplus: Annual operating surplus is computed as the difference between value added and the total sum of compensation of employees (salary and wages) and other taxes on production. It is the net income retained by informal sector operators before deduction of land rent and interest (on loan) payments.

Capital Formation: Capital formation is the addition to capital stock made each year by the businesses in the informal sector. It is usually estimated on the basis of expenditure on capital equipment for the last 12 months. The information on the expenditures of major repairs or improvement of land, dwellings/buildings, other structures, transport equipment, machinery and equipment, furniture and office equipment, tools and others were all captured.

Expenditures not related to business were not included though this may not have been thoroughly clear for capital equipment used by both business and the household, such as residential buildings and vehicles. The tendency was to avoid the over-estimation of the sector's capital formation and for unclear cases; a reasonable proportion of the expenditure was taken. The inclusion of expenditures on major repairs or improvement on fixed capital has definitely improved the estimates of capital formation in the informal sector estimates.

Central Product Classification: The standard central product classification CPC was used in this survey to serve as an instrument for assembling and tabulating all kinds of statistics requiring product detail. These statistics covers both production, intermediate and final consumption, capital formation, foreign trade or prices. The central product classification (CPC) therefore, classifies products into categories based on the physical properties and the intrinsic nature of the products as well as the principle of industrial origin.

The physical properties and intrinsic nature of products are distinguishing characteristics that are proper to the products themselves. These include, for example, the raw materials of which goods are made, the stage of production or the way in which goods are produced or services are rendered, the purpose or user category for which products are intended and the prices at which they are sold.

Total Monthly Turnover: Refers to the total value of sales or revenue generated by an informal sector business from the sale of goods and/or provision of services during a typical or specified month, before deducting any business-related expenses or costs.

Total Monthly Expenditure: Refers to the total amount of money spent by an informal sector business on operating and running the business during a specified month. This may include expenditure on raw materials, goods for resale, wages and salaries, rent, utilities, transport, maintenance, and other business-related operating costs.

Average Annual Value Added: Refers to the average amount of value that an informal sector business contributes to the economy over a year.

Productivity: is a ratio between the output volume and the volume of inputs. In other words, it measures how efficient production inputs, such as labour and capital are being used in an economy to produce a given level of output.

Current Capital: Refers to the value of a business's assets and working capital as recorded during December 2025, as reported in the 2025 Informal Sector Survey (ISS).

Gross Output: represents the total value of sales by producing enterprises (turnover) in an accounting period before subtracting the value of intermediate goods used up in production.

Intermediate Consumption: consists of the value of the goods and services consumed as inputs by a process of production, the goods or services may be either transformed or used up by the production process, excluding fixed assets whose consumption is recorded as consumption of fixed capital.

Value Added: Is the difference between gross output and intermediate consumption.

Capital Investment: The term capital investment refers to money used by a business to purchase fixed assets, such as land, machinery and buildings or is the money invested in a business with intention to purchase fixed assets and not for business's day-to-day operating expenses. Capital investments generally are meant to increase operational capacity, capture a larger share of the market and generate more revenue. The current capital investment is the actual value of fixed assets during the accounting period after taking into account the value of assets in the beginning of the period, acquisitions and depreciation.

Para-Public: Refers to all establishments where the ownership is both public and private.

Big private Enterprise: Business or industry that is managed by independent companies or private individuals rather than being controlled by the state, with 10 or more employees.

Small and Medium Private Enterprise: Business or industry that is managed by independent companies or private individuals rather than being controlled by the state, with less than 10 employees.

Direct Exportation: Exporting goods/ service directly to buyers outside the country.

Own Final Use: Consists of goods or services that are retained for their own final use by the owners of the enterprises in which they are produced.

Working Age Population: The working age population is defined as the population comprising of all persons aged 15 years or above. The working- age population measures potential workforce that can engage in production of goods and services.

1.6 Survey Methodology

The survey was designed and implemented in accordance with internationally recognized statistical principles and best practices recommended by the International Labour Organization (ILO) to ensure the production of reliable, representative, and quality data. This section outlines the survey design, target population, sampling frame, sample design, questionnaire development, field operations, data processing, weighting procedures, and quality assurance measures adopted to ensure consistency and minimize sampling and non-sampling errors throughout the survey process.

1.6.1 Planning and Organization of the survey

The survey was implemented under the coordination of the NBS and OCGS, with the involvement of the ministries responsible for labour in Mainland Tanzania and Zanzibar. A joint technical committee managed survey methodology, questionnaire design, field operations, data quality assurance, and data analysis.

A comprehensive survey plan guided all major activities, including sample design, questionnaire development, recruitment and training of field staff, data collection, and data processing. Field operations were conducted through a structure comprising coordinators, supervisors, and interviewers, who received training on survey concepts, interview procedures, and data collection tools.

Quality control measures were integrated throughout the survey implementation period and included field supervision, data validation checks, as well as regular monitoring of field activities to maintain the accuracy, completeness, and reliability of the surveyed data.

1.6.2 Survey Instruments

The survey used a structured questionnaire designed to collect information from eligible respondents on the key indicators of interest. The questionnaire was developed in consultation with relevant stakeholders and aligned with the survey objectives and international statistical standards. It comprised of a household and an individual questionnaire with a number of modules covering demographic and socio-economic characteristics, as well as subject-specific information relevant to the survey. Both questionnaires were programmed into a Computer-Assisted Personal Interviewing (CAPI) application and administered using tablets. Built-in validation rules, skip patterns, and consistency checks were incorporated to improve data quality and reduce errors during data collection.

1.6.2.1 Household Questionnaire

The survey utilized a household questionnaire as the primary data collection instrument. The questionnaire comprised modules designed to collect demographic and socio-economic information on household members. It also included screening questions used to identify and filter respondents who qualified for the second phase of the survey as operators of informal sector enterprises.

1.6.2.2 Individual Questionnaire

The individual questionnaire was administered to household members identified as operators of informal sector enterprises during the household screening phase. The questionnaire collected detailed information on the characteristics of the enterprise, including the type of business activity, ownership structure, business premises, employment, earnings, revenues, expenditures, and other operational aspects. The information obtained provided a comprehensive profile of informal sector enterprises and their contribution to employment and household livelihoods.

1.6.3 Pre-testing and Piloting of the Questionnaire

Prior to the main survey, the questionnaires were pre-tested and piloted to assess the clarity, relevance, flow of questions, as well as the effectiveness of data collection procedures. Multiple rounds of pre-testing were conducted by staff involved in the development of the questionnaire and the Computer-Assisted Personal Interviewing (CAPI) application.

The pilot survey was conducted immediately after the training of field staff and prior to the commencement of the main data collection. In Mainland Tanzania, the pilot was carried out in Bwawani Ward, Dodoma District, while in Zanzibar it was conducted at shehia of Kikwajuni Juu in Mjini District. The pilot exercise tested the survey instruments, field procedures, and data collection systems under actual field conditions as well as evaluate questionnaire content, interview duration, skip patterns, and the functionality of the CAPI system.

Findings from the pre-test and pilot survey were used to refine the questionnaires, improve question wording, and address operational challenges identified during the exercise. The pilot also enabled field staff and survey managers to familiarize themselves with survey procedures and data collection tools before the commencement of the main fieldwork.

1.6.4 Sampling Design

The Informal Sector Survey (ISS) employed a stratified multi-stage cluster sampling design based on the 2022 Tanzania Population and Housing Census sampling frame. In the first stage, Enumeration Areas

(EAs) were selected using Probability Proportional to Size (PPS), where the measure of size was the number of households in each EA. Prior to household selection, a fresh household listing operation was conducted in all selected EAs to establish an up-to-date sampling frame of residential households.

In the second stage, a fixed number of eighteen (18) households were systematically selected from each listed EA. The household questionnaire was administered to collect demographic and socio-economic information on household members and to identify individuals engaged in informal sector activities who were interviewed using the individual questionnaire. The questionnaire collected information on the characteristics and operations of informal sector enterprises, including business activities, ownership, employment, earnings, and business premises.

1.6.4.1 Sample Size

The sample size for the Informal Sector Survey (ISS) was determined to produce representative estimates at the regional level for all 31 regions of the United Republic of Tanzania, as well as for urban and rural areas. In Mainland Tanzania, the design comprised 26 regional strata and 2 residence strata (urban and rural), resulting in a total of 28 design and analysis strata. In Zanzibar, the design comprised 5 regional strata and urban-rural residence, resulting in a total of 7 strata.

A total of 818 Enumeration Areas (EAs) and 14,724 households were selected for the survey across all regions of Tanzania. Of these, 706 EAs and 12,708 households were selected in Mainland Tanzania, while 112 EAs and 2,016 households were selected in Zanzibar.

1.6.5 Stakeholders Engagement

As part of the preparations for the 2025 Informal Sector Survey (ISS), NBS and OCGS organized stakeholder consultation meetings in Mainland Tanzania and Zanzibar to gather inputs and ensure that the survey addressed national data needs and development priorities. The consultation meeting for Mainland Tanzania was held on 8 September 2025 with a total of 38 participants (21 males and 17 females), while the Zanzibar meeting was held on 11 November 2025, with 41 participants (19 males and 22 females). The meetings brought together representatives from Government Ministries, Departments and Agencies (MDAs), research institutions and other relevant organizations. The consultations focused on identifying data gaps, assessing information needs and determining key indicators to be covered by the survey.

During the meetings, participants were briefed on the survey objectives, methodology, implementation work plan, and questionnaire structure and content. This was followed by detailed discussions and

reviews of the survey instruments, providing stakeholders with an opportunity to seek clarification and propose improvements to the survey design and content. Particular emphasis was placed on capturing information related to informal sector employment, business characteristics, economic activities, operational challenges and contributions to the national economy. The comments and recommendations received were used to refine the survey instruments and ensure that the survey addressed stakeholders' information needs while remaining aligned with national development priorities and international statistical standards.

1.6.6 Recruitment and Training

The recruitment process was conducted primarily for enumerators, while coordinators, supervisors, and other personnel involved in the survey were staff from the NBS and OCGS. In Mainland Tanzania, enumerators were recruited through the Government Recruitment Portal for job seekers and in Zanzibar, enumerators were recruited through a formal recruitment process. Preference was given to resident field staff living in close proximity to the selected Enumeration Areas (EAs), particularly those with relevant qualifications and experience in survey data collection or related disciplines.

1.6.6.1 Training of Trainers

A Training of Trainers (ToT) was conducted over a two-week period in Morogoro Municipality for technical staff and field coordinators from NBS, OCGS and other relevant Ministries, Department and Agencies (MDAs). The training covered survey concepts, questionnaire content, field procedures, data quality assurance, and the use of Computer-Assisted Personal Interviewing (CAPI) applications. Participants were drawn from both headquarters and regional statistical offices and were subsequently responsible for providing technical support and facilitating enumerator training at the regional level.

1.6.6.2 Training of Enumerators

Prior to the commencement of fieldwork, all selected enumerators underwent comprehensive training covering the survey objectives, questionnaire content, interviewing techniques, ethical considerations, field procedures, and the use of CAPI devices. The training was designed to equip participants with a thorough understanding of the survey concepts, data collection protocols, and the operation of survey instruments. In addition to classroom-style presentations, the training incorporated practical exercises and field simulations to enhance participants' familiarity with survey procedures and the use of CAPI technology.

1.6.7 Fieldwork and Data Collection

Following the completion of training, field teams distributed to the respective areas to collect information from sampled households and eligible respondents. The fieldwork was carried out over a period of two months under the close supervision of Regional Statistical Managers and other designated supervisors. Supervisors were responsible for monitoring field activities, conducting spot checks, reviewing completed questionnaires and providing technical support to enumerators to ensure adherence to survey protocols and data quality standards.

Data were collected electronically using tablets equipped with programmed questionnaires that incorporated validation checks, skip patterns and consistency controls. Completed interviews were transmitted regularly to a central server, where data quality checks were performed to identify and resolve inconsistencies, missing information, and other potential issues in a timely manner. Throughout the fieldwork period, continuous communication was maintained between field teams and the Head Office to address operational challenges and ensure smooth implementation of the survey.

1.6.8 Response Rate

The 2025 ISS response rate was calculated based on all eligible individuals identified as engaging in informal sector activities in the selected households. Out of all interviewed households, a total of 13,377 individuals were identified as being engaged in informal sector activities across the United Republic of Tanzania. Of these, 12,421 individuals were successfully interviewed, resulting in an overall response rate of 92.9 percent. In Mainland Tanzania, 10,672 of the 11,480 eligible individuals were successfully interviewed giving a response rate of 92.96 percent. In Zanzibar, 1,749 of the 1,897 eligible individuals were successfully interviewed corresponding to a response rate of 92.2 percent.

1.6.9 Data Processing Analysis

Data processing commenced immediately after the completion of fieldwork. Since data were collected electronically using CAPI, completed interviews were transmitted to a central server on a regular basis, enabling continuous monitoring of data quality throughout the data collection period.

The data were subjected to a comprehensive series of validation and cleaning procedures to ensure their accuracy, consistency and completeness. These procedures included checks for missing values, outliers, duplicate records, logical inconsistencies and adherence to questionnaire skip patterns. Identified errors and discrepancies were reviewed and corrected in consultation with field teams where necessary. Following data cleaning, survey weights were applied to account for the probability of selection and to ensure that the survey results were representative of the target population.

Data analysis was carried out using SPSS, Excel and STATA statistical softwares. Descriptive statistics, including frequencies, percentages, means, and cross-tabulations, were generated to summarize key indicators. Survey estimates were produced in accordance with the survey objectives and sampling design. The findings were presented in tables, charts, and narrative form to facilitate interpretation and dissemination of results.

1.6.10 Weighting Procedures

Due to the non-proportional allocation of the sample across regions and between urban and rural areas, as well as variations in response rates, sampling weights were applied in analyzing the survey data. The weights ensured that the survey results were representative of the target population at both the national and domain levels.

The design weights were adjusted to account for non-response at both the enumeration area and household levels. To facilitate weight computation, a spreadsheet containing all sampling parameters, selection probabilities as well as and non-response adjustment factors was developed and used in the calculation of the final survey weight.

CHAPTER TWO

DEMOGRAPHIC CHARACTERISTICS AND WORKING AGE POPULATION

2.1 Introduction

Analysis of demographic characteristics is essential for understanding the composition of informal sector operators and their socio-economic profiles. Such information provides important insights into the demographic and social conditions of individuals engaged in informal sector activities. The analysis covers key demographic and socio-economic indicators including household size, population structure, marital status, educational attainment, disability status, working-age population, and employed population.

2.2 Household Size

Household size is an important indicator for understanding structure of population. It provides valuable insights into the number of individuals supported by employed persons and the potential dependency burden within households. Household size also reflects the contribution of households to the labour force and is therefore an important characteristic in analysing the socio-economic conditions of informal sector operators.

Table 2.1: Total Population and Average Household Size by Area

Area	Population			Average Household Size
	Male	Female	Total	
Dodoma	1,707,180	1,772,143	3,479,323	3.8
Arusha	1,270,156	1,391,938	2,662,094	3.7
Kilimanjaro	1,038,632	1,022,624	2,061,256	3.3
Tanga	1,399,696	1,535,409	2,935,105	4.0
Morogoro	1,715,932	1,853,787	3,569,719	4.0
Pwani	1,078,391	1,167,468	2,245,859	3.8
Dar es Salaam	2,830,118	3,187,601	6,017,719	3.6
Lindi	591,849	727,033	1,318,882	3.3
Mtwara	808,154	998,455	1,806,609	3.2
Ruvuma	993,228	1,085,073	2,078,301	3.9
Iringa	657,543	653,147	1,310,690	3.3
Mbeya	1,291,316	1,324,860	2,616,176	3.6
Singida	1,121,681	1,176,762	2,298,443	5.6
Tabora	1,980,849	1,914,655	3,895,504	5.5
Rukwa	895,823	911,148	1,806,971	4.7
Kigoma	1,391,874	1,455,622	2,847,496	5.0
Shinyanga	1,271,542	1,286,941	2,558,483	5.6
Kagera	1,723,951	1,695,967	3,419,918	4.3
Mwanza	2,023,915	2,218,580	4,242,495	5.1
Mara	1,302,151	1,430,568	2,732,719	4.7
Manyara	1,075,938	1,085,922	2,161,860	4.5
Njombe	461,939	511,768	973,707	3.2
Katavi	699,008	644,002	1,343,010	4.1
Simiyu	1,189,755	1,352,746	2,542,501	7.3
Geita	1,677,177	1,799,285	3,476,462	4.9
Songwe	764,368	832,857	1,597,225	3.9
Tanzania Mainland	**32,962,169**	**35,036,358**	**67,998,527**	**4.2**
Kaskazini Unguja	138,732	153,235	291,967	4.6
Kusini Unguja	107,810	112,292	220,102	4.1
Mjini Magharibi	492,135	525,003	1,017,138	4.8
Kaskazini Pemba	157,633	160,657	318,290	5.8
Kusini Pemba	150,864	162,725	313,589	5.7
Zanzibar	**1,047,174**	**1,113,912**	**2,161,086**	**4.9**
United Republic of Tanzania	**34,009,343**	**36,150,270**	**70,159,613**	**4.2**

Source: 2025 ISS

Table 2.1 indicates notable variations in average household size for households reporting to have at least one informal sector operator, both across regions and by sex of household head. At the national level, the average household size was 4.2 persons per household. Among the regions, Simiyu recorded the largest average household size (7.3 persons) while Njombe, Mtwara, Lindi, Iringa and Kilimanjaro had the smallest average household sizes of about 3.2–3.3 persons.

2.3 Structure of the Population

This section presents analysis of the structure of the population in terms of sex, age and administrative areas. These variables are essential characteristics for understanding potential participation of the population in the workforce.

Table 2.2: Population Distribution by Age Groups, Sex and Area

Area	Age Group	Male	Female	Total	Male	Female	Total
URT	0 - 14	14,414,981	14,195,049	28,610,030	42.4	39.3	40.8
	15 - 24	5,839,231	6,551,112	12,390,342	17.2	18.1	17.7
	25 - 35	5,106,550	6,001,975	11,108,525	15	16.6	15.8
	36 - 64	7,308,553	7,825,789	15,134,341	21.5	21.6	21.6
	65 +	1,340,029	1,576,346	2,916,374	3.9	4.4	4.2
	Total	**34,009,343**	**36,150,270**	**70,159,613**	**48.5**	**51.5**	**100**
TZM	0 - 14	13,991,014	13,766,011	27,757,025	42.4	39.3	40.8
	15 - 24	5,640,843	6,316,186	11,957,029	17.1	18	17.6
	25 - 35	4,935,748	5,822,110	10,757,858	15	16.6	15.8
	36 - 64	7,087,804	7,595,557	14,683,361	21.5	21.7	21.6
	65 +	1,306,760	1,536,493	2,843,254	4	4.4	4.2
	Total	**32,962,169**	**35,036,358**	**67,998,527**	**48.5**	**51.5**	**100**
ZNZ	0 - 14	423,967	429,038	853,005	40.5	38.5	39.5
	15 - 24	198,388	234,925	433,313	18.9	21.1	20.1
	25 - 35	170,802	179,865	350,667	16.3	16.1	16.2
	36 - 64	220,749	230,231	450,980	21.1	20.7	20.9
	65 +	33,269	39,852	73,121	3.2	3.6	3.4
	Total	**1,047,174**	**1,113,912**	**2,161,086**	**48.5**	**51.5**	**100**

Source: 2025 ISS

Table 2.2 shows that the 2025 projected total population was 70.2 million persons, with females accounting for 36.2 million persons (51.5 percent) and males 34.0 million persons (48.5 percent) in the United Republic of Tanzania. The results further indicate that children aged 0–14 years constituted the largest share of the population (40.8 percent), followed by persons aged 36–64 years (21.6 percent). Youth aged 15–24 years accounted for 17.7 percent, while those aged 25–35 years represented 15.8 percent of the total population. Older persons aged 65 years and above constituted the smallest proportion of the population (4.2 percent).

A similar pattern was observed in Mainland Tanzania and Zanzibar, where females slightly outnumbered males and the population was predominantly young, with about two-fifths of the population being below 15 years of age.

2.4 Marital Status

Marital status is an important demographic characteristic that provides insight into family formation, household structure, and social dynamics within a population. The classification of marital status varies across countries and societies depending on prevailing laws, customs, and cultural practices. Information on marital status is generally collected from persons who have attained the age at which marriage and related unions are considered relevant for analysis.

During the 2025 ISS, information on marital status was collected and questions were directed at all persons aged ten years or above. Nevertheless, analysis is only based on persons aged 15 years or above. Six categories adopted to classify marital status of persons were: never married, married, living together, separated, divorced and widowed.

Table 2.3: Percentage Distribution of Persons Aged 15 years and above Years by Area, Sex and Marital Status

Marital Status	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never married	36.3	28.5	32.2	36.1	28.4	32.0	41.5	32.1	36.6
Married	55.5	52.4	53.9	55.5	52.4	53.9	55.4	53.6	54.5
Living together	3.4	3.1	3.3	3.5	3.2	3.4	0.1	0.2	0.2
Separated	1.9	4.5	3.3	1.9	4.4	3.2	2.5	8.0	5.4
Divorced	1.3	2.8	2.1	1.4	2.9	2.2	0.1	0.5	0.3
Widowed	1.5	8.6	5.3	1.5	8.7	5.3	0.4	5.6	3.1
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Source: 2025 ISS

Table 2.3 reveals that, in the United Republic of Tanzania the majority of persons aged 15 years and above in households with an informal sector operator are married (53.9 percent), followed by those who had never married (32.2 percent) and widowed 5.3 percent. The findings further show that the divorced category had the lowest percent (2.1 percent). While the pattern is similar for Mainland Tanzania, for Zanzibar the highest percent is for married (54.5 percent), followed by never married (36.6 percent) and separated (5.4 percent).

The table further indicate that in URT proportionately more males are married than females (55.5 percent compared with 52.4 percent). Conversely, females recorded higher proportions of widowed persons (8.6 percent) and separated persons (4.5 percent) than males (1.5 percent and 1.9 percent, respectively). Similarly, the proportion of divorced females (2.8 percent) was more than twice that of males (1.3 percent).

However, the proportion of persons who had never married is higher in Zanzibar (36.6 percent) than in Mainland Tanzania (32.0 percent). Furthermore, while widowed persons accounted for 5.3 percent in Mainland Tanzania compared with 3.1 percent in Tanzania Zanzibar, the separated accounted for 5.4 percent in Tanzania Zanzibar compared with 3.2 percent in Mainland Tanzania. Across both areas, females consistently recorded higher proportions of widowed, separated and divorced persons than their male counterparts.

2.5 Educational Attainment

Educational attainment is an important indicator of the knowledge and skills of the population and plays a key role in social and economic development. It influences employment opportunities, productivity, and overall well-being. This section presents the distribution of the population by the highest level of education attained.

Table 2.4: Percentage Distribution of Persons Aged 15 years and above Years by Sex, Area and Education Level Attained

Level of Education	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never Attended	10.3	16.7	13.7	10.5	16.8	13.8	6.6	12.8	9.9
Primary Education	57.8	54.7	56.2	58.8	55.8	57.2	24.8	21.1	22.9
Secondary Education	25.7	24.3	25.0	24.5	23.2	23.8	61.3	58.5	59.8
Vocational Training	1.8	1.4	1.6	1.8	1.4	1.6	1.9	1.8	1.9
Tertiary non University	1.4	1.3	1.3	1.5	1.2	1.3	1.0	1.5	1.3
University	3.0	1.5	2.2	3.0	1.4	2.2	4.3	4.3	4.3
Total Number	**19,594,362**	**21,955,221**	**41,549,583**	**18,971,155**	**21,270,347**	**40,241,502**	**623,207**	**684,874**	**1,308,081**

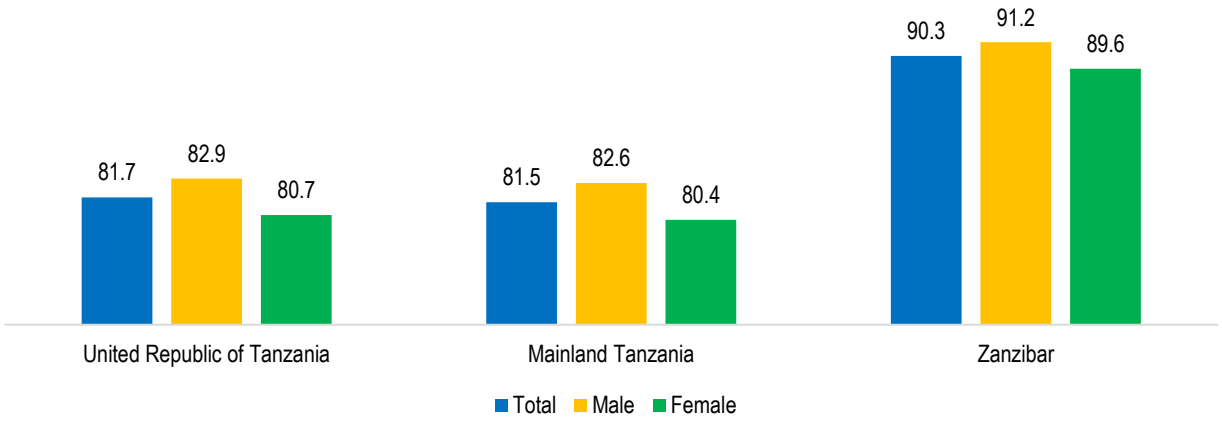
Source: 2025 ISS

Table 2.4 shows that for households with informal sector operator, the majority of persons aged 15 years and above (56.2 percent) had attained primary education in the United Republic of Tanzania. In this category, there were proportionately more males (57.8 percent) than females (54.7 percent). Persons with secondary education constituted the second largest proportion (25.0 percent) of the population, accounting for 25.7 percent of males and 24.3 percent of females.

Persons with tertiary non-university education accounted for only 1.3 percent of the population, with males recording a higher proportion (3.0 percent) than females (1.5 percent). A similar pattern was

observed in Mainland Tanzania while in Zanzibar, the highest proportion of persons aged 15 years and above had attained secondary education (59.8 percent).

Figure 2.1: Literacy Rates of Persons Aged 15 years and above Years by Sex



Source: 2025 ISS

Figure 2.1 shows that the majority of persons aged 15 years and above in the United Republic of Tanzania were literate (81.7 percent), with a slightly higher rate among males (82.9 percent) than females (80.7 percent).

The findings further indicate that literacy in Zanzibar were recorded at 90.3 percent and 81.5 percent in Mainland Tanzania. Generally, males recorded slightly higher literacy rates than females. Nevertheless, literacy rates exceeded 80 percent for both sexes across the country.

2.6 Disability

Information on disability is important for understanding the inclusiveness of economic participation and identifying barriers that may affect the involvement of persons with disabilities in informal sector activities. Prevalence of disability in this report is based on population aged 5 years and above.

Table 2.5: Percentage of Persons Aged 5 Years or Above with Disabilities by Sex, Area and Type of Disability

Area	URT			TZM			ZNZ		
Type of Disability	Male	Female	Total	Male	Female	Total	Male	Female	Total
Albinism	0.01	0.02	0.02	0.01	0.02	0.02	0.01	0.05	0.03
Seeing	0.42	0.46	0.44	0.41	0.45	0.43	0.51	0.68	0.59
Hearing	0.19	0.31	0.25	0.18	0.3	0.24	0.44	0.58	0.51
Walking	0.74	0.7	0.72	0.74	0.71	0.73	0.52	0.5	0.51
Self-care	0.21	0.23	0.22	0.21	0.24	0.22	0.2	0.16	0.18
Remembering	0.06	0.1	0.08	0.06	0.1	0.08	0.14	0.14	0.14
Cleft Palate	0	0.02	0.01	0	0.02	0.01	0.01	0.03	0.02
Spinal befid	0.01	0	0	0.01	0	0	0.02	0.08	0.05
Spinal cord injuries	0.08	0.07	0.07	0.08	0.07	0.08	0.06	0.03	0.04
Mental health	0.35	0.25	0.3	0.35	0.25	0.3	0.25	0.31	0.28
Psoriasis	0.01	0.02	0.02	0.01	0.02	0.02	0.09	0.06	0.08
Deaf	0.08	0.09	0.08	0.08	0.09	0.08	0.07	0.12	0.1

Source: 2025 ISS

Table 2.5 indicates that walking disability was the most prevalent disability type among persons aged 5 years and above in the United Republic of Tanzania, accounting for 0.72 percent of the population, followed by seeing disability (0.44 percent) and mental health conditions (0.30 percent). Females generally exhibited higher disability prevalence rates than males in most disability categories, while males recorded relatively higher rates in mental health conditions and spinal cord injuries. The lowest prevalence was observed for spinal bifida, cleft palate and albinism.

2.7 Working Age Population

The working age population comprising of all persons aged 15 years or above. It measures potential workforce that can engage in production of goods and services. It forms the potential labour supply of a country and is a key indicator for analysing labour market dynamics. This section presents the distribution of the working age population by age group and sex.

Table 2.6: Working Age Population by Sex, Area and Age Group

Area	URT			TZM			ZNZ		
Working Age Group	Male	Female	Total	Male	Female	Total	Male	Female	Total
15 - 24	29.8	29.8	29.8	29.7	29.7	29.7	31.8	34.3	33.1
25 - 35	26.1	27.3	26.7	26	27.4	26.7	27.4	26.3	26.8
36 - 64	37.3	35.6	36.4	37.4	35.7	36.5	35.4	33.6	34.5
65 +	6.8	7.2	7	6.9	7.2	7.1	5.3	5.8	5.6
Total Number	**19,594,362**	**21,955,221**	**41,549,583**	**18,971,155**	**21,270,347**	**40,241,502**	**623,207**	**684,874**	**1,308,081**

Source: 2025 ISS

Table 2.6 shows that the working-age population (persons aged 15 years and above) in the United Republic of Tanzania was estimated at 41.5 million, of whom 52.8 percent were females and 47.2 percent were males. The largest share of the working-age population was concentrated in the 36–64 years age group (36.4 percent), followed by those aged 15–24 years (29.8 percent) and 25–35 years (26.7 percent). Similar age distribution patterns were observed in both Mainland Tanzania and Zanzibar.

CHAPTER THREE

TOTAL EMPLOYMENT IN INFORMAL SECTOR

3.1 Introduction

This chapter provide an overview of the contribution of the informal sector to employment creation in the United Republic of Tanzania, covering both operators and employees. It examines the extent of employment generated by informal sector activities and its distribution across key demographic, economic and geographical characteristics. Employment in informal sector comprises of all persons aged 15 years and above who, during a given reference period were employed in at least one informal sector activity irrespective of status in employment and whether it is the main or secondary activity.

Table 3.1: Percentage Distribution of Total Employment in Informal Sector Aged 15 years and Above by Place of Residence, Sex and Area

Area	Place of Residence	Male	Female	Total Employment
URT	Rural	66.5	48.1	63.7
	Other Urban	25.9	23.7	27.6
	DSM	7.6	8.1	8.7
	Total	**13,148,743**	**10,510,005**	**23,658,748**
TZM	Rural	66.7	60.3	63.9
	Other Urban	25.5	29.4	27.2
	DSM	7.8	10.3	8.9
	Total	**12,846,401**	**10,302,060**	**23,148,461**
ZNZ	Rural	56.0	55.7	55.9
	Urban	44.0	44.3	44.1
	Total	**302,342**	**207,945**	**510,287**

Source: 2025 ISS

Table 3.1 shows that, the total informal sector employment in the United Republic of Tanzania was estimated with 23,658,748 persons, comprising 13,148,743 males and 10,510,005 females. Moreover, about 63.7 percent of total informal sector employment are in rural areas, compared with 27.6 percent in other urban areas and 8.7 percent in Dar es Salaam. By sex, the proportion residing in rural areas was higher among males (66.5 percent) than females (48.1 percent), while females recorded higher proportions in Dar es Salaam (8.1 percent) compared with males (7.6 percent).

In Mainland Tanzania, rural areas accounted for 63.9 percent of total informal sector employment, followed by other urban areas (27.2 percent) and Dar es Salaam (8.9 percent). Rural employment accounted for 66.7 percent of male and 60.3 percent of female informal sector employment. In Zanzibar,

the distribution was evenly divided between rural and urban areas, with each accounting for 55.9 percent and 44.1 percent, respectively, for both males and females.

Table 3.2: Percentage Distribution of Total Employment in Informal Sectors Aged 15 years and Above by Region

Region	Male	Female	Total Employment
Dodoma	7.0	7.0	7.0
Arusha	4.7	4.5	4.6
Kilimanjaro	3.0	2.8	2.9
Tanga	3.5	3.3	3.4
Morogoro	5.0	4.8	4.9
Pwani	3.7	4.8	4.2
Dar es Salaam	7.8	10.3	8.9
Lindi	3.9	3.1	3.5
Mtwara	2.4	3.0	2.6
Ruvuma	3.7	3.7	3.7
Iringa	2.7	3.2	2.9
Mbeya	5.1	5.5	5.2
Singida	2.6	1.5	2.1
Tabora	4.7	3.4	4.1
Rukwa	4.3	5.4	4.8
Kigoma	4.0	3.7	3.9
Shinyanga	2.7	2.0	2.4
Kagera	3.1	3.0	3.0
Mwanza	3.5	3.6	3.6
Mara	3.6	4.4	4.0
Manyara	3.0	2.1	2.6
Njombe	2.7	3.5	3.0
Katavi	3.0	3.3	3.1
Simiyu	3.9	2.3	3.2
Geita	3.2	2.2	2.8
Songwe	3.3	3.7	3.5
Mainland Tanzania	**12,846,401**	**10,302,060**	**23,148,461**
Kaskazini Unguja	15.5	14.5	15.1
Kusini Unguja	13.9	18.9	15.9
Mjini Magharibi	44.7	44.6	44.7
Kaskazini Pemba	11.9	12.1	12.0
Kusini Pemba	14.0	9.9	12.3
Zanzibar	**302,342**	**207,945**	**510,287**
United Republic of Tanzania	**13,148,743**	**10,510,005**	**23,658,748**

Source: 2025 ISS

Table 3.2 presents the percentage distribution of total employment in the informal sector among persons aged 15 years and above by region and sex. In Mainland Tanzania, Dar es Salaam accounted for the largest share of total informal sector employment at 8.9 percent, followed by Dodoma (7.0 percent) and

Mbeya (5.2 percent). The lowest share was recorded in Singida at 2.1 percent, followed by Shinyanga (2.4 percent), Mtwara and Manyara with 2.6 percent each.

By sex, Dar es Salaam recorded the highest proportion of both male and female informal sector employment, accounting for 10.3 percent of females and 7.8 percent of males. Dodoma followed with 7.0 percent for both males and females.

In Zanzibar, Mjini Magharibi had the largest share of informal sector employment, accounting for 44.7 percent for both males and females. This was followed by Kusini Unguja with 15.9 percent while the lowest shares were recorded in Kaskazini Pemba with 12.0 percent.

3.2 Demographic Characteristics in Informal Sector

The demographic characteristics of persons engaged in informal-sector activities provide important information on the composition of the informal workforce. The analysis considers key characteristics such as age, sex, marital status, education level and area of residence, highlighting the different patterns of participation in informal-sector activities across population groups.

Table 3.3: Percentage Distribution of Total Employment in Informal Sector Aged 15 years and Above by Age Group, Sex and Area

Age Group		Male	Female	Total Employment
URT	15 - 24	17.3	17.9	17.5
	25 - 35	37.7	32.8	35.5
	36 - 64	40.7	45.8	43.0
	65 +	4.4	3.4	4.0
	Total	**13,148,743**	**10,510,005**	**23,658,748**
TZM	15 - 24	17.3	17.9	17.6
	25 - 35	37.7	32.9	35.6
	36 - 64	40.5	45.7	42.8
	65 +	4.4	3.4	4.0
	Total	**12,846,401**	**10,302,060**	**23,148,461**
ZNZ	15 - 24	15.2	16.6	15.7
	25 - 35	34.3	27.9	31.7
	36 - 64	46.5	52.2	48.9
	65 +	4.0	3.3	3.7
	Total	**302,342**	**207,945**	**510,287**

Source: 2025 ISS

The United Republic of Tanzania has the largest proportion of total informal sector employment among persons aged 36–64 years (43.0 percent) where majority were females (45.8 percent) compared to males (40.7 percent), followed by those aged 25–35 years (35.5 percent) and 15–24 years (17.5 percent). Persons aged 65 years and above accounted for the smallest proportion (4.0 percent).

A similar pattern was observed in Mainland Tanzania, where persons aged 36–64 years accounted for 42.8 percent of total informal sector employment, followed by the 25–35 years age group (35.6 percent) and 15–24 years (17.6 percent). In Zanzibar, the highest proportion was also recorded among persons aged 36–64 years (48.9 percent), followed by those aged 25–35 years (31.7 percent) and 15–24 years (15.7 percent). The share of persons aged 65 years and above was about 4 percent in both Mainland Tanzania and Zanzibar.

Table 3.4: Percentage Distribution of Total Employment in Informal Sector Aged 15 years and Above by Education Level, Sex and Area

Area	Education Level	Male	Female	Total Employment
URT	Never Attended	9.6	13.7	11.5
	Primary	70.4	65.4	68.2
	Secondary	16.6	18.3	17.4
	Vocational	1.2	0.7	1.0
	Tertiary non-University	0.9	0.7	0.8
	University	1.3	1.1	1.2
	Total Number	**13,148,743**	**10,510,005**	**23,658,748**
TZM	Never Attended	9.7	13.7	11.5
	Primary	71.2	66.2	69.0
	Secondary	15.7	17.6	16.6
	Vocational	1.2	0.7	1.0
	Tertiary non-University	0.9	0.7	0.8
	University	1.3	1.1	1.2
	Total Number	**12,846,401**	**10,302,060**	**23,148,461**
ZNZ	Never Attended	8.6	12.8	10.3
	Primary	35.4	26.7	31.9
	Secondary	52.6	56.7	54.3
	Vocational	1.1	0.5	0.9
	Tertiary non-University	0.6	1.3	0.9
	University	1.7	2.2	1.9
	Total Number	**302,342**	**207,945**	**510,287**

Source: 2025 ISS

Table 3.4 shows that, in the URT the majority of total informal sector employment with primary education was 68.2 percent, followed by those with secondary education (17.4 percent) and those who had never attended school (11.5 percent). Smaller proportions were recorded among persons with vocational education (1.0 percent) and tertiary non-university education (0.8 percent). By sex, females had a higher proportion of persons who had never attended school (13.7 percent) compared with males (9.6 percent), while males had a higher proportion with primary education (70.4 percent) than females (65.4 percent).

In Mainland Tanzania, the distribution followed a similar pattern. However, In Zanzibar secondary education accounted for the largest proportion with 54.3 percent, followed by primary education with 31.9 percent and persons who had never attended school with 10.3 percent. Lowest proportion was recorded in vocational education and tertiary non-university education with 0.9 percent each.

Table 3.5: Percentage Distribution of Total Employment in Informal Sector Aged 15 years and Above by Level of Skills, Sex and Area

Area	Level of Skills	Male	Female	Total Employment
URT	Highly skill - Can perform tasks without assistance	72.8	68.3	70.8
	Moderate skilled- Can perform tasks with small assistance	21.3	25.3	23.1
	Low skilled- Can perform tasks with high assistance	4.6	5.2	4.9
	No skilled- Cannot perform tasks without assistance	1.3	1.3	1.3
	Total Number	**13,148,743**	**10,510,005**	**23,658,748**
TZM	Highly skill - Can perform tasks without assistance	73.2	68.4	71.0
	Moderate skilled- Can perform tasks with small assistance	21.1	25.3	23.0
	Low skilled- Can perform tasks with high assistance	4.4	5.1	4.7
	No skilled- Cannot perform tasks without assistance	1.3	1.2	1.2
	Total Number	**12,846,401**	**10,302,060**	**23,148,461**
ZNZ	Highly skill - Can perform tasks without assistance	56.9	62.0	59.0
	Moderate skilled- Can perform tasks with small assistance	29	21.9	26.1
	Low skilled- Can perform tasks with high assistance	11	11.7	11.3
	No skilled- Cannot perform tasks without assistance	3.1	4.4	3.6
	Total Number	**302,342**	**207,945**	**510,287**

Source: 2025 ISS

Table 3.5 show that the majority of total informal sector employment in the United Republic of Tanzania were highly skilled, accounting for 70.8 percent, followed by those with moderate skills (23.1 percent). Low-skilled persons accounted for 4.8 percent, while only 1.3 percent were classified as having no skills. By sex, the proportion of highly skilled employment was higher among males (72.8 percent) than females (68.3 percent), while females recorded higher proportions of moderate-skilled (25.3 percent) and low-skilled (5.2 percent). The pattern was broadly similar in Mainland Tanzania and Zanzibar.

3.3 Type of Contract

Employment contract arrangements provide information on the nature of the working relationship between workers and their employers. This analysis presents the distribution of workers in the informal sector by type of employment contract, including written and verbal agreements, probationary arrangements and situations where no contract exists. The results highlight the extent to which employment relationships are governed by formal or informal contractual arrangements.

Table 3.6: Percentage Distribution of Total Employment in Informal Sector Aged 15 years and Above by Type of Contract, Sex and Area

Area	Type of Contract	Male	Female	Total Employment
URT	Operator	66.2	68.0	67.0
	Written contract without fixed duration	0.3	0.3	0.3
	Written contract with fixed duration	1.1	0.2	0.7
	Verbal agreement	8.2	4.1	6.3
	On trial/probation	0.4	0.3	0.4
	No contract	23.7	27.0	25.2
	Total Number	**13,148,743**	**10,510,005**	**23,658,748**
TZM	Operator	66.7	68.3	67.4
	Written contract without fixed duration	0.3	0.3	0.3
	Written contract with fixed duration	1.2	0.3	0.8
	Verbal agreement	8.2	4.1	6.4
	On trial/probation	0.4	0.3	0.4
	No contract	23.2	26.7	24.8
	Total Number	**12,846,401**	**10,302,060**	**23,148,461**
ZNZ	Operator	46.6	55.6	50.3
	Written contract without fixed duration	0.3	0.2	0.3
	Written contract with fixed duration	0.5	0.0	0.3
	Verbal agreement	7.2	2.0	5.0
	On trial/probation	0.3	0.3	0.3
	No contract	45.1	42.1	43.9
	Total Number	**302,342**	**207,945**	**510,287**

Source: 2025 ISS

Table 3.6 presents show the type of contracts in the United Republic of Tanzania where operators accounted for the largest share of total informal sector employment at 67.0 percent, followed by persons with no contract at 25.2 percent and those under a verbal agreement (6.4 percent). Written contracts were relatively uncommon, accounting for 0.3 percent for contracts without a fixed duration and 0.3 percent for contracts fixed duration. By sex, females recorded a slightly higher proportion of operators (68.1 percent) than males (66.2 percent), while females also had a higher share of employment without a contract (27.0 percent) compared with males (23.7 percent). Same trend is observed in Mainland Tanzania and Zanzibar.

3.4 Type of Payment Arrangements

Workers in the informal sector receive compensation for their work by different payment arrangements including monthly, weekly and daily wages, payment per hour or task, commission, profit sharing, in-kind payment and situations where no payment is received. The analysis presents distribution of total employment by type of payment, sex and area.

Table 3.7: Percentage Distribution of Total Employment in Informal Sector Aged 15 years and Above by Type of Payment, Sex and Area

Area	Type of Payment	Male	Female	Total Employment
URT	Monthly salary	9.2	8.8	9.0
	Weekly salary	9.4	9.0	9.2
	Daily	9.3	8.7	9.0
	Per hour of work	9.5	8.5	9.0
	Per job/task basis	9.4	7.6	8.6
	Commission	9.5	9.1	9.3
	Profit share	9.0	8.0	8.6
	Bonuses (regular and irregular)	9.4	7.9	8.7
	In kind payment	9.2	8.6	9.0
	Payment depending on profit	9.1	8.4	8.8
	No payment	7.2	15.4	10.8
	Total Number	**13,148,743**	**10,510,005**	**23,658,748**
TZM	Monthly salary	9.2	8.8	9.0
	Weekly salary	9.3	9.0	9.2
	Daily	9.3	8.6	9.0
	Per hour of work	9.5	8.5	9.0
	Per job/task basis	9.3	7.6	8.6
	Commission	9.5	9.2	9.4
	Profit share	9.0	7.9	8.5
	Bonuses (regular and irregular)	9.4	7.8	8.7
	In kind payment	9.2	8.6	8.9
	Payment depending on profit	9.0	8.4	8.8
	No payment	7.3	15.6	11.0
	Total Number	**12,846,401**	**10,302,060**	**23,148,461**
ZNZ	Monthly salary	9.3	9.4	9.3
	Weekly salary	10.9	9.2	10.2
	Daily	8.4	9.6	8.9
	Per hour of work	10.2	10.1	10.1
	Per job/task basis	9.6	9.6	9.6
	Commission	9.7	8.8	9.3
	Profit share	10.2	9.6	10.0
	Bonuses (regular and irregular)	9.4	10.4	9.8
	In kind payment	10.3	8.5	9.5
	Payment depending on profit	9.8	10.1	9.9
	No payment	2.2	4.8	3.3
	Total Number	**302,342**	**207,945**	**510,287**

Source: 2025 ISS

Table 3.7 indicate that the distribution of employment across the different types of payment was relatively even, with the proportion of male and female employment. The proportion of employment paid on a weekly salary basis was 9.2 percent, while monthly salary and daily payment each accounted for 9.0 percent. Employment with no payment was higher among females (15.4 percent) than males (7.2 percent), giving an overall proportion of 10.8 percent.

In Mainland Tanzania, the pattern was broadly similar while in Zanzibar payment on a weekly salary basis accounted for 10.2 percent of total employment, while payment per hour of work accounted for 10.1 percent and profit sharing for 10.0 percent. The proportion receiving no payment was considerably lower, at 3.3 percent with female (4.8 percent) compared with 2.2 percent among males.

3.5 Status in Employment in Informal Sector

Status in employment describes the relationship of a person to the work performed and to the economic unit for which the work is carried out. This section presents an overview of the different forms of participation in informal-sector work, including independent work, paid employment and unpaid work. The survey classified workers according to their status in employment as employers, own-account workers, wage earners, paid apprentices, workers working for other people, unpaid family workers, unpaid workers and partners. These categories provide an overview of the different work arrangements and relationships through which persons participate in informal-sector activities.

Table 3.8: Percentage Distribution of Total Employment in Informal Sector Aged 15 years and Above by Employment Status, Sex and Area

Area	Employment Status	Male	Female	Total Employment
URT	Employer	6.2	5.3	5.8
	Own-account worker	72.4	70.9	71.7
	Wage earner	11.3	5.8	8.9
	Paid apprentice	0.5	0.2	0.4
	Workers working for other people	0.7	0.2	0.5
	Unpaid family worker	4.9	12.1	8.1
	Unpaid worker	2.3	3.3	2.7
	Partner	1.7	2.2	1.9
	Total	**13,148,743**	**10,510,005**	**23,658,748**
TZM	Employer	6.2	5.3	5.8
	Own-account worker	72.3	70.6	71.6
	Wage earner	11.4	5.8	8.9
	Paid apprentice	0.5	0.2	0.4
	Workers working for other people	0.7	0.2	0.5
	Unpaid family worker	5.0	12.3	8.3
	Unpaid worker	2.3	3.3	2.7
	Partner	1.6	2.2	1.8
	Total	**12,846,401**	**10,302,060**	**23,148,461**
ZNZ	Employer	5.6	3.8	4.9
	Own-account worker	73.1	84.2	77.6
	Wage earner	10.2	5.1	8.1
	Paid apprentice	2.2	0.2	1.4
	Workers working for other people	0.9	0.4	0.7
	Unpaid family worker	0.4	1.8	1.0
	Unpaid worker	1.8	3.0	2.3
	Partner	5.8	1.5	4.1
	Total	**302,342**	**207,945**	**510,287**

Source: 2025 ISS

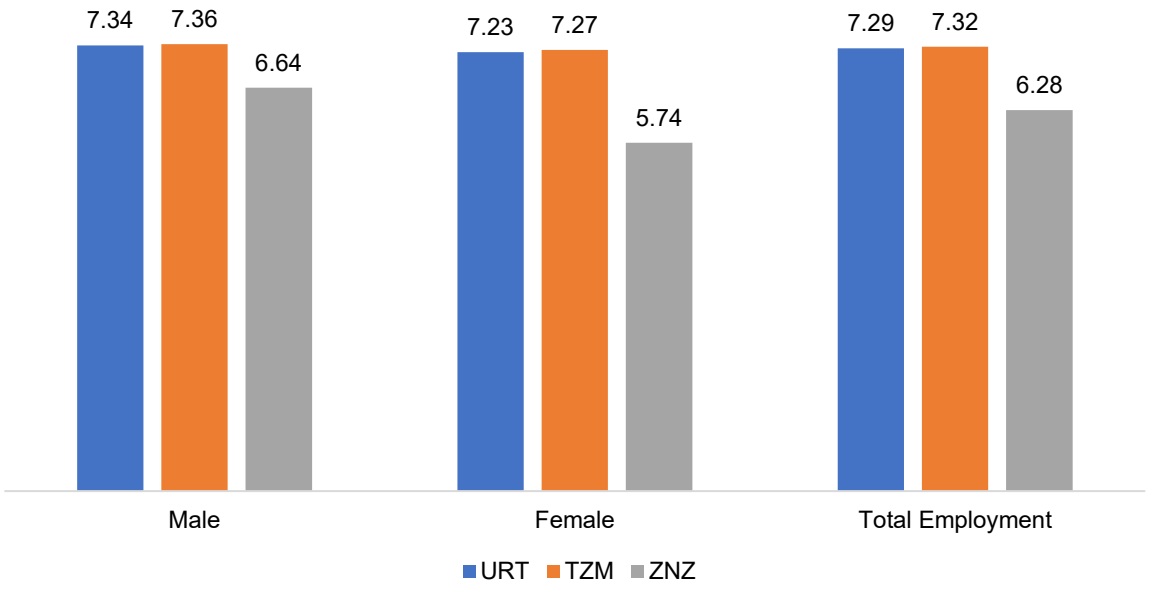
The results in Table 3.8 show that own-account workers in Tanzania constituted the largest proportion of total informal sector employment (71.7 percent), followed by wage earners at 8.9 percent and unpaid family workers at 8.1 percent. Employers accounted for 5.8 percent, while partners, unpaid workers, workers working for other people and paid apprentices accounted for relatively smaller proportions. By sex, own-account work was dominant among both males and females (72.4 and 70.9 percent respectively). However, unpaid family work was considerably higher among females (12.1 percent) than males (4.9 percent).

In Mainland Tanzania, the employment status pattern was broadly similar to that of the URT. In Zanzibar, own-account workers represented the largest share of total informal sector employment at 77.6 percent, with a higher proportion among females (84.2 percent) than males (73.1 percent). Followed by wage earners with 8.1 percent and employers represented 4.9 percent.

3.6 Hours of Work

Hours of work statistics provide information on the amount of time persons engaged in informal-sector activities spend on work during the reference week. They provide insights into working patterns, labour utilisation and the time commitment associated with informal sector activities.

Figure 3.1: Percentage Distribution of Total Employment in Informal Sector Aged 15 years and Above by Average Hours of Working per day, Sex and Area



Source: 2025 ISS

The results show that, informal sector workers in URT worked an average of 7.29 hours per day, with males recording a slightly higher average of 7.34 hours compared with 7.23 hours for females.

In Mainland Tanzania, the average working time was 7.32 hours per day, with males working 7.36 hours and females 7.27 hours. In Zanzibar, the average was at 6.28 hours per day, with males recording 6.64 hours and females 5.74 hours (Figure 3.1).

CHAPTER FOUR

INFORMAL SECTOR OPERATORS

4.1 Introduction

One of the principal objectives of the Informal Sector Survey was to generate reliable estimates of the number and characteristics of informal sector operators. This section provides distribution of informal sector operators by attributes such as age, education, sex, ownership of businesses, area, industry, occupation and other relevant attributes.

Table 4.1: Percentage Distribution of Informal Sector Operators Aged 15 years and above by Age Group, Area and Sex

Area		Male	Female	Total
URT	15 - 24	11.5	12.4	11.9
	25 - 35	31.0	29.6	30.4
	36 - 64	51.5	53.4	52.4
	65 +	6.1	4.6	5.4
	Total Number	**7,425,609**	**6,082,033**	**13,507,643**
TZM	15 - 24	11.5	12.3	11.9
	25 - 35	30.9	29.6	30.3
	36 - 64	51.5	53.4	52.4
	65 +	6.1	4.6	5.4
	Total Number	**7,213,900**	**5,915,913**	**13,129,813**
ZNZ	15 - 24	11.5	13.8	12.5
	25 - 35	33.4	29.1	31.5
	36 - 64	49.8	53.8	51.6
	65 +	5.2	3.4	4.4
	Total Number	**211,709**	**166,121**	**377,830**

Source: 2025 ISS

Table 4.1 shows that there were 13,507,643 informal sector operators aged 15 years and above in the United Republic of Tanzania. Males constituted 53.9 percent of all operators, compared with 46.1 percent females. Majority of informal sector operators were in Mainland Tanzania, accounting for 97.2 percent, while in Zanzibar (2.8 percent). Informal sector operators were predominantly concentrated in the 36–64 years age group (52.4 percent), followed by those aged 25–35 years (30.4 percent). Young operators aged 15–24 years represented 11.9 percent, while only 5.4 percent were aged 65 years and above.

Table 4.2: Distribution of Informal Sector Operators Aged 15 years and Above by Education Level, Area, and Sex

Area		Male	Female	Total
URT	Never Attended	9.2	13.1	10.9
	Primary	66.8	62.9	65.0
	Secondary	20.1	20.9	20.5
	Vocational	1.4	1.0	1.2
	Tertiary non-University	1.0	1.0	1.0
	University	1.5	1.2	1.4
	Total Number	**7,425,609**	**6,082,033**	**13,507,643**
TZM	Never Attended	9.2	13.1	10.9
	Primary	67.8	63.9	66.1
	Secondary	19.1	19.9	19.4
	Vocational	1.4	1.0	1.2
	Tertiary non-University	1.0	1.0	1.0
	University	1.5	1.2	1.4
	Total Number	**7,213,900**	**5,915,913**	**13,129,813**
ZNZ	Never Attended	8.7	12.6	10.4
	Primary	32.7	26.1	29.8
	Secondary	55.2	57.5	56.2
	Vocational	1.0	-	0.5
	Tertiary non-University	0.6	1.6	1.0
	University	1.8	2.3	2.0
	Total Number	**211,709**	**166,121**	**377,830**

Source: 2025 ISS

Table 4.2 shows that the majority of informal sector operators aged 15 years and above in the United Republic of Tanzania had attained primary education (65.0 percent) followed by secondary education (20.5 percent). However, operators with vocational training (1.2 percent) and tertiary non-university education (1.0 percent) constituted the smallest proportions among informal sector operators. A higher proportion of male operators had completed primary education (66.8 percent) compared with females (62.9 percent), while females were more likely than males to have never attended school (13.1 percent versus 9.2 percent).

The educational profile of operators in Mainland Tanzania closely resembled the national pattern. In contrast, Zanzibar had a higher proportion of informal sector operators with secondary education, at 56.2 percent, compared with 29.8 percent who had attained primary education.

Table 4.3: Percentage Distribution of Informal Sector Operators Aged 15 years and Above with Disability by Age Group, Area and Sex

Area		Male	Female	Total
URT	15 - 24	0.4	1.1	0.7
	25 - 35	0.7	0.9	0.8
	36 - 64	1.5	1.9	1.7
	65 +	6.4	4.7	5.8
	Total	**1.4**	**1.6**	**1.5**
TZM	15 - 24	0.4	1.1	0.7
	25 - 35	0.6	0.9	0.7
	36 - 64	1.5	1.9	1.7
	65 +	6.5	4.7	5.8
	Total	**1.4**	**1.6**	**1.5**
ZNZ	15 - 24	0.0	1.0	0.5
	25 - 35	2.0	1.8	1.9
	36 - 64	1.8	2.0	1.9
	65 +	4.2	6.4	4.9
	Total	**1.8**	**2.0**	**1.9**

Source: 2025 ISS

Table 4.3 shows that 1.5 percent of informal sector operators aged 15 years and above had disabilities in the United Republic of Tanzania. A similar proportion was observed in Mainland Tanzania, at 1.5 percent, while Zanzibar recorded a slightly higher proportion of 1.9 percent. The prevalence of disability increased with age, with operators aged 65 years and above recording the highest proportion at 5.8 percent, compared with 1.7 percent among those aged 36–64 years, 0.8 percent among those aged 25–35 years, and 0.7 percent among those aged 15–24 years. A similar pattern was observed in Mainland Tanzania and Zanzibar.

Table 4.4: Distribution of Informal Sector Business Aged 15 years and Above by Type of Ownership of Businesses and Area

Type of Ownership	URT	TZM	ZNZ
Individual business	94.2	94.2	96.4
Ordinary partnership with members of households	5.1	5.2	2.1
Ordinary partnership with members of other households	0.6	0.6	1.5
Total Number	**13,507,643**	**13,129,813**	**377,830**

Source: 2025 ISS

Table 4.4 indicates that informal sector enterprises are predominantly operated under individual ownership in the United Republic of Tanzania. Of all informal sector operators, 94.2 percent owned and operated their businesses individually. The proportion was identical in Mainland Tanzania (94.2 percent) and slightly higher in Zanzibar (96.4 percent), underscoring the dominance of sole proprietorships within the informal sector.

Informal businesses operated in partnership with household members accounted for 5.1 percent of operators nationally, making it the second most common ownership arrangement. This form of ownership was more prevalent in Mainland Tanzania (5.2 percent) than in Zanzibar (2.1 percent).

Table 4.5: Percentage distribution of Informal Sector Operators Aged 15 years and Above by Occupation, Area and Sex

Occupation	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Legislators, Administrators and Managers	0.2	0.0	0.1	0.2	0.0	0.1	0.3	-	0.1
Professionals	0.6	0.5	0.6	0.6	0.5	0.6	0.8	0.6	0.7
Technicians and Associate Professionals	2.0	0.7	1.4	2.0	0.7	1.4	2.8	2.3	2.6
Clerical Support Workers	0.1	0.1	0.1	0.1	0.1	0.1	0.4	0.5	0.4
Service Workers and Shop Sales Workers	8.6	23.7	15.4	8.4	23.3	15.1	16.3	36.4	25.1
Skilled Agricultural and Fishery Workers	57.1	39.5	49.2	57.9	40.3	50.0	30.9	9.9	21.7
Craft and Related Trades Workers	11.9	11.4	11.7	11.5	10.9	11.2	25.4	31.2	28.0
Plant and Machine Operators and Assemblers	1.9	0.3	1.2	1.9	0.3	1.2	3.7	0.5	2.3
Elementary Occupations	17.6	23.8	20.4	17.6	23.9	20.4	19.3	18.6	19.0
Total Number	**7,425,609**	**6,082,033**	**13,507,643**	**7,213,900**	**5,915,913**	**13,129,813**	**211,709**	**166,121**	**377,830**

Source: 2025 ISS

Table 4.5 shows that nationally, skilled agricultural and fishery workers constituted the largest share, accounting for 49.2 percent of all operators followed by elementary occupations (20.4 percent), service workers and shop sales workers (15.4 percent). Craft and related trades workers represented 11.7 percent, while the remaining occupational groups each accounted for less than 2.0 percent of operators.

Male operators were predominantly engaged in skilled agricultural and fishery work (57.1 percent), followed by elementary occupations (17.6 percent) and craft and related trades (11.9 percent). Among female operators, elementary occupations and service workers and shop sales workers accounted for the largest shares, at 23.8 percent and 23.7 percent, respectively, followed by skilled agricultural and fishery workers at 39.5 percent. Females had a substantially higher proportion of operators in service and shop sales occupations compared with males, while males had a higher proportion in skilled agricultural and fishery occupations.

The occupational structure in Mainland Tanzania closely reflected the national pattern, with 50.0 percent of operators engaged in skilled agricultural and fishery occupations, followed by Elementary occupations

(20.4 percent) and service workers and shop sales workers (15.1 percent). In Zanzibar, however, the occupational profile was more diversified. Craft and related trades workers constituted the largest occupational group (28.0 percent), followed by service workers and shop sales workers (25.1 percent) and skilled agricultural and fishery workers (21.7 percent).

Table 4.6: Distribution of Informal Sector Operators Aged 15 years and Above by Industry, Area and Sex

Industry	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture, Forestry and Fishing	61.9	41.1	52.6	62.8	41.9	53.4	32.5	11.3	23.2
Mining and Quarrying	1.1	0.6	0.9	1.1	0.6	0.9	1.6	0.8	1.2
Manufacturing	5.2	7.9	6.4	5.1	7.6	6.2	9.7	18.5	13.5
Water Supply, Sewerage, Waste Management	0.4	0.0	0.3	0.4	0.0	0.2	1.1	0.2	0.7
Construction	5.3	0.1	3.0	5.0	0.0	2.8	16.0	0.8	9.3
Wholesale and Retail Trade; Repair of Motor Vehicles	12.0	26.8	18.7	12.0	26.9	18.7	14.4	24.7	18.9
Transportation and Storage	6.2	0.1	3.4	6.2	0.1	3.4	7.4	0.2	4.2
Accommodation and Food Service Activities	2.2	14.9	7.9	2.2	14.8	7.9	2.8	19.4	10.1
Information and Communication	0.2	0.0	0.1	0.1	0.0	0.1	2.6	0.7	1.8
Financial and Insurance Activities	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Real Estate Activities	0.1	0.1	0.1	0.0	0.0	0.0	2.8	0.9	2.0
Professional, Scientific and Technical Activities	0.2	0.0	0.1	0.2	0.0	0.1	0.5	0.1	0.3
Administrative and Support Service Activities	1.6	2.8	2.1	1.5	2.7	2.1	3.4	5.5	4.3
Education	0.1	0.2	0.1	0.1	0.2	0.1	0.5	0.7	0.6
Human Health and Social Work Activities	0.2	0.3	0.2	0.2	0.3	0.2	0.0	0.1	0.0
Arts, Entertainment and Recreation	0.4	0.4	0.4	0.4	0.4	0.4	0.4	2.0	1.1
Other Service Activities	2.5	4.4	3.3	2.4	4.1	3.2	3.8	11.9	7.4
Activities of Households as Employers; Undifferentiated Goods and Services	0.1	0.2	0.1	0.1	0.1	0.1	0.4	2.0	1.1
Total Number	**7,425,609**	**6,082,033**	**13,507,643**	**7,213,900**	**5,915,913**	**13,129,813**	**211,709**	**166,121**	**377,830**

Source: 2025 ISS

Table 4.6 indicates that informal sector operators aged 15 years and above in the United Republic of Tanzania were predominantly engaged in agriculture, forestry and fishing, which accounted for 52.6 percent of all operators. This was followed by wholesale and retail trade; repair of motor vehicles (18.7 percent), accommodation and food service activities (7.9 percent) and manufacturing (6.4 percent).

Moreover, male operators were heavily concentrated in agriculture, forestry and fishing (61.9 percent), compared with 41.1 percent among females. Conversely, female operators had a higher representation in wholesale and retail trade (26.8 percent), accommodation and food service activities (14.9 percent), and manufacturing (7.9 percent) than male, whose shares were 12.0 percent, 2.2 percent and 5.2 percent respectively.

The industrial structure in Mainland Tanzania closely resembled the national pattern, with 53.4 percent of operators engaged in agriculture, forestry and fishing and 18.7 percent in wholesale and retail trade.

However, Zanzibar exhibited a more diversified industrial profile. Agriculture accounted for 23.2 percent of operators, while relatively large shares were engaged in wholesale and retail trade (18.9 percent), manufacturing (13.5 percent), accommodation and food service activities (10.1 percent), and construction (9.3 percent).

4.2 Business Premises

Understanding the distribution of businesses by type of premises provides insights into the degree of business formalization, mobility, and stability within the informal sector. It also helps identify infrastructure and support needs for different categories of enterprises. This section presents the distribution of informal sector businesses by type of business premises, highlighting variations by sex of operator and geographical area.

Table 4.7: Proportion of Informal Business by Type of Business Premises and Sex of Operator

Type of Business Premises	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Without Permanent Premises									
Hawking/mobile	7.2	13.7	10.1	7.3	14	10.3	6.1	3.7	5.1
Improvised post on the roadside	5.3	5.9	5.6	5.3	6	5.6	5.3	3.2	4.4
Permanent post on the roadside	5.1	6	5.5	5.2	6.1	5.6	3.9	2.9	3.4
Vehicle, motor bike, Tricycle, Bicycle	2.1	0.4	1.3	2	0.4	1.3	2.7	0.2	1.6
Customer's home	7.9	5.3	6.8	7.9	5.3	6.8	7.2	6.7	7
In my own/partner's home without special installation	17	23.4	19.9	17.4	23.3	20	6.5	25.8	15
Improvised post in a market	6	5.4	5.7	6.1	5.5	5.8	2.6	0.7	1.8
Garbage area	0.2	0.1	0.1	0.2	0.1	0.1	0.2	0	0.1
Construction sites	3.1	0.2	1.8	2.9	0.2	1.7	10	0.6	5.8
Other	2.8	2	2.4	2.7	2.1	2.4	3.7	1.3	2.6
Total	**7,425,609**	**6,082,033**	**13,507,643**	**7,213,900**	**5,915,913**	**13,129,813**	**211,709**	**166,121**	**377,830**
With Permanent Premises									
Permanent premises in a market (shop, kiosk, shed)	10.4	14.3	12.1	10.2	14.2	12	16.6	18.2	17.3
Workshop, shop, restaurant, hotel	2.6	4.9	3.7	2.7	4.9	3.7	1	4.5	2.6
Taxi station in permanent structure/Public transport with fixed route	1.1	0.5	0.8	1	0.5	0.8	1.4	0.6	1.1
Vehicle (motor bike, Tricycle, Bicycle)	1.3	0.1	0.8	1.3	0.1	0.8	1.7	0.2	1
Mining site	0.4	0.3	0.4	0.4	0.3	0.3	0.9	0.3	0.6
Farm/fishing or grazing area	31.6	20.4	26.6	31.9	20.8	26.9	23.5	5.7	15.7
Industrial area	0.9	0.5	0.7	0.8	0.5	0.7	1.8	0.3	1.1
Mobile kiosk with wheels	0	0	0	0	0	0	0	0.1	0
Other	6.2	8.2	7.1	6.2	7.6	6.8	8.7	31.2	18.6
Total	**7,425,609**	**6,082,033**	**13,507,643**	**7,213,900**	**5,915,913**	**13,129,813**	**211,709**	**166,121**	**377,830**

Source: 2025 ISS

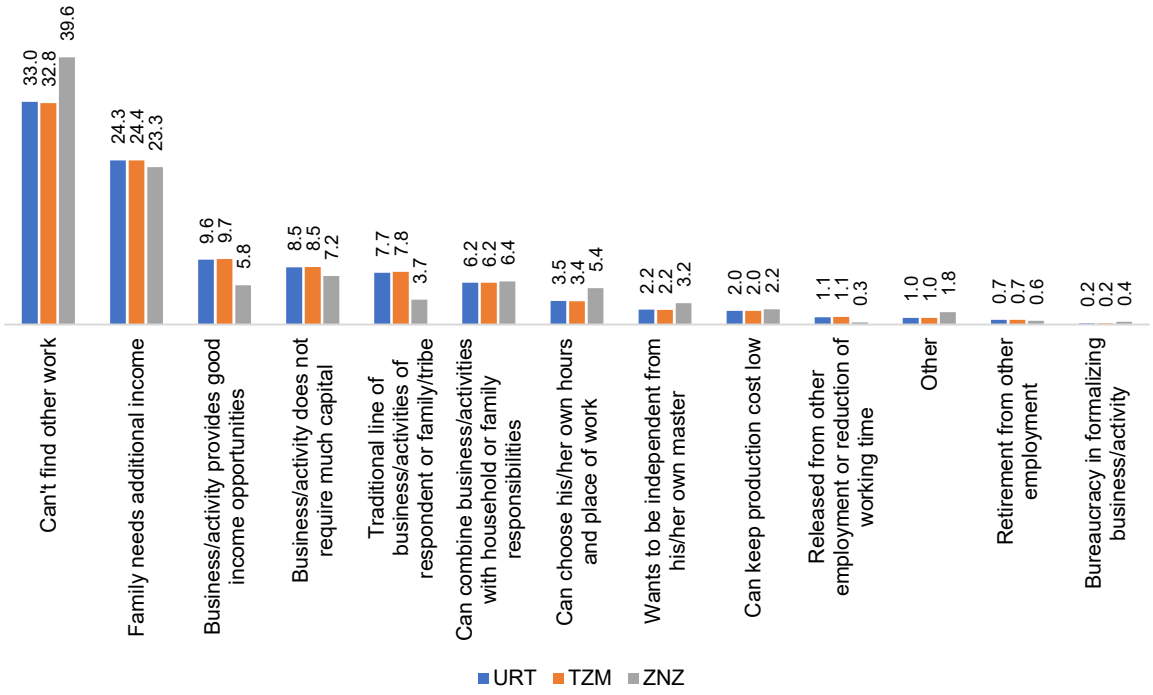
Among businesses without permanent premises, in my own/partner's home without special installation was the most common arrangement in the country accounting for 19.9 percent, with a higher proportion among female operators (23.4 percent) than male operators (17.0 percent). Hawking/mobile businesses accounted for 10.1 percent, comprising 13.7 percent of female-operated businesses and 7.2 percent of male-operated businesses. Among businesses with permanent premises, farms, fishing or grazing areas

were the most common, accounting for 26.6 percent, with males recording a higher proportion (31.6 percent) than females (20.4 percent). This was followed by permanent premises in markets, such as shops, kiosks and sheds, at 12.1 percent, where females (14.3 percent) exceeded males (10.4 percent). Similar pattern was observed in Mainland Tanzania and Zanzibar (Table 4.7).

4.3 Motives for Participating in Informal Sector Activities

The informal sector provides important employment and income-generating opportunities for many individuals. Persons engage in informal sector activities for different reasons, including the need to earn a living, unemployment, and the search for flexible work arrangements. Understanding these motives help explain the factors influencing informal sector participation and the characteristics of informal operators.

Figure 4.1: Percentage Distribution of Informal Sector Operators Aged 15 years and Above by Reasons for Engaging in Informal Sector by Area



Source: 2025 ISS

The inability to find alternative employment opportunities was the leading reason for engaging in the informal sector, accounting for 33.0 percent of the population in Tanzania. This was followed by the need to generate additional income, which accounted for 24.3 percent. Together, these two factors constituted approximately 57.4 percent of the total reasons for participation in informal sector activities.

4.4 Youth Operators in the Informal Sector

This section analyse the characteristics of youth informal sector operators according to national youth definition (15-35 years). The analysis is disaggregated by sex, educational attainment, occupation and industry.

Table 4.8: Percentage Distribution of Youth Informal Sector Operators Aged 15 – 35 years by Level of Education and Sex

Area		Male	Female	Total
URT	Never Attended	7.0	8.5	7.7
	Primary	57.7	52.2	55.2
	Secondary	30.4	34.7	32.3
	Vocational	1.7	1.4	1.6
	Tertiary non-University	1.2	1.3	1.3
	University	1.9	1.9	1.9
	Total Number	**3,154,669**	**2,550,853**	**5,705,523**
TZM	Never Attended	7.1	8.6	7.8
	Primary	58.6	53.1	56.1
	Secondary	29.4	33.7	31.3
	Vocational	1.7	1.5	1.6
	Tertiary non-University	1.2	1.3	1.3
	University	2	1.9	1.9
	Total Number	**3,059,536**	**2,479,667**	**5,539,202**
ZNZ	Never Attended	4.2	4.4	4.3
	Primary	29.3	21.1	25.8
	Secondary	63.3	67.7	65.2
	Vocational	1.1	-	0.6
	Tertiary non-University	0.6	2.7	1.5
	University	1.4	4.1	2.6
	Total Number	**95,134**	**71,187**	**166,320**

Source: 2025 ISS

Table 4.8 presents the distribution of youth informal sector operators aged 15–35 years, totaling 5,705,523 operators in the United Republic of Tanzania. Males constituted the majority of youth informal sector operators, accounting for 55.3 percent, while females accounted for 44.7 percent. In terms of educational attainment, most youth informal sector operators had completed either primary education (55.2 percent) or secondary education (32.3 percent).

In Mainland Tanzania, the majority of youth informal sector operators had attained primary education (56.1 percent), with a slightly higher proportion among males (58.6 percent) than females (53.1 percent). However, in Zanzibar, most youth informal sector operators (65.2 percent) had attained secondary education, compared with 25.8 percent who had completed primary education. The proportion of female

youth operators with secondary education (67.7 percent) was slightly higher than that of their male counterparts (63.3 percent).

Table 4.9: Percentage Distribution of Youth Informal Sector Operators Aged 15-35 years by Occupation, Area and Sex

Occupation	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Legislators, Administrators and Managers	0.2	0.0	0.1	0.2	0.0	0.2	0.0	0.0	0.0
Professionals	0.7	0.6	0.6	0.7	0.6	0.6	0.2	0.8	0.5
Technicians and Associate Professionals	1.7	0.8	1.3	1.6	0.8	1.2	2.9	2.8	2.9
Clerical Support Workers	0.1	0.2	0.2	0.1	0.2	0.2	0.0	0.4	0.2
Service Workers and Shop Sales Workers	9.6	24.9	16.4	9.4	24.5	16.2	14.5	37.8	24.5
Skilled Agricultural and Fishery Workers	50.5	35.1	43.6	51.2	35.9	44.4	30.6	6.2	20.2
Craft and Related Trades Workers	12.7	13.5	13.1	12.3	12.8	12.5	27.0	36.7	31.2
Plant and Machine Operators and Assemblers	2.6	0.5	1.7	2.6	0.5	1.6	4.6	0.9	3.0
Elementary Occupations	21.9	24.4	23.0	21.9	24.7	23.2	20.2	14.2	17.6
Tanzania People's Defence Force	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
National Service (JKT)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total Number	**3,154,669**	**2,550,853**	**5,705,523**	**3,059,536**	**2,479,667**	**5,539,202**	**95,134**	**71,187**	**166,320**

Source: 2025 ISS

The findings shows that in Tanzania the largest proportion of youth operators (43.6 percent) were engaged as skilled agricultural and fishery workers, with a higher share among males (50.5 percent) than females (35.1 percent). Elementary occupations accounted for the second largest proportion (23.0 percent), representing 24.4 percent of female youth operators and 21.9 percent of male youth operators.

Similar pattern was observed in Mainland Tanzania. For Zanzibar, the highest proportion of youth operators were engaged as craft and related trades workers (31.2 percent), with a higher proportion of females (36.7 percent) than males (27.0 percent). This was followed by service and shop sales workers (24.5 percent), where female youth operators (37.8 percent) also represented a substantially higher proportion than their male (14.5 percent) counterparts (Table 4.9).

Table 4.10: Percentage Distribution of Youth Operators Aged 15-35 years in Informal Sector by Industry and Sex

Industry	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture, Forestry and Fishing	56.3	37.5	47.9	57.0	38.3	48.7	32.0	7.3	21.4
Mining and Quarrying	1.4	0.5	1.0	1.4	0.5	1.0	2.2	0.3	1.4
Manufacturing	5.0	9.8	7.2	4.9	9.5	6.9	9.5	23.2	15.3
Water Supply, Sewerage, Waste Management	0.5	0.0	0.3	0.5	0.0	0.3	0.6	-	0.4
Construction	5.7	0.1	3.2	5.3	0.1	3.0	17.6	1.1	10.5
Wholesale and Retail Trade; Repair of Motor Vehicles	12.5	27.9	19.4	12.5	28.1	19.5	12.7	19.1	15.5
Transportation and Storage	10.1	0.1	5.6	10.1	0.1	5.6	9.8	0.4	5.8
Accommodation and Food Service Activities	1.8	13.0	6.8	1.8	12.9	6.8	1.6	16.0	7.8
Information and Communication	0.4	0.1	0.2	0.3	0.0	0.2	3.7	0.6	2.4
Financial and Insurance Activities	0.3	0.1	0.2	0.3	0.1	0.2	0.2	0.3	0.3
Real Estate Activities	0.0	0.0	0.0	-	-	-	1.0	0.4	0.7
Professional, Scientific and Technical Activities	0.2	0.1	0.1	0.2	0.0	0.1	0.1	0.3	0.2
Administrative and Support Service Activities	1.7	3.3	2.4	1.7	3.2	2.3	2.4	7.5	4.6
Education	0.1	0.3	0.2	0.1	0.3	0.2	0.5	0.2	0.4
Human Health and Social Work Activities	0.1	0.4	0.2	0.1	0.4	0.2	-	-	-
Arts, Entertainment and Recreation	0.7	0.6	0.7	0.7	0.5	0.6	0.7	3.8	2.0
Other Service Activities	3.3	6.1	4.5	3.2	5.8	4.4	4.5	16.7	9.8
Activities of Households as Employers; Undifferentiated Goods and Services	0.0	0.2	0.1	-	0.1	0.0	0.8	2.7	1.6
Total Number	**3,154,669**	**2,550,853**	**5,705,523**	**3,059,536**	**2,479,667**	**5,539,202**	**95,134**	**71,187**	**166,320**

Source: 2025 ISS

Table 4.10 shows that, nationally, the agriculture, forestry and fishing industry constituted the highest proportion of youth operators (47.9 percent), with a higher proportion of males (56.4 percent) than females (37.5 percent). This was followed by wholesale and retail trade, and repair of motor vehicles (19.4 percent), where females accounted for a higher proportion (27.9 percent) compared to males (12.5 percent). About half of the youth operators in Mainland Tanzania were engaged in the agriculture, forestry and fishing industry, with males accounting for 57.0 percent and females (38.3 percent). Similarly, in Zanzibar, most youth operators were engaged in agriculture (21.4 percent), followed by wholesale and retail trade and repair of motor vehicles (15.5 percent) and manufacturing activities (15.3 percent).

4.5 Informal Sector Activities Challenges in Operations of Business

This section presents information on the challenges faced by households engaged in informal sector activities in Tanzania. It highlights the practical difficulties encountered in operating informal businesses, including factors that affect their performance, growth, and sustainability. The section also provides

insights into the assistance needed and received, as well as the support available to informal sector operators.

Table 4.11: Percentage Distribution of Informal Sector Activities by challenges in Operations of Business

Type of Challenge	URT	TZM	ZNZ
Lack of, or inadequate capital	76.0	76.6	54.2
Finding suitable premises	17.4	17.5	16.0
Lack of skilled workers within the business	7.3	7.3	4.9
Lack of skilled workers within the Labour market	3.5	3.5	1.7
Government regulations and compliance	4.5	4.5	5.1
Access to equipment and spare parts	7.2	7.2	8.8
Getting market / customers	47.8	47.6	55.3
Operating license	3.3	3.2	6.2
Environmental Factors (i.e. natural disasters)	13.4	13.3	16.7
Other	4.0	3.9	6.1
No difficulty	5.0	4.9	8.3
Total Number	**13,507,643**	**13,129,813**	**377,830**

The findings in Table 4.11 show that informal sector operators face several key challenges, with clear differences in intensity between the United Republic of Tanzania, Mainland Tanzania, and Zanzibar. At the national level, the most common challenge is lack of or inadequate capital, reported by 76.0 percent of operators, followed by difficulties in accessing markets or customers at 47.0 percent. In Mainland Tanzania, the situation closely reflects the national picture, as it accounts for the majority of informal sector activity. In Zanzibar, the pattern is slightly different and more varied. The most reported challenge is accessing markets or customers (55.3 percent), followed closely by lack of capital (54.2 percent).

Table 4.12: Informal Sector Activities by Type of Assistance Needed to Solve Present Problems

Type of Assistance	URT	TZM	ZNZ
Technical training	16.2	16.2	16.1
Training in organizational and financial	12.2	12.4	4.6
Assistance in obtaining supplies	19.3	19.5	13.0
Access to modern machines	18.4	18.4	18.6
Access to loans	52.0	52.3	39.9
Access to information on the market	37.6	37.7	32.8
Access to large business orders	16.6	16.3	26.0
Registration of business	4.4	4.2	10.3
Advertising of new products/services	4.1	4.1	6.6
Other	2.3	2.3	1.6
Total Number	**13,507,643**	**13,129,813**	**377,830**

Source: 2025 ISS

The findings in Table 4.12 show that informal sector operators in the United Republic of Tanzania have diverse support needs, with access to loans being the most important at the national level (52.0 percent), followed by access to market information (37.6 percent). In Mainland Tanzania, the pattern is similar, with access to loans (52.3 percent) and market information (37.7 percent) remaining the top priorities. Other needs include assistance in obtaining supplies (19.5 percent) and access to modern machines (18.4 percent). In Zanzibar, access to loans was recorded at (39.9 percent), followed by market information (32.8 percent). Also access to large business orders was more prominent at 26.0 percent.

4.6 Loan Access to Informal Sector

Access to finance is an important factor in supporting the establishment, operation, and growth of informal sector activities. Loans can enable informal sector operators to meet working capital requirements, acquire business assets, expand their activities and improve overall business performance. However, access to formal and informal sources of credit may vary depending on the availability of financial services and borrowing conditions, as well as the extent to which operators obtain loans and the sources of financing used to support their business activities.

Table 4.13: Percentage Distribution of Informal Sector Operators by Status of loan Access, Area, and Sex

Status of Loan access	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Received	50.6	67.9	58.6	51.4	68.4	59.2	20.6	52.2	35.8
Rejected	40.6	28.1	34.8	39.7	27.8	34.2	71.7	38.4	55.7
In Progress	8.9	4.0	6.6	8.9	3.8	6.6	7.7	9.4	8.5
Total Number	**149,589**	**128,523**	**278,112**	**145,779**	**124,986**	**270,766**	**3,809**	**3,537**	**7,346**

Source: 2025 ISS

The results in Table 4.13 show clear differences in loan access among informal sector operators aged 15 years and above. At the national level, 58.6 percent of applicants received loans, with the proportion being higher among females (67.9 percent) than males (50.6 percent).

A similar pattern was observed in Mainland Tanzania where loan receipt is also high at 59.2 percent while rejection remains notable at 34.2 percent, with males (39.7 percent) more affected than females (27.8 percent). In Zanzibar, the situation is markedly different, with much lower access to credit. Only 35.8 percent of applicants received loans, while a majority (55.7 percent) were rejected. Male operators are particularly disadvantaged, with a very high rejection rate of 71.7 percent compared to 38.4 percent for females.

CHAPTER FIVE

TOTAL OUTPUT, PRODUCTIVITY AND CAPITAL FORMATION

5.1 Introduction

This chapter presents an analysis of the economic activity of the informal sector in the United Republic of Tanzania, focusing on three key indicators: gross output, intermediate consumption, and gross value added. Gross value added defined as gross output less intermediate consumption serves as the primary measure of the sector's productive contribution to the economy. The data are disaggregated by major economic activity according to the International Standard Industrial Classification (ISIC) and presented separately for Mainland Tanzania and Zanzibar. The analysis highlights the structure, scale and relative contribution of various informal sector activities, providing evidence to inform policy and economic planning.

Table 5.1: Total Value (TZS Billion) for Informal Sector by Gross Output, Intermediate Consumption (IC), Value Added by Industry

Industry	URT			TZM			ZNZ		
	Gross Output	Intermediate Consumption	Value Added	Gross Output	Intermediate Consumption	Value Added	Gross Output	Intermediate Consumption	Value Added
Agriculture, forestry and fishing	91,566.61	34,760.79	56,805.82	89,519.14	34,446.56	55,072.58	2,047.46	314.23	1,733.24
Mining and quarrying	3,179.42	954.71	2,224.71	3,085.47	941.82	2,143.66	93.94	12.89	81.05
Manufacturing	7,378.09	3,859.40	3,518.70	6,577.43	3,440.42	3,137.01	800.67	418.98	381.68
Water supply sewage waste management and remediation activities	113.45	41.34	72.11	107.67	39.23	68.44	5.77	2.11	3.67
Construction	1,938.80	801.76	1,137.05	1,547.84	639.86	907.97	390.97	161.90	229.07
Wholesale and retail trade repair of motor vehicles and motorcycles	23,788.85	12,706.09	11,082.76	22,604.09	12,445.37	10,158.72	1,184.76	260.72	924.04
Transportation and storage	11,246.98	5,146.21	6,100.77	10,988.95	5,092.27	5,896.68	258.03	53.94	204.09
Accommodation and food services activities	4,813.70	2,471.73	2,341.97	4,604.10	2,363.92	2,240.18	209.60	107.82	101.79
Information and communication	92.65	23.95	68.70	75.90	19.53	56.37	16.75	4.42	12.33
Financial and insurance activities	13.76	3.17	10.58	9.18	2.11	7.07	4.58	1.07	3.51
Real estate activities	602.49	95.66	506.83	374.16	59.20	314.96	228.33	36.46	191.87
Professional scientific and technical activities	30.78	11.69	19.09	22.72	8.62	14.10	8.06	3.07	4.99
Administrative and support services activities	3,326.65	1,321.07	2,005.58	3,170.83	1,258.53	1,912.30	155.82	62.54	93.28
Education	87.90	26.21	61.69	81.78	24.40	57.38	6.12	1.81	4.31
Human health and social work activities	71.07	27.49	43.59	70.98	27.45	43.53	0.09	0.03	0.05
Arts entertainment and recreation	376.05	126.84	249.21	362.15	122.14	240.00	13.90	4.70	9.20
Other services activities	2,576.56	788.63	1,787.93	2,466.50	754.96	1,711.54	110.06	33.67	76.39
Activities of households as employers	70.07	3.52	66.55	52.79	2.65	50.13	17.28	0.86	16.42
Total	**151,273.87**	**63,170.25**	**88,103.62**	**145,721.68**	**61,689.02**	**84,032.65**	**5,552.19**	**1,481.23**	**4,070.96**

Source: 2025 ISS

Note: Gross value added = output − intermediate consumption. "Gross" means depreciation is not deducted. Output is the value of goods and services produced. It excludes goods processed for others without taking ownership or risk (for instance a tailor using customer-owned fabric) and goods reused within the same production process (saved for next planting). It includes goods used for investment or own household consumption. Intermediate consumption is the cost of inputs used in production, excluding depreciation, wages, salaries, and valuables.

Table 5.1 shows that informal sector activities generated a total gross output of TZS 151,273.87 billion in the United Republic of Tanzania, of which TZS 63,170.25 billion was intermediate consumption, resulting in value added of TZS 88,103.62 billion. Agriculture, forestry and fishing was the largest contributor to total value added, accounting for TZS 56,805.82 billion, followed by wholesale and retail trade, repair of motor vehicles and motorcycles with TZS 11,082.76 billion, transportation and storage with TZS 6,100.77 billion, and manufacturing with TZS 3,518.70 billion.

Mainland Tanzania accounted for TZS 84,032.65 billion of total value added and TZS 4,070.96 billion in Zanzibar. Agriculture, forestry and fishing remained the leading contributor in both Mainland Tanzania and Zanzibar, generating TZS 55,072.58 billion and TZS 1,733.24 billion, respectively.

Table 5.2: Annual Gross Output, Intermediate Consumption and Value Added (TZS Billion) by Region

Region	Gross Output	Intermediate Consumption	Value Added
Dodoma	4,367.44	1,854.31	2,513.13
Arusha	6,342.21	2,679.26	3,662.95
Kilimanjaro	4,951.38	2,127.52	2,823.86
Tanga	7,614.45	3,222.25	4,392.19
Morogoro	7,983.66	3,381.28	4,602.38
Pwani	2,899.37	1,218.78	1,680.60
Dar es Salaam	16,707.62	6,961.83	9,745.79
Lindi	3,423.11	1,454.18	1,968.92
Mtwara	4,530.00	1,905.34	2,624.66
Ruvuma	5,831.59	2,473.31	3,358.28
Iringa	5,026.03	2,153.03	2,873.00
Mbeya	8,196.12	3,445.46	4,750.65
Singida	3,102.63	1,325.51	1,777.12
Tabora	6,434.45	2,725.46	3,708.98
Rukwa	3,309.24	1,440.37	1,868.87
Kigoma	4,431.88	1,880.84	2,551.05
Shinyanga	5,525.47	2,326.39	3,199.08
Kagera	4,335.10	1,850.59	2,484.51
Mwanza	11,028.62	4,646.04	6,382.58
Mara	5,667.71	2,393.38	3,274.33
Manyara	5,362.04	2,289.75	3,072.28
Njombe	3,038.97	1,311.99	1,726.98
Katavi	2,365.63	1,014.33	1,351.30
Simiyu	3,117.29	1,327.89	1,789.40
Geita	7,150.78	3,009.07	4,141.71
Songwe	2,978.90	1,270.88	1,708.02
Mainland Tanzania	**145,721.68**	**61,689.02**	**84,032.65**
Kaskazini Unguja	738.51	198.20	540.31
Kusini Unguja	674.80	179.84	494.97
Mjini Magharibi	2,691.72	717.66	1,974.05
Kaskazini Pemba	675.84	180.40	495.44
Kusini Pemba	771.33	205.13	566.19
Zanzibar	**5,552.19**	**1,481.23**	**4,070.96**
United Republic of Tanzania	**151,273.87**	**63,170.25**	**88,103.62**

Source: 2025 ISS

The findings show that Dar es Salaam recorded the highest value added, amounting to TZS 9,745.79 billion, followed by Mwanza with TZS 6,382.58 billion, Mbeya with TZS 4,750.65 billion and Morogoro with TZS 4,602.38 billion. Among the regions in Zanzibar, Mjini Magharibi recorded the highest value added at TZS 1,974.05 billion, followed by Kusini Pemba with TZS 566.19 billion, Kaskazini Unguja with TZS 540.31 billion.

Among regions in Mainland Tanzania, Dar es Salaam recorded the highest gross output at TZS 16,707.62 billion, followed by Mwanza (TZS 11,028.62 billion), Mbeya (TZS 8,196.12 billion) and Morogoro (TZS 7,983.66 billion). In contrast, Katavi recorded the lowest gross output among Mainland regions at TZS 2,365.63 billion, followed by Njombe (TZS 3,038.97 billion) and Singida (TZS 3,102.63 billion). In Zanzibar, Mjini Magharibi had the highest gross output (TZS 2,691.72 billion) while Kusini Unguja recorded the lowest gross output (TZS 674.80 billion). The same trend is observed in Intermediate consumption in both Mainland Tanzania and Zanzibar (Table 5.2).

5.2 Average Annual Value Added

The average annual value added provides a measure of the average productive contribution per informal business. It is computed by dividing the total annual value added of an industry by the number of businesses operating within that industry. This indicator allows for meaningful comparisons of productivity across industries, regardless of their size.

Table 5.3: Average Annual Value Added (TZS Million) by Industry

Economic Activity (Industry)	URT			TZM			ZNZ		
	Gross Output	Intermediate Consumption	Value Added	Gross Output	Intermediate Consumption	Value Added	Gross Output	Intermediate Consumption	Value Added
Agriculture forestry and fishing	12.85	4.88	7.97	12.72	4.90	7.83	22.87	3.51	19.36
Mining and quarrying	25.76	7.73	18.02	26.14	7.98	18.16	17.36	2.38	14.98
Manufacturing	8.53	4.46	4.07	8.08	4.23	3.85	15.56	8.14	7.42
Water supply sewage waste management and remediation activities	3.21	1.17	2.04	3.29	1.20	2.09	2.21	0.81	1.41
Construction	4.84	2.00	2.84	4.23	1.75	2.48	11.11	4.60	6.51
Wholesale and retail trade repair of motor vehicles and motorcycles	9.39	5.02	4.38	9.18	5.06	4.13	16.52	3.64	12.88
Transportation and storage	24.24	11.09	13.15	24.55	11.38	13.17	15.75	3.29	12.46
Accommodation and food services activities	4.48	2.30	2.18	4.45	2.28	2.16	5.50	2.83	2.67
Information and communication	5.45	1.41	4.04	6.91	1.78	5.13	2.79	0.74	2.05
Financial and insurance activities	0.90	0.21	0.69	0.62	0.14	0.48	9.64	2.25	7.39
Real estate activities	49.19	7.81	41.38	69.14	10.94	58.20	33.39	5.33	28.06
Professional scientific and technical activities	1.94	0.73	1.20	1.55	0.59	0.96	6.64	2.53	4.11
Administrative and support services activities	11.63	4.62	7.01	11.75	4.66	7.09	9.56	3.84	5.72
Education	4.57	1.36	3.21	4.80	1.43	3.36	2.82	0.83	1.99
Human health and social work activities	2.17	0.84	1.33	2.17	0.84	1.33	1.03	0.39	0.64
Arts entertainment and recreation	6.75	2.28	4.48	7.05	2.38	4.67	3.25	1.10	2.15
Other services activities	5.70	1.74	3.95	5.81	1.78	4.03	3.95	1.21	2.74
Activities of households as employers	4.20	0.21	3.99	4.26	0.21	4.05	4.01	0.20	3.81
Total	**11.17**	**4.66**	**6.50**	**11.07**	**4.69**	**6.38**	**14.61**	**3.90**	**10.71**

Source: 2025 ISS

Table 5.3 shows that, the average annual value added of informal sector activities in Tanzania was TZS 6.50 million. Real estate activities recorded the highest average value added at TZS 41.38 million, followed by mining and quarrying (TZS 18.02 million) and transportation and storage (TZS 13.15 million). These industries also generated relatively high gross output, although the level of intermediate consumption varied considerably across activities. In contrast, financial and insurance activities recorded the lowest average value added at TZS 0.69 million, followed by professional, scientific and technical activities (TZS 1.20 million) and human health and social work activities (TZS 1.33 million).

The Mainland Tanzania results generally follow the national pattern, with real estate activities recording the highest average value added at TZS 58.20 million, followed by mining and quarrying (TZS 18.16 million) and transportation and storage (TZS 13.17 million). In Zanzibar, however, the structure differs, with real estate activities recording TZS 28.06 million, while agriculture, forestry and fishing recorded TZS 19.36 million and wholesale and retail trade recorded TZS 12.88 million.

5.3 Productivity per person

This section presents estimates of labour productivity for the informal sector, defined as annual gross output per person engaged in production. Productivity, in a general sense, measures how efficiently input such as labour and capital are used to produce a given level of output. It is widely considered a key driver of economic growth and competitiveness. In line with the 2008 System of National Accounts (SNA), changes in labour productivity over time serve as an important indicator of production efficiency. Likewise, comparing productivity levels across regions or countries provides a useful benchmark for assessing relative efficiency. For this report, labour productivity is measured simply as gross output per person engaged in the production.

Table 5.4: Annual Gross Output Per Person (TZS Million) by Industry

Industry	URT	TZM	ZNZ
Agriculture forestry and fishing	6.8	6.7	14.0
Mining and quarrying	16.8	16.8	16.5
Manufacturing	5.4	5.0	12.2
Water supply sewage waste management and remediation activities	2.3	2.3	2.0
Construction	2.5	2.1	7.8
Wholesale and retail trade repair of motor vehicles and motorcycles	6.4	6.2	14.3
Transportation and storage	17.2	17.3	14.0
Accommodation and food services activities	2.6	2.5	4.5
Information and communication	3.8	5.3	1.7
Financial and insurance activities	0.6	0.4	9.5
Real estate activities	10.8	8.6	18.6
Professional scientific and technical activities	1.5	1.2	4.2
Administrative and support services activities	7.6	7.6	8.0
Education	3.1	3.3	1.7
Human health and social work activities	1.4	1.4	0.5
Arts entertainment and recreation	4.4	4.5	2.9
Other services activities	3.7	3.7	3.2
Activities of households as employers	2.6	2.5	3.4
Total	**6.4**	**6.3**	**10.9**

Source: 2025 ISS

Nationally, the average annual gross output per person was TZS 6.4 million. The highest output per person was recorded in transportation and storage activities at TZS 17.2 million, followed by mining and quarrying at TZS 16.8 million and real estate activities with TZS 10.8 million. The lowest output per person was recorded in financial and insurance activities (TZS 0.6 million), followed by human health and social work activities (TZS 1.4 million) and professional, scientific and technical activities (TZS 1.5 million).

In Mainland Tanzania, the average annual gross output per person was TZS 6.3 million. Transportation and storage activities recorded the highest output per person at TZS 17.3 million and the lowest output per person was recorded in financial and insurance activities at TZS 0.4 million. In Zanzibar, the overall annual gross output per person was higher at TZS 10.9 million. The highest output per person was recorded in real estate activities at TZS 18.6 million followed by Mining and quarrying activities with TZS 16.5 million. The lowest output per person was observed in human health and social work activities with TZS 0.5 million (Table 5.4).

Table 5.5: Annual Gross Value Added Per Person (TZS Million) by Industry

Industry	URT	TZM	ZNZ
Agriculture forestry and fishing	4.2	4.1	11.9
Mining and quarrying	11.7	11.7	14.3
Manufacturing	2.6	2.4	5.8
Water supply sewage waste management and remediation activities	1.4	1.5	1.3
Construction	1.5	1.2	4.6
Wholesale and retail trade repair of motor vehicles and motorcycles	3.0	2.8	11.2
Transportation and storage	9.3	9.3	11.1
Accommodation and food services activities	1.2	1.2	2.2
Information and communication	2.9	3.9	1.3
Financial and insurance activities	0.5	0.3	7.2
Real estate activities	9.1	7.2	15.6
Professional scientific and technical activities	0.9	0.7	2.6
Administrative and support services activities	4.6	4.6	4.8
Education	2.2	2.3	1.2
Human health and social work activities	0.9	0.9	0.3
Arts entertainment and recreation	2.9	3.0	2.0
Other services activities	2.5	2.6	2.2
Activities of households as employers	2.5	2.3	3.2
Total	**3.7**	**3.6**	**8.0**

Source: 2025 ISS

Table 5.5 reveal that, the average annual gross value added per person of URT was TZS 3.7 million, whereby TZS 3.6 million was in Mainland Tanzania and TZS 8.0 million in Zanzibar. At national level, mining and quarrying activities recorded the highest annual gross value added per person at TZS 11.7 million, followed by transport and storage (TZS 9.3 million) and real estate (TZS 9.1 million). The lowest value was recorded in financial and insurance activities (TZS 0.5 million), followed by human health and social work activities each with TZS 0.9 million. Similar trend is observed in Mainland Tanzania.

In Zanzibar, real estate activities also recorded a relatively high annual gross value added per person at TZS 15.6 million, followed by mining and quarrying (TZS 14.3 million) and Agriculture forestry and fishing (TZS 11.9 million). The lowest value was recorded in human health and social work activities with TZS 0.3 million.

5.4 Operating Surplus

This section presents the operating surplus of informal sector activities across different economic industries. It provides an overview of the income generated by operators from their business activities after meeting the main costs of production. The section highlights variations in operating surplus across industries and between Mainland Tanzania and Zanzibar. The findings provide insights into the economic performance and contribution of informal sector activities.

Table 5.6: Total Annual Operating Surplus (TZS billion) by Industry and Sex

Industry	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture forestry and fishing	38,835.87	14,387.52	53,223.39	37,206.36	14,287.71	51,494.07	1,629.51	99.8	1,729.32
Mining and quarrying	1,449.47	680.04	2,129.51	1,387.56	662.66	2,050.22	61.92	17.38	79.29
Manufacturing	1,982.16	1,278.05	3,260.22	1,738.63	1,151.13	2,889.76	243.54	126.92	370.46
Water supply sewage waste management and remediation activities	52.46	16.62	69.08	48.79	16.62	65.41	3.67	0	3.67
Construction	1,041.04	11.29	1,052.33	816.67	7.63	824.29	224.37	3.67	228.04
Wholesale and retail trade repair of motor vehicles and motorcycles	4,421.58	5,912.09	10,333.67	4,142.59	5,281.63	9,424.21	278.99	630.46	909.46
Transportation and storage	5,898.84	105.17	6,004.02	5,697.02	103.3	5,800.32	201.82	1.88	203.7
Accommodation and food services activities	359.76	1,783.85	2,143.61	345.64	1,702.13	2,047.77	14.12	81.72	95.83
Information and communication	57.98	4.47	62.46	51.45	1.49	52.94	6.54	2.99	9.52
Financial and insurance activities	1.18	8.88	10.05	0	6.54	6.54	1.18	2.33	3.51
Real estate activities	315.29	146.09	461.37	187.75	114.84	302.59	127.53	31.25	158.78
Professional scientific and technical activities	13.05	0.27	13.32	9.39	0	9.39	3.67	0.27	3.93
Administrative and support services activities	889.56	1,056.89	1,946.46	865.81	989.23	1,855.04	23.75	67.67	91.42
Education	27.18	29.6	56.78	25.42	28.57	53.98	1.77	1.03	2.8
Human health and social work activities	18.71	19.45	38.16	18.71	19.4	38.11	0	0.05	0.05
Arts entertainment and recreation	148.6	86.22	234.82	146.47	79.21	225.68	2.13	7.01	9.14
Other services activities	847.64	854.01	1,701.65	828.19	798.34	1,626.53	19.45	55.67	75.12
Activities of households as employers	29.51	35.77	65.28	28.97	20.04	49.01	0.55	15.73	16.27
Total Number	**56,389.90**	**26,416.28**	**82,806.18**	**53,545.41**	**25,270.46**	**78,815.86**	**2,844.50**	**1,145.82**	**3,990.32**

Source: 2025 ISS

Informal sector activities generated a total operating surplus of TZS 82,806.18 billion in the United Republic of Tanzania, of which TZS 56,389.90 billion was generated by male operators and TZS 26,416.28 billion by female operators. Agriculture, forestry and fishing recorded the largest operating surplus at TZS 53,223.39 billion, followed by wholesale and retail trade (TZS 10,333.67 billion) and transportation and storage (TZS 6,004.02 billion).

The sex pattern, however, varied considerably across industries. Male operators dominated operating surplus in agriculture, forestry and fishing (TZS 38,835.87 billion), transportation and storage (TZS 5,898.84 billion) and Wholesale and retail trade repair of motor vehicles and motorcycles (TZS 4,421.58 billion). In contrast, female operators generated higher operating surplus than males in wholesale and retail trade (TZS 5,912.09 billion), accommodation and food services (TZS 1,783.85 billion), financial and insurance activities (TZS 8.88 billion) and administrative and support services (TZS 1,056.89 billion). The same trend is observed in Mainland Tanzania. In Zanzibar, the total operating surplus amounted to TZS 3,990.32 billion, with TZS 2,844.50 billion generated by males and TZS 1,145.82 billion by females. Agriculture, forestry and fishing recorded the largest operating surplus at TZS 1,729.32 billion, followed by wholesale and retail trade at TZS 909.46 billion and manufacturing at TZS 370.46 billion (Table 5.6).

Table 5.7: Average Annual Operating Surplus (TZS) by Industry and Sex

Industry	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture forestry and fishing	8,398,747	5,751,189	7,469,249	8,171,334	5,754,560	7,318,523	23,038,638	5,306,141	19,313,613
Mining and quarrying	17,190,666	17,385,382	17,252,371	17,215,724	17,707,077	17,371,527	16,647,660	10,270,221	14,653,524
Manufacturing	5,113,701	2,675,138	3,767,424	4,735,583	2,576,540	3,550,442	11,893,118	4,097,163	7,199,660
Water supply sewage waste management and remediation activities	1,619,214	5,580,379	1,952,734	1,623,893	6,103,363	1,996,172	1,559,456	0	1,406,802
Construction	2,624,941	2,696,401	2,625,688	2,251,241	2,691,102	2,254,650	6,632,039	2,707,490	6,481,006
Wholesale and retail trade repair of motor vehicles and motorcycles	4,935,283	3,611,067	4,079,413	4,787,541	3,309,043	3,828,796	9,109,327	15,341,648	12,680,284
Transportation and storage	12,809,004	30,667,258	12,941,009	12,817,843	33,188,731	12,959,501	12,564,439	5,914,516	12,435,726
Accommodation and food services activities	2,191,219	1,961,983	1,997,046	2,184,221	1,940,857	1,978,057	2,377,750	2,537,257	2,512,431
Information and communication	4,097,898	1,572,615	3,675,149	5,181,616	1,407,801	4,818,594	1,548,487	1,670,013	1,584,653
Financial and insurance activities	116,835	1,718,618	659,460	0	1,330,765	443,038	5,175,688	9,436,715	7,393,956
Real estate activities	34,877,359	45,517,302	37,665,150	57,583,889	53,384,874	55,914,807	22,067,054	29,527,265	23,221,799
Professional scientific and technical activities	896,189	199,554	837,568	692,857	0	639,097	3,609,013	1,345,511	3,238,965
Administrative and support services activities	7,726,083	6,181,434	6,803,024	8,016,966	6,113,178	6,875,191	3,326,466	7,387,280	5,608,425
Education	4,271,378	2,301,613	2,953,697	4,774,984	2,434,878	3,165,265	1,696,061	915,897	1,290,279
Human health and social work activities	1,113,361	1,215,749	1,163,294	1,113,361	1,218,827	1,164,654	0	641,400	641,400
Arts entertainment and recreation	4,899,716	3,400,873	4,217,289	4,981,242	3,600,971	4,390,568	2,308,083	2,089,047	2,136,382
Other services activities	4,593,618	3,188,095	3,761,382	4,692,956	3,218,244	3,831,259	2,416,043	2,810,534	2,696,538
Activities of households as employers	5,919,130	3,056,060	3,911,392	6,876,858	2,453,716	3,958,583	706,579	4,447,655	3,775,820
Total Number	**7,567,553**	**4,335,604**	**6,113,680**	**7,397,177**	**4,264,481**	**5,987,034**	**13,360,098**	**6,858,251**	**10,501,339**

Source: 2025 ISS

Table 5.7 show that, nationally an overall average annual operating surplus of TZS 6.11 million per operator was recorded, with males recording TZS 7.57 million compared with TZS 4.34 million for females. The highest overall average operating surplus was recorded in real estate activities (TZS 37.67 million), followed by transportation and storage (TZS 12.94 million) and mining and quarrying (TZS 17.25 million). The lowest was recorded in financial and insurance activities at TZS 0.66 million.

The sex differences varied considerably by industry. Male operators recorded higher average operating surplus in agriculture, forestry and fishing (TZS 8.40 million), information and communication (TZS 4.10 million), administrative and support services (TZS 7.73 million), education (TZS 4.27 million), and arts, entertainment and recreation (TZS 4.90 million). However, females recorded higher averages in several activities, notably water supply, sewerage, waste management and remediation (TZS 5.58 million), mining and quarrying (TZS 17.39 million) and construction (TZS 2.70 million). Same trend is observed in Mainland Tanzania. In Zanzibar, the overall average annual operating surplus was at TZS 10.50 million per operator. Male operators recorded an average of TZS 13.36 million, while females recorded TZS 6.86 million. The highest overall average was observed in real estate activities (TZS 23.22 million), followed by transportation and storage (TZS 12.44 million) and mining and quarrying (TZS 14.65 million).

5.5 Capital Investment

The term capital investment refers to acquisition of long-term assets such as real estate, manufacturing plants and machinery which are important to further business goals and objectives. It also includes available cash acquired by a company or operators to pursue business operations.

Table 5.8: Annual Capital Investment (TZS Million) in Informal Sector by Fixed Asset, working Capital, Total Capital and Industry

Industry	URT			TZM			ZNZ		
	Fixed Asset	Working Capital	Total Capital	Fixed Asset	Working Capital	Total Capital	Fixed Asset	Working Capital	Total Capital
Agriculture forestry and fishing	12,854.62	36,408.06	49,262.68	11,712.87	36,070.38	47,783.26	1,141.75	337.68	1,479.42
Mining and quarrying	24.04	1,055.92	1,079.96	23.83	1,042.58	1,066.42	0.21	13.34	13.55
Manufacturing	242.05	3,995.33	4,237.38	160.24	3,569.17	3,729.41	81.81	426.16	507.97
Water supply sewage waste management and remediation activities	2.1	48.79	50.89	1.59	46.32	47.91	0.52	2.47	2.99
Construction	24.99	901.29	926.28	19.02	730.99	750.01	5.97	170.3	176.27
Wholesale and retail trade repair of motor vehicles and motorcycles	701.23	13,105.04	13,806.27	517.23	12,825.37	13,342.60	184	279.67	463.67
Transportation and storage	173.8	5,252.50	5,426.31	162.04	5,194.68	5,356.71	11.77	57.83	69.59
Accommodation and food services activities	398.46	2,638.52	3,036.98	389.19	2,527.09	2,916.28	9.27	111.43	120.7
Information and communication	24.26	26.18	50.44	0.45	20.92	21.37	23.81	5.26	29.07
Financial and insurance activities	0.99	6.39	7.38	0.86	5.29	6.15	0.13	1.11	1.23
Real estate activities	4.25	101.25	105.5	2.63	61.3	63.93	1.62	39.95	41.57
Professional scientific and technical activities	1.92	15.37	17.29	1.92	10.84	12.76	0	4.54	4.54
Administrative and support services activities	58.3	1,371.14	1,429.43	53.23	1,304.14	1,357.36	5.07	67	72.07
Education	19.29	30.68	49.97	19.29	28.49	47.78	0.01	2.18	2.19
Human health and social work activities	77.74	34.9	112.64	77.74	34.86	112.6	0	0.03	0.03
Arts entertainment and recreation	27.15	132.9	160.05	8.71	127.75	136.47	18.44	5.14	23.58
Other services activities	121.04	849.77	970.81	116.01	813.52	929.53	5.04	36.25	41.28
Activities of households as employers	0.44	5	5.44	0	3.83	3.83	0.44	1.18	1.61
Total Number	**14,756.69**	**65,979.04**	**80,735.73**	**13,266.85**	**64,417.54**	**77,684.39**	**1,489.84**	**1,561.50**	**3,051.34**

Source: 2025 ISS

Table 5.8 show that, a total annual capital investment of the United Republic of Tanzania was TZS 80,735.73 million which comprise of TZS 14,756.69 million in fixed assets and TZS 65,979.04 million in working capital which represent the larger component of capital investment. Agriculture, forestry and fishing recorded the highest total capital investment at TZS 49,262.68 million, followed by wholesale and retail trade at TZS 13,806.27 million and transportation and storage at TZS 5,426.31 million. Same trend is observed in Mainland Tanzania.

In Zanzibar, total annual capital investment recorded TZS 3,051.34 million with TZS 1,489.84 million in fixed assets and TZS 1,561.50 million in working capital. Agriculture, forestry and fishing recorded the highest total investment at TZS 1,479.42 million, followed by manufacturing at TZS 507.97 million and wholesale and retail trade at TZS 463.67 million.

Table 5.9: Percentage Share of Ownership of Capital Equipment by Type and Area

Type of Capital Equipment		Personal Property	Rent	Lease	Share Property	Borrowed free of charge	Total
URT	Land	67.20	20.61	1.34	0.50	10.36	**1,113,621**
	Dwelling/building	72.83	18.67	3.53	0.89	4.08	**233,680**
	Transport equipment	63.25	30.71	1.52	2.05	2.47	**382,542**
	Machinery and equipment	84.37	12.88	-	-	2.75	**91,810**
	Furniture and office equipment	90.84	3.30	2.29	1.04	2.52	**106,993**
	Tool	81.27	13.91	-	0.62	4.20	**80,518**
	Total Number	**69.71**	**20.76**	**1.56**	**0.85**	**7.11**	**2,009,165**
TZM	Land	67.17	20.70	1.34	0.50	10.29	**1,107,822**
	Dwelling/building	72.53	18.59	3.53	0.89	3.97	**232,535**
	Transport equipment	62.90	31.33	1.51	1.80	2.46	**374,469**
	Machinery and equipment	83.97	13.21	-	-	2.82	**89,497**
	Furniture and office equipment	91.20	3.21	2.35	1.07	2.16	**103,996**
	Tool	78.25	16.88	-	-	4.88	**65,234**
	Total Number	**69.43**	**21.09**	**1.58**	**0.78**	**7.12**	**1,973,552**
ZNZ	Land	72.53	3.81	-	-	23.66	**5,799**
	Dwelling/building	61.52	17.07	-	-	21.41	**1,146**
	Transport equipment	79.40	2.02	2.13	13.53	2.92	**8,073**
	Machinery and equipment	100.00	-	-	-	-	**2,313**
	Furniture and office equipment	78.35	6.46	-	-	15.19	**2,998**
	Tool	94.18	1.27	-	3.27	1.28	**15,284**
	Total Number	**85.30**	**2.72**	**0.48**	**4.47**	**7.03**	**35,612**

Source: 2025 ISS

Personal ownership was the dominant form of capital equipment ownership accounting for 69.71 percent of all capital equipment in the United Republic of Tanzania. Renting accounted for 20.76 percent, while 7.11 percent was borrowed free of charge. Leasing and share property accounted for relatively small proportions of 1.56 percent and 0.85 percent respectively. Furniture and office equipment (90.84 percent), machinery and equipment (84.37 percent) and tools (81.27 percent) were the leading equipment in personal property ownership. The ownership pattern for Mainland Tanzania was similar.

In Zanzibar, personal ownership was considerably higher, accounting for 85.30 percent of capital equipment. Renting represented only 2.72 percent, 7.03 percent was borrowed free of charge, 4.47 percent was share property and 0.48 percent was leased. Personal ownership was particularly high for machinery and equipment with 100 percent. However, reliance on borrowed assets free of charge was relatively high for land (23.66 percent) and dwelling/buildings (21.41 percent).

Table 5.10: Value of Capital Purchased and Major Repairs in the Last 12 Months

Area	Industry	Value of Capital (TZS million)		
		Purchased	Repaired	Total
URT	Agriculture forestry and fishing	12,872,857.41	271,627.56	13,144,484.97
	Industry and Construction	268,193.81	82,302.70	350,496.51
	Services	1,627,767.27	69,811.42	1,697,578.69
	Total Number	**14,768,818.50**	**423,741.68**	**15,192,560.17**
TZM	Agriculture forestry and fishing	11,725,006.33	269,830.93	11,994,837.26
	Industry and Construction	185,661.52	81,979.72	267,641.24
	Services	1,368,312.08	61,305.61	1,429,617.69
	Total Number	**13,278,979.92**	**413,116.27**	**13,692,096.19**
ZNZ	Agriculture forestry and fishing	1,147,851.09	1,796.63	1,149,647.71
	Industry and Construction	82,532.30	322.97	82,855.27
	Services	259,455.20	8,505.81	267,961.00
	Total Number	**1,489,838.58**	**10,625.41**	**1,500,463.99**

Source: 2025 ISS

Nationally, informal sector operators purchased capital worth TZS 14,768,818.50 million and spent TZS 423,741.68 million on major repairs, giving a total capital expenditure of TZS 15,192,560.17 million. Agriculture, forestry and fishing accounted for the largest investment with capital purchases of TZS 12,872,857.41 million and repairs of TZS 271,627.56 million, resulting in total expenditure of TZS 13,144,484.97 million. Similar trend was observed in Mainland Tanzania and Zanzibar.

5.6 Current Capital

Refers to the funds and resources a business uses to cover its day-to-day operating expenses and short-term obligations. It includes cash on hand, money in the bank, inventory (goods for sale), and amounts owed by customers (receivables). It can be identified also as money and assets that keep a business running on a daily basis paying for supplies, wages, utilities, and other routine costs.

Table 5.11: Current Capital Investment (in million TZS) by Industry

Industry	URT		TZM		ZNZ	
	Current Capital	Average Current Capital	Current Capital	Average Current Capital	Current Capital	Average Current Capital
Agriculture, Forestry and Fishing	11,529,505.30	1.62	11,403,730.56	1.62	125,774.75	1.4
Mining and Quarrying	150,171.36	1.22	147,311.67	1.25	2,859.69	0.53
Manufacturing	589,538.11	0.68	552,039.08	0.68	37,499.03	0.73
Water Supply, Sewerage, Waste Management	10,364.50	0.29	9,669.70	0.3	694.8	0.27
Construction	237,897.88	0.59	222,012.75	0.61	15,885.13	0.45
Wholesale and Retail Trade; Repair of Motor Vehicles	1,624,002.28	0.64	1,542,647.18	0.63	81,355.10	1.13
Transportation and Storage	1,140,808.98	2.46	1,095,397.18	2.45	45,411.80	2.77
Accommodation and Food Service Activities	366,837.34	0.34	355,600.80	0.34	11,236.55	0.29
Information and Communication	10,231.49	0.6	5,562.51	0.51	4,668.99	0.78
Financial and Insurance Activities	41,823.23	2.74	41,195.14	2.79	628.1	1.32
Real Estate Activities	39,105.88	3.19	32,831.05	6.07	6,274.83	0.92
Professional, Scientific and Technical Activities	15,663.03	0.98	11,367.04	0.77	4,295.99	3.54
Administrative and Support Service Activities	182,585.60	0.64	168,569.82	0.62	14,015.78	0.86
Education	11,219.54	0.58	10,588.78	0.62	630.76	0.29
Human Health and Social Work Activities	21,190.53	0.65	21,187.12	0.65	3.41	0.04
Arts, Entertainment and Recreation	42,973.03	0.77	42,312.66	0.82	660.37	0.15
Other Service Activities	252,008.29	0.56	230,195.78	0.54	21,812.51	0.78
Activities of Households as Employers; Undifferentiated Goods and Services	6,285.39	0.38	5,392.39	0.44	893	0.21
Total Number	**16,272,211.77**	**1.20**	**15,897,611.19**	**1.21**	**374,600.57**	**0.92**

Source: 2025 ISS

The results show that, the United Republic of Tanzania had TZS 16,272,211.77 million in current capital invested with an average current capital of TZS 1.20 million per operator. Agriculture, forestry and fishing accounted for the largest current capital investment at TZS 11,529,505.30 million with an average current capital of TZS 1.62 million per operator. This was followed by wholesale and retail trade; repair of motor vehicles, with TZS 1,624,002.28 million and transportation and storage, with TZS 1,140,808.98 million. In terms of average current capital per operator, real estate activities recorded the highest value at TZS 3.19 million, followed by financial and insurance activities at TZS 2.74 million and transportation and storage at TZS 2.46 million. The lowest average was recorded in water supply, sewerage and waste management at TZS 0.29 million per operator. Same trend is seen in Mainland Tanzania which accounted for TZS 15,897,611.19 million with an average of TZS 1.21 million per operator.

Zanzibar had TZS 374,600.57 million in current capital with an average of TZS 0.92 million per operator. Agriculture, Forestry and Fishing recorded the largest current capital at TZS 125,774.75 million, whereas Professional, Scientific and Technical Activities recorded the highest average at TZS 3.54 million per operator, followed by Transportation and Storage at TZS 2.77 million (Table 5.11).

5.7 Characteristics of Goods and Services in the Informal Sector

The informal sector plays a vital role in the economy, providing employment and generating income. Understanding the characteristics of goods and services exchanged within this sector is essential for policymakers, researchers, and development practitioners seeking to support its growth and formalization. The nature of these goods and services, irrespective of whether they are sold without transformation, after some processing, or as pure services reveal important insights into the sector's structure, value addition potential, and contribution to the broader economy.

Table 5.12: Percentage Distribution of Annual Turnover by Administrative Area, Characteristics of Goods and Services Sold and Industry

Industry	URT			TZM			ZNZ		
	Goods sold without Transformation	Goods sold After Transformations	Services	Goods sold without Transformation	Goods sold After Transformations	Services	Goods sold without Transformation	Goods sold After Transformations	Services
Agriculture forestry and fishing	82,724.83	8,499.07	333.61	82,111.65	7,073.53	324.87	613.18	1,425.54	8.74
Industry and Construction	331.40	10,080.65	161.63	331.40	9,188.62	161.63	-	892.03	-
Services	8,223.75	36,604.92	4,040.14	7,924.37	34,472.96	3,921.10	299.38	2,131.96	119.04
Total Number	**91,279.98**	**55,184.64**	**4,535.38**	**90,367.42**	**50,735.11**	**4,407.60**	**912.56**	**4,449.53**	**127.79**

Source: 2025 ISS

Table 5.12 show that the largest share of annual turnover in the United Republic of Tanzania came from goods sold without transformation (91,279.98), followed by goods sold after transformation (55,184.64) and services (4,535.38). By industry, agriculture, forestry and fishing recorded the highest number of goods sold without transformation (82,724.83) accounting for the largest contribution to this category. Services industry recorded the highest number of goods sold after transformation (36,604.92). The pattern was broadly similar in Mainland Tanzania.

In Zanzibar, goods sold without transformation was recorded at 912.56, goods sold after transformation at 4,449.53, and services at 127.79. Agriculture, forestry and fishing recorded the highest number of goods sold without transformation (613.18), while services recorded the highest number of goods sold after transformation (2,131.96).

Table 5.13: Average Monthly Turnover (TZS) During the Past 12 Months by Area and Industry

Industry	URT		TZM		ZNZ	
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
Agriculture, Forestry and Fishing	217,741	1,131,260	218,354	1,127,060	169,515	1,461,512
Mining and Quarrying	228,413	1,854,792	235,445	1,923,432	75,039	357,717
Manufacturing	151,830	760,055	155,875	773,779	87,836	542,967
Water Supply, Sewerage, Waste Management	101,185	542,113	98,550	490,552	134,296	1,190,146
Construction	186,677	1,795,127	190,934	1,199,820	142,445	7,980,746
Wholesale and Retail Trade; Repair of Motor Vehicles	153,633	897,930	154,059	895,652	139,018	976,106
Transportation and Storage	138,105	799,176	139,097	758,128	111,018	1,920,795
Accommodation and Food Service Activities	126,168	1,022,335	127,939	1,045,486	78,085	393,980
Information and Communication	65,341	465,993	22,987	277,883	142,775	809,906
Financial and Insurance Activities	299,505	2,240,649	302,029	2,297,741	220,949	464,092
Real Estate Activities	180,589	2,919,770	186,461	461,471	175,942	4,865,345
Professional, Scientific and Technical Activities	105,326	492,295	35,995	275,337	944,210	3,117,381
Administrative and Support Service Activities	161,027	1,315,372	164,327	1,049,068	106,399	5,723,538
Education	120,640	358,285	127,495	388,457	66,743	121,065
Human Health and Social Work Activities	151,419	1,343,328	151,709	1,346,438	40,000	150,000
Arts, Entertainment and Recreation	89,594	373,506	88,363	384,123	104,381	245,998
Other Service Activities	113,519	750,259	115,487	755,552	83,529	669,602
Activities of Households as Employers; Undifferentiated Goods and Services	92,901	481,988	110,310	590,092	42,889	171,426
Total Number	**184,516**	**1,056,564**	**186,165**	**1,032,581**	**127,340**	**1,887,715**

Source: 2025 ISS

At the national level, the minimum average monthly turnover was TZS 184,516 while the maximum was TZS 1,056,564. Financial and insurance activities recorded the highest minimum average monthly turnover at TZS 299,505 followed by mining and quarrying at TZS 228,413 and agriculture, forestry and fishing at TZS 217,741. The lowest minimum was recorded in information and communication activities at TZS 65,341. In terms of maximum average monthly turnover, real estate activities recorded the highest at TZS 2,919,770, followed by financial and insurance activities at TZS 2,240,649 and mining and quarrying at TZS 1,854,792.

The minimum average monthly turnover in Mainland Tanzania was TZS 186,165 and maximum was TZS 1,032,581. The highest maximum average monthly turnover was recorded in financial and insurance activities at TZS 2,297,741, followed by mining and quarrying at TZS 1,923,432 and agriculture, forestry and fishing at TZS 1,127,060. The minimum average monthly turnover in Zanzibar was TZS 127,340 and maximum of TZS 1,887,715. The maximum average monthly turnover was higher in construction at TZS 7,980,746, followed by administrative and support service activities at TZS 5,723,538 and real estate activities at TZS 4,865,345. The lowest maximum turnover in Zanzibar was recorded in human health and social work activities with TZS 150,000 (Table 5.13).

CHAPTER SIX

INFORMAL SECTOR LINKAGES WITH OTHER SECTORS

6.1 Introduction

The chapter presents the findings on the linkages between the informal sector and other sectors of the economy. These connections are significant because they influence how goods and services are marketed. They also determine the sources of raw materials that sustain production activities. In addition, these linkages play an important role in facilitating access to financial services and also supporting the transfer and adoption of technology, thereby contributing to increased productivity and enhanced innovation.

6.2 Informal Sector Operator's Main Customers and Suppliers

This section examines the main customers served by informal sector operators and the principal suppliers from whom they obtain goods and services. It highlights the distribution of customers and suppliers by sex of the operator and compares the patterns observed across the United Republic of Tanzania, Mainland Tanzania and Zanzibar.

Table 6.1: Percentage Distribution of Informal Sector Operators Aged 15 years and Above by Sex, Main Customers and Main Suppliers

Main Customer	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Government or Public Organization	3.3	2.8	3.1	3.4	2.9	3.1	0.5	0.5	0.5
Private Institution	5.2	3.1	4.2	5.3	3.0	4.3	2.8	4.2	3.4
Cooperative	5.0	2.5	3.9	5.1	2.6	4.0	1.0	0.5	0.8
Household/Individual	86.3	91.5	88.7	86.1	91.4	88.5	95.0	94.7	94.9
Foreign Individual	0.2	0.1	0.2	0.2	0.1	0.2	0.7	0.1	0.4
Total Number	**7,425,609**	**6,082,033**	**13,507,643**	**7,213,900**	**5,915,913**	**13,129,813**	**211,709**	**166,121**	**377,830**
Principal Supplier									
Government or Public Organization	2.1	1.8	2.0	2.2	1.9	2.0	0.1	0.8	0.4
Private Institution/Organization	4.8	2.9	3.9	4.9	2.9	4.0	3.6	2.2	3.0
Cooperative	4.0	2.4	3.3	4.0	2.4	3.3	4.2	3.4	3.8
Household/Individual	88.7	92.7	90.5	88.7	92.7	90.5	90.9	93.6	92.1
Foreign Individual/Organization	0.3	0.2	0.3	0.3	0.2	0.3	1.2	0.0	0.7
Total Number	**7,425,609**	**6,082,033**	**13,507,643**	**5,915,913**	**13,129,813**	**211,709**	**377,830**	**166,121**	**377,830**

Source: 2025 ISS

Table 6.1 shows that, main customers of informal sector businesses in the URT were households or individuals, accounting for 88.7 percent where female operators (91.5 percent) were higher than male operators (86.3 percent). A similar pattern was observed in Mainland Tanzania and Zanzibar. Furthermore, the majority of informal sector businesses reported households as their principal suppliers (90.5 percent), with a higher proportion of female operators than male operators. The same pattern was observed in both Mainland Tanzania and Zanzibar.

6.2 Main Competitors of Informal Sector Operators

This section presents information on the main competitors of informal sector operators in the domestic market. It examines the types of competitors identified by operators and provides a comparison by sex, highlighting the extent to which informal sector businesses face competition from different market participants.

Table 6.2: Percentage Distribution of Informal Sector Operators by Main Competitors in Domestic Market

Main Competitor	URT			TZM			ZNZ		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Public or para-public sector	0.2	0	0.1	0.2	0	0.1	1.1	-	0.6
Big enterprise	0.9	1	0.9	0.9	1	0.9	1	-	0.6
Small enterprise	3.7	3.6	3.7	3.7	3.6	3.7	5.7	3.3	4.6
Household/Individual	94.9	95.3	95.1	95	95.3	95.1	90.6	96.7	93.4
Cooperative	0.3	0.1	0.2	0.3	0.1	0.2	1.6	-	0.9
Total Number	**2,100,880**	**1,606,044**	**3,706,923**	**2,064,745**	**1,575,448**	**3,640,193**	**36,134**	**30,596**	**66,730**

Source: 2025 ISS

Table 6.2 shows that the majority of informal sector operators in the domestic market of the URT identified households or individuals as their main competitors (95.1 percent). The proportion was slightly higher among female operators (95.3 percent) than among male operators (94.9 percent). A similar pattern was observed in both Mainland Tanzania and Zanzibar.

6.3 Institutional Cooperation and Services for Informal Sector Businesses

The analysis examines the extent to which informal-sector businesses cooperate with public and private institutions, the types of services received, and the main reasons for not accessing or receiving institutional services. It highlights the nature of institutional support available to informal sector businesses and the factors influencing their engagement with such institutions.

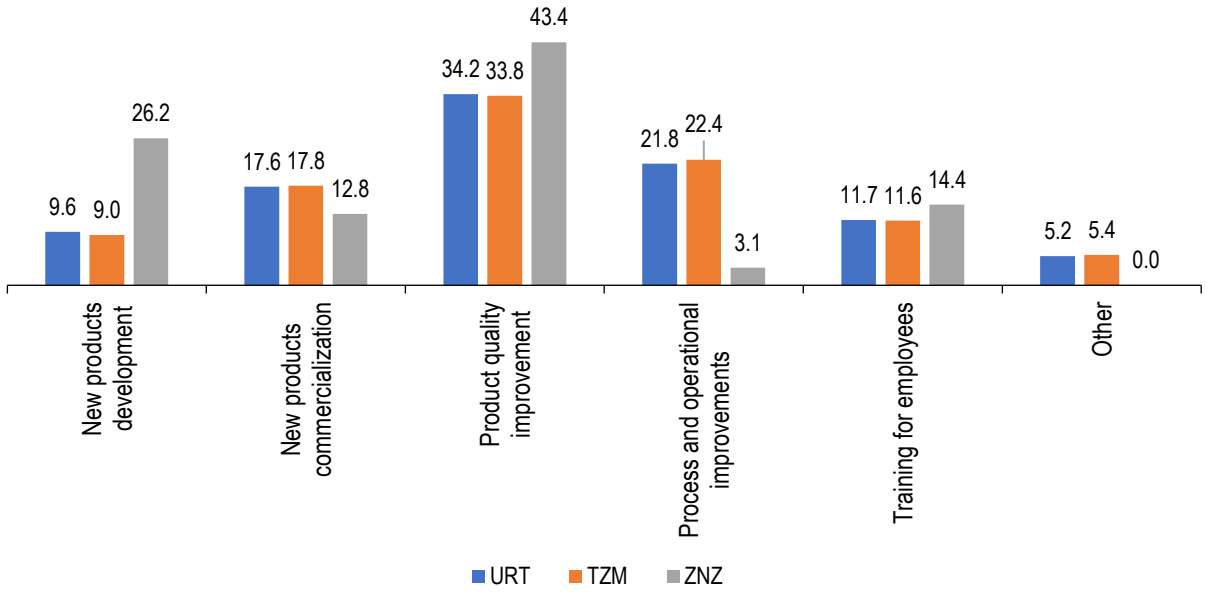
Table 6.3: Percentage Distribution of Informal Sector Businesses by Cooperating Institutions and Industry

Industry	URT		TZM		ZNZ	
	Public	Private	Public	Private	Public	Private
Agriculture, Forestry and Fishing	82.3	62.7	82.2	65.9	100.0	21.1
Mining and Quarrying	2.8	3.1	2.8	3.3	0.0	0.0
Manufacturing	0.9	1.7	0.9	1.6	0.0	3.9
Water Supply, Sewerage, Waste Management	1.9	2.9	2.0	3.1	0.0	0.0
Construction	1.6	2.5	1.6	1.5	0.0	16.7
Wholesale and Retail Trade; Repair of Motor Vehicles	3.3	9.5	3.3	10.0	0.0	3.1
Transportation and Storage	4.7	4.0	4.7	4.3	0.0	0.0
Accommodation and Food Service Activities	0.0	3.7	0.0	3.3	0.0	9.3
Administrative and Support Service Activities	0.7	2.3	0.7	2.2	0.0	3.0
Arts, Entertainment and Recreation	0.0	1.0	0.0	1.1	0.0	0.0
Other Service Activities	1.8	6.5	1.8	3.7	0.0	43.0
Total Number	**93,841**	**111,697**	**93,383**	**103,785**	**459**	**7,911**

Source: 2025 ISS

Agriculture, forestry, and fishing was the leading informal sector in URT with the highest proportion of establishments reporting cooperation with or receiving services from both public and private institutions, at 82.3 percent and 62.7 percent, respectively. Almost five percent (4.7 percent) of transportation and storage informal activities have cooperated or provided services with public Institution and 9.5 percent of private Institution cooperated or provided services with wholesale and retail trade; repair of motor vehicles. similar trend is shown in Mainland Tanzania (Table 6.3).

Figure 6.1: Percentage Distribution of Informal Sector Business by Type of Services Received



Source: 2025 ISS

Figure 6.1 shows that the largest proportion of informal sector businesses in the URT (34.2 percent) received product quality improvement services including testing and quality assessment followed by process and operational improvement services (21.8 percent). A similar pattern was observed in Mainland Tanzania. However, informal sector businesses in Zanzibar primarily received product quality improvement services (43.4 percent), followed by new product development services, including prototyping and standardization (26.2 percent).

Table 6.4: Percentage Distribution of Informal Sector Business by Reasons for not Cooperating or Receiving Services from Private or Public Institution

Reasons for not cooperation/Receive services	URT	TZM	ZNZ
No need for the provided services in the reference period	31.4	31.7	22.6
Lack of awareness of the institution/services offered	27.5	27.6	20.8
Irrelevance of the production and technology services offered	1.9	1.9	1.7
Low quality of the production and technology services offered	0.6	0.6	0.9
Presence of most competitive private providers of the same services	1.3	1.3	1.0
No Cooperation	36.3	35.9	52.7
Other	0.9	1.0	0.3
Total Number	**13,332,257**	**12,953,238**	**379,019**

At the national level, the results show that no cooperation (36.3 percent) was the main reason informal sector businesses did not cooperate with or receive services from private or public institutions. This was followed by no need for the services provided during the reference period (31.4 percent) and lack of awareness of the institutions or services offered (27.5 percent). A similar pattern was observed in Mainland Tanzania and in Zanzibar.

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ANNEXES

ANNEX A: KEY FINDINGS AND POLICY RECOMENDATIONS

Key Findings

Informal sector activities generated a total gross output of TZS 151.3 trillion in the United Republic of Tanzania, of which TZS 63.2 trillion was intermediate consumption, resulting in value added of TZS 88.1 trillion. Agriculture, forestry and fishing was the largest contributor to total value added, accounting for TZS 56.8 trillion; followed by wholesale and retail trade, repair of motor vehicles and motorcycles with TZS 11.1 trillion; transportation and storage with TZS 6.1 trillion; and manufacturing with TZS 3.5 trillion.

The findings on gross output, value added and capital investment demonstrate the important contribution of the informal sector to Tanzania's economy. With a value-added contribution of TZS 88.1 trillion, the sector plays an important role in production, employment and household incomes and should therefore be supported beyond its role as a source of employment or a pathway to formalisation.

Key Policy Recommendation

The policy recommendations focus on enhancing productivity and improving access to finance, infrastructure, technology, skills, markets, and value-chain linkages. They also emphasise the gradual formalisation of viable enterprises to strengthen their integration into the formal economy and increase their contribution to Government revenue. The specific policy recommendations are as follows: -

Policy Implication I: Strengthen productivity, commercialisation and value addition in informal agricultural activities. Government should strengthen productivity and commercialisation programmes for informal enterprises, particularly in agriculture, trade, transportation and manufacturing, by improving access to quality inputs, extension services, appropriate technologies, skills, infrastructure, processing facilities and markets. On the hand, promotion of technology, skills and productivity improvement in informal manufacturing, trade and transport activities is also important.

Policy Implication II: Expand access to affordable finance for informal sector enterprises. The Government should strengthen the implementation of existing financial inclusion and microfinance interventions to ensure that informal operators can access affordable working and investment capital. Financial products should be adapted to the characteristics of informal enterprises, particularly those without formal financial records or conventional collateral.

Policy Implications III: Improve market access and participation of informal enterprises in value chains.

Emphasize should be put to strengthen mechanisms that connect informal enterprises to larger markets, value chains opportunities. Particular emphasis should be placed on helping viable informal enterprises and organised groups meet registration, quality and supply requirements.

Policy Implications IV: Improve infrastructure and business environments in areas with high concentrations of informal economic activity. Prioritization should focus on market facilities, rural roads, electricity, water, storage, transport infrastructure and digital connectivity in locations where informal economic activities are concentrated. Improved infrastructure would reduce transaction and production costs and enable informal producers and traders to connect more effectively with markets.

Policy Implications V: Promote gradual formalisation by linking registration with tangible business benefits. Formalisation should be pursued through a simplified, incentive-based approach, rather than relying primarily on regulatory requirements. Informal enterprises should be encouraged to register through simplified procedures and then linked to benefits such as finance, training, public procurement, markets and business development services.

ANNEX B: SURVEY QUALITY MEASUREMENTS

Introduction

This section presents the quality assessment of the 2025 ISS. It describes the measures implemented throughout the survey to ensure that the data produced are accurate, reliable, timely, and representative of the target population. The assessment covers quality assurance procedures undertaken during survey planning, data collection, processing, weighting, and estimation, together with indicators used to evaluate the quality of the survey results.

Total Survey Error (TSE) refers to the overall difference between a population parameter (such as a mean or total) and its corresponding estimate obtained from a sample survey. According to Biemer and Lyberg (2003), TSE is conceptually the sum of **sampling errors** and **non-sampling errors**. Understanding and minimizing TSE is critical for ensuring the quality and reliability of survey results.

i. **Sampling errors** occur because surveys typically rely on data collected from a subset (sample) of the population rather than the entire population. These errors can be statistically evaluated and controlled through effective sample design and selection procedures. One of the key measures used to assess sampling error is the **Coefficient of Variation (CV)**.

The **Coefficient of Variation** is a standardized measure of dispersion that expresses the extent of variability in relation to the mean of the population. It is calculated as the ratio of the standard deviation to the mean and is usually expressed as a percentage.

- A **low CV** (e.g., less than 25 percent) indicates that the variability in the survey data is relatively small compared to the mean. This suggests that the sampling error is low and the survey estimates are relatively precise and reliable.
- A **high CV** (e.g., greater than 25 percent) suggests significant variability in the data relative to the mean, indicating less precise estimates and a higher level of uncertainty in the survey results.

ii. Non-Sampling Errors are all other types of errors that may occur during the survey process, excluding those related to sampling. These can include errors in data collection, respondent misunderstandings, interviewer bias, data entry mistakes, non-response, and processing errors. Unlike sampling errors, non-sampling errors are often more difficult to quantify and control, yet they can have a significant impact on the accuracy of survey results.

Reducing non-sampling errors requires rigorous quality control measures at every stage of the survey from questionnaire design and interviewer training to data validation and processing.

i. Survey Quality Measures

This section evaluates the extent to which the survey covered the intended target population it includes coverage of sampled Enumeration Areas (EAs), Household listing completeness, coverage of eligible informal sector operators, reasons for non-coverage and measures taken to minimize coverage errors.

Table B1: Percentage of Household with Informal Sector Operator

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Percentage of Household with Informal sector operator	62.7	0.9	60.9	64.5	1.5	14,639
TZM		62.6	0.9	60.7	64.5	1.5	12,627
ZNZ		66.1	1.8	62.5	69.7	2.8	2,012

Table B2: Mean Household Size - Informal Sector

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Mean Household Size - Informal Sector	4.9	0.1	4.7	5	1.7	13,423
TZM		4.8	0.1	4.7	5	1.8	11,527
ZNZ		5.6	0.2	5.3	5.9	2.7	1,896

Table B3: Youth informal Sector Operators Aged 15-35 years

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Youth informal sector operators aged 15-35 years	57.9	0.7	56.4	59.3	1.3	12,421
TZM		57.9	0.8	56.5	59.4	1.3	10,672
ZNZ		56.2	1.7	52.7	59.7	3	1,749

Table B4: Informal Businesses under Individual Ownership

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Informal businesses under individual ownership	94.2	0.5	93.2	95.2	0.5	12,421
TZM		94.2	0.5	93.1	95.2	0.6	10,672
ZNZ		96.3	0.8	94.6	98	0.9	1,749

Table B5: Operators in Agriculture, Forestry and Fishing

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Operators in Agriculture, Forestry and Fishing	52.62	1.58	49.51	55.74	3.01	12,421
TZM		53.46	1.61	50.29	56.63	3.01	10,672
ZNZ		23.56	3.24	16.9	30.23	13.73	1,749

Table B6: Informal Businesses Operating without Permanent Premises

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Informal businesses operating without permanent premises	48.13	1.48	45.22	51.04	3.07	12,421
TZM		48.32	1.52	45.34	51.31	3.14	10,672
ZNZ		41.29	4.83	31.35	51.23	11.69	1,749

Table B7: Proportion of Main Customers and Principal Suppliers

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Proportion of Main Customers and Principal Suppliers	88.6	1.1	86.6	90.7	1.2	12,421
TZM		88.5	1.1	86.3	90.6	1.2	10,672
ZNZ		94.9	1.2	92.4	97.4	1.3	1,749

Table B8: Businesses reporting lack of or inadequate capital as an operating challenge

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Businesses reporting lack of or inadequate capital as an operating challenge	76	1	74	78	1.3	12,421
TZM		76.6	1	74.6	78.7	1.3	10,672
ZNZ		54	3.2	47.4	60.5	5.9	1,749

Table B9: Businesses reporting difficulty getting markets/customers

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Businesses reporting difficulty getting markets/customers	47.7	1.1	45.6	49.8	2.3	12,421
TZM		47.5	1.1	45.3	49.7	2.3	10,672
ZNZ		55.2	2.9	49.3	61.1	5.2	1,749

Table B10: Businesses indicating access to loans as assistance needed

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Businesses indicating access to loans as assistance needed	52	1.3	49.4	54.5	2.5	12,421
TZM		52.3	1.3	49.7	55	2.6	10,672
ZNZ		39.7	3.5	32.5	46.8	8.7	1,749

Table B11: Businesses indicating access to market information as assistance needed

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Businesses indicating access to market information as assistance needed	37.6	1.1	35.4	39.7	2.9	12,421
TZM		37.7	1.1	35.5	39.9	3	10,672
ZNZ		32.6	3.2	26	39.2	9.8	1,749

Table B12: Informal Sector Growth Output

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Growth Output	11,165,795.85	625,333.76	9,938,252.06	12,393,339.64	5.60	12,421
TZM		11,066,361.81	636,855.75	9,815,888.55	12,316,835.08	5.75	10,672
ZNZ		14,611,735.42	3,154,181.64	8,358,938.18	20,864,532.66	21.59	1,749

Table B13: Informal Sector Intermediate Consumption

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Intermediate Consumption	4,662,709.27	253,307.63	4,165,460.87	5,159,957.68	5.43	12,421
TZM		4,684,770.57	260,027.39	4,174,203.93	5,195,337.21	5.55	10,672
ZNZ		3,898,163.33	621,461.92	2,666,187.56	5,130,139.10	15.94	1,749

Table B14: Informal Sector Value Added

Geographical Areas of URT		Estimate	Standard Error	95% Confidence Interval		Coefficient of Variation	Unweighted Count
				Lower	Upper		
URT	Value Added	37.6	377,370.46	5,762,300.15	7,243,873.00	5.80	12,421
TZM		37.7	380,976.49	5,633,539.71	7,129,642.77	5.97	10,672
ZNZ		32.6	2,593,868.47	5,571,530.42	15,855,613.85	24.21	1,749

ANNEX C: 2025 INFORMAL SECTOR SURVEY QUESTIONNAIRE

SOCIAL DEMOGRAPHIC CHARACTERISTICS

1a. In which year were you born?

1b. How old is [NAME]?

WRITE AGE IN COMPLETE YEARS, IF MORE THAN 97, WRITE 97

1. Is (NAME) a male or a female?

Male 1
Female 2

2. What is the current marital status of (NAME)? (READ THE OPTIONS)

Single.....1
Married.....2
Living together/cohabit.....3
Divorced 4
Separated 5

3. Can [NAME] read and write a short sentence in Swahili, English, Both English and Swahili, or any other language?

Kiswahili only 1
English only 2
Both English and Kiswahili 3
Other language 4
Don't know 5

4. Have you/has [NAME] completed, attending, dropped or never attended school?

Completed 1
Attending 2
Dropped 3
Never attended 4

"IF NEVER = 4 GO TO QUESTION 1.1

5. In which level of education is/has [NAME] completed/attending/dropped off??

Pre School.....00
Std 1.....01
Std 2.....02
Std 3.....03
Std 4.....04
Std 5.....05
Std 6.....06
Std 7.....07
Std 8.....08
Training After P/E.....09
Adult Ed.....10
Form 1.....11
Form 2.....12
Form 3.....13
Form 4.....14
Training after O level.....15
Form 5.....16
Form 6.....17
Training after A level.....18
Tertiary non-Uni. (At least for one year) 19
First degree.....20
Masters.....21
PhD.....22

SECTION 1. FILTERS

1.1: In (YOUR/NAME) main or secondary activity in the month of December 2025 you were:	Employee for pay.....1 In (your/NAME's) own business.....2 In (your/NAME's) own farm.....3 Without pay in a household or family Businesses…….4 Without pay in a household or family agriculture……...5 An apprentice, intern.....6 Helping a family member who works for someone else…7 I did not operate any business/have a job last month…..8 *If responses are not 2,3 remind the interviewee of the information, he/she provided in the first phase that he/she is employer or own account worker. If he/she insisted on codes 1,4,5,6,7,8* ***END INTERVIEW***	**Coding Only** ☐
1.2 Who usually makes the decisions about the running of this business?	(You/NAME).....1 (You/NAME) together with others.....2 Other family member(s) only.....3	

1.2A: What is the ownership status of your business?	Individual business .....1 Business in partnership with members of household .....2 Ordinary partnership with members of other households .....3 Number of partners outside the household .....4 Corporation .....5 *If code 4-5 go to another activity, if any. If code 1 go to Q 1.3A*	☐
1.2B: What is the total number of owners of this business	If Q.1.2A=2/3, write the total number of owners of the business/activity	☐☐
1.3A: What type of business-related records or accounts do you keep?	Complete set of written accounts (including assets, income and expenditure) for tax purposes.....1 Simplified written accounts not for tax purposes .....2 Only through informal records of orders, sales, purchases .....3 No records are kept.....4	☐
1.3B: Are the accounts for the business or activity kept separate from household expenses? (from CES)	Yes ..... 1 No..... 2	☐

1.4: Is (your/NAME) business registered and have License in any of the following Government authorities?	BRELA/BPRA and you have Business license……..…1 Tanzania Revenue Authority (TRA/ZPRA)……..…..2 Other Government Authority with business license……..…..3 BRELA/BPRA without business license……4 Other Government Authority without business License .....5 No registration……..……6 ***If Q1.4! = 6, go to question 1.6***	☐
1.5 What are the reasons for not registering your business? (Write 1 for all options that apply and 2 for those which do not apply)	A. In the process of being registered B. Do not need to register my business C. Lack of awareness D. Bureaucracy in formalizing the business E. High cost of registration F. Small capital G. Other (specify)_____	**A** ☐ **B** ☐ **C** ☐ **D** ☐ **E** ☐ **F** ☐ **G** ☐
1.6: In your opinion, what is the main advantage of registering your business? ***If Q1.4! = 6, END OF THE* INTERVIEW**	Access to best business location……1 Publicity……..2 Access to loans or financial assistance……..…..3 Eligibility for support programs (non-financial) ……..……4 Better chance of selling to state enterprise /private companies .....5 No advantage.....6 Do not know .....7 Other (specify) ……8	☐

SECTION 2: ORGANIZATION OF BUSINESS		
2.1 What is the main activity (product made and/or sold/ service provided for pay) of your business? (*DESCRIBE FULLY IN AT LEAST TWO WORDS*) ……		**ISIC Code *(for office use)*** ☐☐☐☐
2.2A: When was this business/activity started? ***(NOTE: IF EXACT FIGURES ARE NOT AVAILABLE, PROVIDE CAREFUL ESTIMATES)***		**Month** ☐☐ **Year** ☐☐☐☐
2.2B: When did you start to operate this business/activity? **WRITE MONTH & YEAR *(NOTE: IF EXACT FIGURES ARE NOT AVAILABLE, PROVIDE CAREFUL ESTIMATES)***		**Month** ☐☐ **Year** ☐☐☐☐
2.3 Who started this business?	Started it alone…… .1 Started it with business partners……2 Spouse, or with spouse……3 Business partners…… .4 Member(s) of the family……....5 Another person(s), (please specify):……6	☐
2.4: What was the reasons for engaging in this business? **(WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)**	A. Can't find other work B. Released from other employment or reduction of working time C. Retirement from other employment D. Family needs additional income E. Business/activity provides good income opportunities F. Business/activity does not require much capital G. Can keep production cost low H. Wants to be independent from his/her own master I. Can choose his/her own hours and place of work J. Can combine business/activities with household or family responsibilities K. Bureaucracy in formalizing business/activity L. Traditional line of business/activities of respondent or family/tribe M. Other (specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐ K ☐ L ☐ M ☐

2.5: What was the Initial Capital Investment of your Business: (*Provide Best estimate*) (TZS)		Write in TZS ☐☐☐☐☐☐☐☐☐☐
2.5.1: What was the main source of Initial Capital Investment of your business	Personal Income .....1 Loans from Banks.....2 Loan from Government .....3 Assistance from Development Partners……4 Loan from Other Credit Institutions (e.g SACCOS) .....5 Loan from VICOBA.....6 Social Security Funds (Mifuko ya Hifadhi ya Jamii).....7 Loan from relatives and friends .....8 Assistance from relatives and friends.....9 Remitances (From CES)……..10 Inheritance……..11 Other (specify)……..12	☐
2.6: What is the current Capital Investment of your Business: (*Provide Best estimate*) (TZS) **(*CAPITAL IS THE TOTAL OF MONEY ALONG WITH THE ACTUAL VALUE OF RESOURCES*)**		Write in TZS. ☐☐☐☐☐☐☐☐☐☐
2.6.2: INTERVIEWER: Now I would like to ask you questions regarding all business/activity expenses for the period ending December 2025.	Total operating expenses per day/month(ent, water bill, electricity, etc).....1 Total capital expenditure per day/ mo .....2 Total expenditure (sum of 1 and 2) 3	Write in TZS. ☐☐☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐☐☐
2.6.3: Do you pay any Taxes?	Yes……..……1 No……..2 If No Skip to Q.2.7	☐

2.6.4 What type of tax do you pay? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) **MORE THAN ONCE ANSWER IS ACCEPTABLE**	A. Council fee B. Environmental sanitation fee/trash fee C. Security fee D. Crop tax E. Market fee/tax F. Stall fee/tax G. Other fee/tax (please specify)	**A** ☐ **B** ☐ **C** ☐ **D** ☐ **E** ☐
2.7 In which type of premises do you mainly conduct this business activity? ***(READ OPTIONS)***	Permanent Premises ..... 1 Non Permanent Premises ..... 2 **If code 2.7=1, go to question 2.7.1B**	☐
2.7A: For the business without permanent premises, what was the types of premises? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) **MORE THAN ONCE ANSWER IS ACCEPTABLE**	A. Hawking/mobile B. Improvised post on the road C. Permanent post on the road D. Vehicle (motor bike, Tricycle, Bicycle) E. Customer's home F. In my own/partner's home without special installation G. Improvised post in a market H. Garbage area **I.** Construction sites **J.** Other (please specify) ____ ***IF THE ANSWEER IS NOT F GO TO Q.2.7.1A***	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐ K ☐

2.7B: Please, state the reasons why the business or activity is located within household premises:	A. It costs less to run a business from home B. It is easier to manage family responsibilities along with work. C. There is no benefit to working outside the household premises. D. It is safer and more secure. E. It minimizes the chance of being identified by tax authorities F. It is to do online G. Other (please specify)	**A** ☐ **B** ☐ **C** ☐ **D** ☐ **E** ☐
2.7.1A: For a business without permanent premises, why do you conduct your business activity in this place? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) **MORE THAN ONCE ANSWER IS ACCEPTABLE**	H. Could not find permanent premises I. Cannot afford to rent or to buy permanent premises J. I do not need it K. It is the most convenient and profitable location L. It is to online M. Other (please specify) For any response, go to question 2.7.2	A ☐ B ☐ C ☐ D ☐ E ☐
2.7.1B: For business with permanent premises, what was the types of premises? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) **MORE THAN ONCE ANSWER IS ACCEPTABLE**	A. Permanent premises in a market (shop, kiosk, shed) B. Workshop, shop, restaurant, hotel C. Taxi station in permanent structure/ Public transport with fixed route D. With a specific method E. Vehicle (motor bike, Tricycle, Bicycle) F. Mining site G. Farm/fishing or grazing area H. Industrial area I. A mobile kiosk with wheels J. Other (please specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐

2.7.1C: For a business with permanent premises: What is the tenure status of this place? **(WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)** **(READ THE OPTIONS)** **MORE THAN ONCE ANSWER IS ACCEPTABLE**	A. I own it/ Am part owner B. Rented without written contract C. Rented with contract (long-term; daily) D. Rented without contract E. Rent-free, with permission F. Rent-free, without permission G. Other (please specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐
2.7.2: Do you face any of the following challenges in operations of your business? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) **MORE THAN ONCE ANSWER IS ACCEPTABLE**	A. Lack of, or inadequate capital B. Finding suitable premises C. Lack of skilled workers within the business D. Lack of skilled workers within the Labour market E. Government regulations and compliance F. Access to equipment and spare parts G. Getting market / customers H. Operating license I. Environmental Factors (i.e. natural disasters) J. Other (please specify) _____ K. No difficulty	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐ K ☐

2.7.3: Please indicate the main reason for selecting this location for the business or activity:	A. Access to customers B. Access to food and toilets C. Access to water and electricity D. Safety E. Freedom from harassment F. Other G. Don't know (spontaneous)	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐
2.7.4: Does this business or activity pay any fee or rent for the location or space it occupies? Yes/No	Yes……1 No……..2	☐
2.7.5: Does this business or activity require electricity to operate (for producing goods or providing services)? Yes/ No.	Yes……1 No……..2	☐
2.7.6: How does this business or activity pay for electricity?	No electricity payment……1 Cash payment……..2 Payments by cheque or through the bank……3 Other payment methods (for example, internet)…4 Included in rent/tax……5 Through mobile networks……6 don't know……..7	☐
2.7.7: Does this business or activity use water for its operations, aside from regular consumption and hygiene?	Yes……1 No……..2	☐

2.7.8:Currently, does this business/activity use equipment such as laptops or desktop computers, tablets, phones, or smartphones to provide services? **MORE THAN ONCE ANSWER IS ACCEPTABLE**	A. Computers (laptop or desktop) or tablet B. Cellphone or smartphone C. Don't use D. Do not know	A ☐ B ☐ C ☐
2.8: In addition to this activity (NAME OF ACTIVITY), do you carry out other activities in this place of business?	Yes ..... 1 No 2	☐
SECTION 3: EMPLOYMENT AND COMPENSATION		
3.1 How many persons, (including yourself, spouse and family members) worked in your business even for just an hour during the <u>month of December 2025</u>	**Paid workers** **Unpaid workers** **Total**	☐☐☐ ☐☐☐ ☐☐☐

SECTION 3: EMPLOYMENT AND COMPENSATION

3.2 Characteristics of those who worked during the month of December 2025 for your business operation

	Name LIST ALL WORKERS THEN ASK FOR THEIR DETAILS)	**Sex** *Is (NAME) a male or female?*	**Age (Years)** *How old is [NAME]?*	**Status of worker** *Is (NAME) working as: -*	**Out – worker** *Is (NAME) employed as?*	**Contract payment** *Employment contract of (NAME) is:*	**Total working hours** *How many hours did (NAME) worked in this activity?*	**Total working days** *How many days did (NAME) worked?*	**Payment Code** *The main payment of the (NAME) is:*	**Total Wages & Salaries (TZS)** **TYPE OF PAYMENT**
	(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**	**(9)**	**(10)**
1.										
2.										
3.										
4.										
5.										
6.										
7.										
8.										
9.										
10.										
11.										
12.										

Sex codes
1 – Male
2 – Female

Status codes
1- Employer
2- Own-account worker
3- Wage earner
4- Paid apprentice
5- Workers working for other people
6- Unpaid family worker
7- Unpaid worker
8- Partner

Outworker codes
1- Employee who works outside business premises (e.g., home worker)
2-An employee within the business premises
3-Not involved

Contract codes
1-Owner
2- Written contract without fixed duration
3- Written contract with fixed duration
4- Verbal agreement
5- On trial/probation
6- No contract

Note: Use a separate sheet for business with more than 12 employees

Payment codes

1- Monthly salary
2- Weekly salary
3- Daily Salary
4- Per hour of work

5- Per job/task basis

6- Commission

7- Profit share

8- Bonuses (regular and irregular)

9- In kind payment

10-Payment depending on profit

11- No payment

3.3. Did you employ temporary/seasonal/casual workers within the past 12 months?	Yes..... 1 No ..... 2 If No, skip to Q3.6	☐
3.3.1 How many temporary/seasonal/casual workers were there in the month they were at the maximum number		☐☐
3.3.2 How many temporary/seasonal/casual workers were there in the month they were at the minimum number?		☐☐
3.4 Have you had the following problems with your workers? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) **MORE THAN ONE ANSWER IS ACCEPTABLE**	A. Lack of workers, in general B. Lack of skilled workers C. High turnover of workers D. Discipline problems/ workers are not serious about their jobs E. Wages/salaries are too high F. Problems with labour unions G. No challenge H. Other (specify)_____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G
3.5 How do you mainly set your workers' wages/salaries?	Following the official salary scale.....1 Comparable to what competitor's pay .....2 According to what I think will be beneficial to the business.....3 Negotiating on case-to-case basis.....4 Other (please specify) _____5	☐
3.6 Are you planning to increase your manpower within the next 12 months?	Yes .....1 *If No, go to Q 3.8*	☐

	No 2	
3.7 How many additional persons are you planning to hire?		**Male……** ☐☐ **Female……** ☐☐
3.8 Do you need specific skills to improve the performance of your business?	Yes.....1 No.....2 **(If No go to 3.10)**	☐
3.9 What type of specific skills do you need?	_____ _____	**(Subject of training codes)** ☐☐☐
3.10 If you were to engage wage-earners, who will you prefer to hire? ***READ OPTIONS***	Relatives, recommended people, regardless of experience or qualifications .....1 Former wage-earner of a state enterprise or private corporation.....2 Former wage-earner of a small business .....3 Former apprentice .....4 Anyone (no particular preference).....5 Other (please specify) 6	☐

SECTION 4: SALE OF GOODS AND SERVICES

4.1 What was the total amount of your turnover for the month of December 2025?

VALUE in TZS

4.1.1 What is the status of goods you sell at this business?

Goods are sold without any transformation ..... 1 (Don't ask 4.3)

Goods are sold after some transformation .....2 (Skip to 4.3)

Some goods are sold after some transformation and some without transformation.....3

Not applicable.....4 (Skip to. 4.3a)

Not applicable.....5 (go to Q.4.3a)

GOODS SOLD WITHOUT TRANSFORMATION

4.2 Please state the goods that were sold in your business without transformation in the month of December 2025

Codes for 4.2 and 4.3

Period codes: *1- Day 2- Week 3- Month*

Destination codes*: 1- Public or para-public sector 2- Big private enterprise 3- Small private enterprise 4- Household/individual 5- Direct exportation 6- Own final use*

Unit codes*: 1- Gram 2- Kilogram 3- Metre 4- Liter 5- Milliliter 6- Pair 7-Units 8-Service 9 Other (mention)*

No.	A. Name of the product	B. Period code	C. Unit (e.g. Lt, Kg)	D. Quantity	E. Unit price (TZS)	F. Sales frequency for the period	G. Destination code	H. Central Product Classification (CPC)
1								
2								
3								
4								
5								
6								
MONTHLY TOTAL								

GOODS SOLD AFTER TRANSFORMATION								
4.3 Please state the goods that were sold in your business after transformation in the month of……								
No.	A. Name of the product	B. Period code	C. Unit (e. g. Lt, Kg)	D. Quantity	E. Unit price (TZS)	F. Sales frequency for the period	G. Destination code	H. Central Product Classification (CPC)
1								
2								
3								
4								
5								
6								
MONTHLY TOTAL VALUE								

SERVICES OFFERED							
4.4 Please state the services that were sold in your business in the month of……							
Period codes: *1- Day 2- Week 3- Month* ***Destination codes:*** *1- Public or para-public sector 2- Big private enterprise 3- Small private enterprise 4- Household/individual 5- Direct exportation 6- Own final use* ***Unit codes****: 1- Gram 2- Kilogram 3- Metre 4- Liter 5- Milliliter 6- Pair 7-Units 8-Service 9 Other (mention)*							**CODING ONLY**
No.	Name of the service	Period code	Unit (e.g. Lt, Kg)	Quantity	Unit price (TZS)	Frequency of services provided for the period	Destination code	CPC Code
1								
2								
3								
4								
5								
6								
MONTHLY TOTAL VALUE:								

4.5 NEW GOODS AND SERVICES, PROCESSES OR METHODS (FOR BUSINESSES OR ACTIVITY WITH AT LEAST ONE YEAR OF OPERATION IN QN. 2.2b)		
4.5.1. During the last twelve months, did the business introduce any new or significantly improved goods or services provided? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY) MORE THAN ONE ANSWER IS ACCEPTABLE	A. Goods B. Services C. None of the above (Ski to 4.5.3b)	A ☐ B ☐ C ☐
4.5.2. During the last twelve months, did the business stop production of newly or significantly improved or developed goods or services? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE MORE THAN ONE ANSWER IS)	A. Goods B. Services C. None of the above **ACCEPTABLE WHICH DO NOT APPLY**	A ☐ B ☐ C ☐
4.5.3a. In the last 12 months, what were the challenges that impacted your business in the development or introduction of new improved goods or sevices? **(WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)**	A. Lack of, or inadequate capital B. Finding suitable premises C. Lack of skilled workers within the business D. Government regulations and compliance E. Access to equipment and spare parts F. Getting market / customers G. Operating license H. Other (please specify)_____ I. No challenge	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐

4.5.3b. In the last 12 months, what were the challenges that stopped you introducing new goods/services or improving goods/services that are offered? **(WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)**	A.Shortage or lack of sufficient capital B.Finding a suitable building/locatio C.Lack of skilled workers in this business D. Laws and government requirements for the business E. Availability of equipment and spare parts F. Finding a market/customers G. Obtaining a business license H. "Other (please specify)	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐

4.5.4. How did your business activity fluctuate in terms of turnover within the past 12 months prior to the survey month?
(Write the appropriate code)

Rhythm: *Maximum = 1, Average = 2, Minimum=3, No Activity = 4*

Month	JAN/25	FEB/25	MAR/25	APR/25	MAY/25	JUN/25	JUL/25	AUG/25	SEPT/25	OCT/25	NOV/25	DEC/25
Rhythm												

4.6. What was the monthly maximum and minimum turnover during the past 12 months prior to the month of December, 2025 (In Tsh)	**4.6.1. Maximum turnover:** **4.6.2. Minimum turnover:**	**VALUE in TZS** ☐☐☐☐☐☐☐☐☐☐
4.7. In the month of ....., did some of your customers-enterprises give you raw materials to transform for them?	Yes .....1 No .....2 *Skip to Q 4.7.3*	☐

4.7.1. What was the total turnover from these customer-enterprises?		VALUE in TZS ☐☐☐☐☐☐☐☐☐
4.7.2. Which type of customer is your most important for this service?	Public or para-public sector ..... 1 Big private enterprise .....2 Small private enterprise .....3 Cooperative.....4 Household/Individual.....5 Direct foreign exporter 6	☐
4.7.3. (Subcontracting) **In the month of ……, did you give other customer - enterprise your raw material to be transformed for you?**	Yes.....1 No .....2 If No *Skip to Section 5*	☐
4.7.4. What was the total amount you spent on these customer-enterprises?		VALUE in TZS ☐☐☐☐☐☐☐☐☐
4.7.4A: Does this business or activity produce goods or provide services under a contract or agreement for another business or person? (From CES)	Yes ..... 1 No 2	☐
4.7.4B: Does this business or activity purchase its inputs or supplies under a contract or agreement with suppliers? (From CES)	Yes ..... 1 No 2	☐
4.7.5. What types of businesses or companies did you supply your raw materials to for processing?	Public or para-public sector ..... 1 Big private enterprise .....2 Small private enterprise……3 Household/Individual.....4 Direct foreign exporter ……..5	☐

SECTION 5. EXPENDITURES ON RAW MATERIALS AND STOCKS		
5.1a Did your business use any raw materials in production of goods or services in the month of December 2025……	Yes.....1 No..... 2 *Go to section Q5.2*	☐
Period codes: *1- Day 2- Week 3- Month* **Origin codes**: *1- Public or para-public sector 2- Big private enterprise 3- Small private enterprise 4- Household/individual 5- Direct exportation 6- Own Production* ***Unit codes**: 1- Gram 2- Kilogram 3- Metre 4- Liter 5- Milliliter 6- Pair 7-Units 8-Service 9 Other (mention)* **IF THE ORIGIN OF RAW MATERIALS IS OWN PRODUCTION, ASK RESPONDENT TO ESTIMATE THE MONETARY VALUE**		

5.1b. What was the type and value of raw materials used for your business in the month of December 2025?

No.	Name of the product	Period Code	Unit	Quantity	Unit price (TZS)	purchases frequency for the period	Origin Code	CPC Code
1								
2								
3								
4								
5								
6								
5.1.1 MONTHLY TOTAL VALUE								

5.2 Other Business Expenses

Period codes: *1- Day 2- Week 3- Month*

Origin codes: *1- Public or para-public sector 2- Big private enterprise 3- Small private enterprise 4- Household/individual 5- Direct exportation 6- Own Production*

IF THE ORIGIN OF RAW MATERIALS IS OWN PRODUCTION, ASK RESPONDENT TO ESTIMATE THE MONETARY VALUE

CODING ONLY

5.2.1. What were your other business expenses during the month of December 2025?

No.	Charges	Period Code	Value in TZS	Origin Code	CPC Code
01	Fuel - gasoline & lubricants				
02	Charcoal, firewood				
03	Gas				
04	Electricity				
05	Water				
06	Waste collection				
07	Transport services				
08	Post, communication, internet				
09	Repair & maintenance of facilities & equipment				
10	Paid interests (Non capital)				
11	Rental payments (machinery, structures)				
12	Taxes (Trading fees)				
13	Insurance				
14	Licenses, other fees				
15	Other charges (please specify)				
		MONTHLY TOTAL VALUE:			

SECTION 6. CAPITAL FORMATION (CAPITAL EXPENDITURE AND DISPOSAL OF ASSESTS)

6.1. During the year that ends in the month of December 2025 what was the total value of the assets you used for your business?

Mode of transaction: *1- Bought new 2- Bought used 3- Made major improvements 4- Own-produced 5-Other (please specify_____)*
Ownership codes: *1- Personal property 2- Rent 3- Lease 4- Share property 5- Borrowed free of charge*

Type		Characteristics (Main use) *e.g. Farming, Industry, Renting etc.*	Ownership code (IF CODE 2,3 OR 5 GO TO NEXT USES)	Value at the beginning (TZS)	Acquisition		Disposal (sold) in a period (if available) TZS	Change in value (TZS) Increment = 1 Discount =2				Revaluation of fixed assets (Loss/Profit) (TZS)
					Value in TZS	Mode of transaction code		Available assets at the beginning of the year		Additional assets for the period		
								Code	TZS	Code	TZS	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)				(8)
1	**LAND** Yes…….1 No……..2 Go to other type of capital	a)										
		b)										
		c)										
2	**DWELLINGS/BUILDINGS** Yes…….1 No……..2 Go to other type of capital	a)										
		b)										
		c)										
3	Other structures Yes…….1 No……..2 Go to other type of capital	a)										
		b)										
		c)										
4	**TRANSPORT EQUIPMENT** Yes…….1 No……..2 Go to other type of capital	a)										
		b)										
		c)										
5	**MACHINERY** Yes…….1 No……..2 Go to other type of capital	a)										
		b)										
		c)										
6	**FURNITURE AND OFFICE EQUIPMENT** Yes…….1 No……..2 Go to other type of capital	a)										
		b)										
		c)										
7	Tools Yes…….1 No……..2 Go to other type of capital	a)										
		b)										
		c)										
8	**OTHERS Yes……1** **No……2 Go to another type**	a)										
		b)										
		b)										

SECTION 6.2 CAPITAL EXPENDITURE (Maintenance and Repair)

6.2a During the year that ends in the month of December 2025 backwards to September 2018, what was the total capital expenditure (repair and maintenance/Land improvement) for this business?

If no capital expenditure reported, skip to Q 6.3

VALUE in TZS

6.2b Capital Expenditure/Land improvement

Ownership codes: *1- Personal property 2- Rent 3- Lease 4- Share property 5- Borrowed free of charge*

Type		Characteristics (Main use)	Ownership code	Repair and maintenance/Land improvement in TZS
1	**LAND** Yes…….1 No…….2 Go to other type of capital	a)		
		b)		
		c)		
2	**DWELLINGS/BUILDINGS** Yes…….1 No…….2 Go to other type of capital	a)		
		b)		
		c)		
3	**OTHER STRUCTURES** Yes…….1 No……..2 Go to other type of capital	a)		
		b)		
		c)		
4	**TRANSPORT EQUIPMENT** Yes…….1 No…….2 Go to other type of capital	a)		
		b)		
		c)		
5	**MACHINERY AND EQUIPMENT** Yes…….1 No…….2 Go to other type of capital	a)		
		b)		
		c)		
6	Furniture and office equipment Yes…….1 No……..2 Go to other type of capital	a)		
		b)		
		c)		
7	**TOOLS** Yes…….1 No……..2 Go to other type of capital	a)		
		b)		
		c)		
8.	**OTHERS_____** **Yes……1** **No……2 Go to another type**	a)		
		b)		
		c)		

6.3 During the last 12 months, did you receive any loan or obtain any credit for business purposes from any source?	Yes.....1 No .....2 If No, skip to Section 7	☐
***6.3.1a. If YES,* how many loans did you take out?**		☐☐

PROVIDE INFORMATION ON LOANS BELOW:

Origin Code: *1- Relative or friend 2. Rotating savings & credit groups 3. Savings & credit co - operatives (SACCOS/VICOBA) 4. Cooperative 5. Business association, NGO, donor project 6. Private money lender 7. Customer, contractor, middle person/agent, supplier 8. Government institution 9. Bank or financial institution 10. Social security scheme 11. Other Source (please Specify)*

Use of loan code: *1- Purchase of raw materials 2- Improvement of premises 3- Acquisition or maintenance of equipment 4- Payment of salary 5- Training of manpower 6- Repayment of previous debts 7- Expansion of the activity 8- Other (please specify)* _____

Type of contract code: *1- Legally recognized agreement 2- Simple written agreement 3- Verbal agreement 4-Other (please specify)*_____

Mode of repayment code: *1- In cash 2- In kind (Goods or services) 3- Other (specify)* _____

Repayment difficult code *1-–Poor business period 2- Interest rate too high 3- Maturity period too short 4- Without difficulty 5- Other (please specify)* _____

	A: Amount of loan in TZS *What amount of loan were you given?*	**B: Amount payable in TZS** *What amount of the loan was repaid?*	**C: Origin code** *Where did you obtain your loan?*	**D: Interest Rate** (%) (**IF DO NOT KNOW, WRITE 98**) *What was the interest rate on your loan?*	**E: Use of loan code** ***How did you utilize that loan?***	**F: Type of contract code** ***What is the status of that loan agreement ?***	Repay ment code	Duration of repayment (Maturity) code (Write 97 if it is 97 months or more; 01 if less than 1 month)	Repayment Difficulty code
6.3.2. Main loan	☐☐☐☐☐☐☐☐☐	☐☐☐☐☐☐☐☐☐		☐☐	☐	☐	☐	☐☐	☐
6.3.3. All Other loans	☐☐☐☐☐☐☐☐☐	☐☐☐☐☐☐☐☐☐							

SECTION 7: BUSINESS ENVIRONMENT		
7.1. Customers, Suppliers and Competitors		**CODING**
7.1.1. **Who is your main customer? (To whom do you mainly sell)**	Public or para-public sector.....1 Institution/ Private enterprise.....2 Cooperative.....3 Household/individual.....4 Person/Foreign Organization.....5	☐
7.1.2. **Who is your principal supplier? (From whom do you mainly buy your goods or services)**	Public or para-public sector.....1 Institution/ Private enterprise.....2 Cooperative.....3 Household/individual.....4 Person/Foreign Organization.....5	☐
7.1.3. Do you export part of your goods/services?	Yes.....1 No.....2 ***(If No, skip to 7.1.6)***	☐
7.1.4. What is the total value of goods/services exported? (in TZS)		**VALUE IN TZS** ☐☐☐☐☐☐☐☐☐
7.1.5. To which country do you mainly export your goods/services?	**Country codes**: (*1: Kenya 2: Uganda, 3: Rwanda 4: Burundi 5: Zambia 6: Malawi 7: Msumbiji 8: DRC 9: China 10; India 11: Other African countries 12: Other countries outside Africa 98. Don't know)*	☐
7.1.6 Do you sell all of your goods/services outside your region?	Yes.....1 If Yes ***skip to 7.1.9*** No.....2	☐

7.1.7. In the <u>local/domestic market</u>, do you have competitors (i.e., enterprises selling /offering same products)	Yes ..... 1 No ..... 2 ***(If No, skip to 7.1.9)***	☐
7.1.8. Who is your main competitor in the local/domestic market?	Public or para-public sector ..... 1 Big private enterprise ..... 2 Small private enterprises ..... 3 Household/individual ..... 4 Cooperative 5	☐
7.1.9. Do you sell imported/foreign-made goods?	Yes ..... 1 No ..... 2 Don't know ..... 3 ***(If code 2 or 3 skip to 7.1.11)***	☐
7.1.10. From which country of origin? (Main country)	**<u>Country codes</u>**: (*1: Kenya 2: Uganda, 3: Rwanda 4: Burundi 5: Zambia 6: Malawi 7: Msumbiji 8: DRC 9: China 10; India 11: Other African countries 12: Other countries outside Africa 98. Don't know)*	☐☐

INTERVIEWER: *IF WITH DOMESTIC COMPETITORS (Code "1" in Q7.1.7)*		**CODING ONLY**
7.1.11 What is the origin of the products that are sold by your main competitors?	1- Local/domestic products 2- Imported/foreign products 3- Local/imported 4- I don't know	☐
With regard to your main competitors in the domestic market indicate how you are situated:		
7.1.11.1 Your <u>selling prices</u> are:	1- Higher 2- Average/ about the same 3- Lower 4- Not applicable	☐
7.1.11.2 Your <u>cost prices</u> are:	1- Higher 2- Average/ about the same 3- Lower 4- Not applicable	☐
7.1.11.3 Your <u>quality</u> is	1- Higher 2- Average/ about the same 3- Lower 4- Not applicable	☐
7.1.11.4 The sale of your products is:	1- Rapid 2- Average/ about the same 3- Slow 4- Not applicable	☐
7.2. How are your prices compared with those of your main competitors selling the same goods or services like you? 1 Higher — *Go to 7.8* 2 Lower — *Skip to 7.9* 3 Average — *Skip to 7.10* 4 Don't know — *Skip to 7.11*		☐

7.2a Why are your prices higher than your competitors?	My equipment are less productive ..... 1 I do not have enough customers ..... 2 I do not have access to credit ..... 3 Quality of my products/services is better ..... 4 Cost of my supply is higher ..... 5 I do not know ..... 6 Other (specify) ..... 7 *For any answer, Skip to 7.2c*	☐
7.2b Why are your prices lower than your competitors?	I do not pay taxes or pay less taxes ..... 1 My labour costs are lower ..... 2 My customers are less rich ..... 3 Quality of my products/services is lower ..... 4 I do not know ..... 5 Other (specify) 6	☐
7.2c How do you determine the prices of your main products?	Another enterprise or agent sets the price ..... 1 Prices are set by the customer(s) ..... 2 Government defines the price by law/regulation ..... 3 Prices are negotiated with the customer ..... 4 It is the going rate on the market ..... 5 Other (please specify):_____ 6	☐
7.2d: In the last three months, has this business or activity done any of the following: **{Enumerator; READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING: Now let's talk about how this business or activity is run}**	A. Visited one of its competitor businesses to see what products they have available for sale B. Asked existing customers whether there are any other products this business or activity should sell or produce. C. Talked with former customers to find out why they have stopped buying from this business or activity. D. Used any special offer to attract customers. E. Asked suppliers which products are selling well.	A ☐ B ☐ C ☐ D ☐ E ☐
SECTION 8: PROBLEMS & PROSPECTS		**CODING ONLY**

8.1. Do you have problems/difficulties related to the following aspects of your business? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	A. Supply of raw materials (quantity or quality) B. Lack of customers C. Too much competition D. Difficult to get loan E. Lack of space F. Lack of machines or equipment G. Organization, management difficulty H. Too much control of government agencies I. Lack of skill about the business J. Other (specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐
8.2. To solve your present problems, do you wish to have help in the following areas? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	A. Technical training B. Training in organizational and financial C. Assistance in obtaining supplies D. Access to modern machines E. Access to loans F. Access to information on the market G. Access to large business orders H. Registration of business I. Advertising of new products/services J. Other (please specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐
8.3. Do you belong to any professional organization in the domain of your business activity?	Yes.....1 No .....2 ***(If Code 2, skip to section 9)***	☐
8.3.1 What is the name of that professional organization? _____		

8.3.2. For which type of difficulties does this professional organization help you? ***(TICK ALL THAT APPLY)***	A. Technical training B. Training in organizational and financial management C. Assistance in obtaining supplies D. Access to modern machines E. Access to loans F. Access to information on the market G. Access to large business orders H. Problems/linkages with government I. Litigation with the competitors J. Security problems K. Registration of business Other (specify) _____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐ K ☐ L ☐
SECTION 9: BANKS, MICRO-FINANCE SERVICES & OTHER SUPPORT STRUCTURES		
9.1A: Does the owner have a bank account to operate this business or activity?	Yes ..... 1 No 2	☐
9.1B: In its current operations, does this business or activity use [mobile money]?	Yes ..... 1 No 2	☐
9.1C: Does this business or activity use mobile money services to do the following: **INTERVIEWER: MORE THAN ONE ANSWER IS ALLOWED**	A. Pay suppliers B. Save C. Pay utility bills D. Receive payments from customers E. Pay loans **F.** Pay its workers, including family members	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐
9.1D: In the last 12 months, have you ever applied for a bank and micro finance loan for your business?	Yes.....1 No .....2 *If No, Skip to 9.4*	☐
9.1E: Did you succeed in obtaining a loan?	Yes.....1 No.....2 Application in progress .....3 *If Yes, Skip to 9.5 or If 3, Skip to 9.7*	☐

9.1F: Referring to the most recently obtained loan, where did this business or activity get such a loan? **INTERVIEWER: READ THE ANSWERS TO THE RESPONDENT**	A. Banks B. Money lenders C. Microfinance institutions D. Input suppliers or customers E. Friends or relatives F. Others G. DON'T KNOW (SPONTANEOUS)	☐
9.2 How did you know them?	Through 'word-of-mouth' (family, friends, neighbors) ..... 1 Through professional environment ..... 2 Through an association of my village/ street ..... 3 Through a visit to one of the institutions ..... 4 Through an advertisement (mass media, internet, poster) ..... 5 Other (please specify) **6**	☐
9.3 What was the main reason your application was rejected?	Incomplete documents ..... 1 Complete but not convincing documents ..... 2 Insufficient guarantees/collateral ..... 3 Insufficient initial capital ..... 4 Activity/enterprise was deemed not viable ..... 5 Other (please specify)_____ 6 *Skip to 9.7*	☐
9.4 If you never applied for a bank loan or any other microfinance institution, what is the main reason?	Procedures are too complicated ..... 1 Interest rates are too high ..... 2 Guarantee/collateral asked for is too much ..... 3 Available loans do not correspond to my needs ..... 4 I am not interested in getting a loan ..... 5 I didn't think if my application would have been approved ..... 6 I don't need a loan; my capital is sufficient ..... 7 Other (please specify) ..... 8 *For any answer, Skip to 9.7*	☐
9.5a If the loan was approved, what was the security required? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	Group security ..... 1 Land ..... 2 Cattle ..... 3 House ..... 4 Other properties (please specify) 5	☐

9.6 What was the impact of the loan on your business activity? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	**A.** Increase in the volume of production **B.** Diversification of production **C.** Increase of the volume of sales **D.** Improvement of competitiveness/profitability **E.** Recruitment of additional manpower **F.** Working less time **G.** Utilization of less manpower **H.** Other (specify)_____	A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐
9.7 Apart from the institutions previously mentioned (bank and micro finance), do you know any other support structures to small businesses like yours?	Yes ..... 1 No ..... 2 *If No, Skip to section 10*	☐
9.8 Did you have contact with any one of these support institutions?	Yes ..... 1 No. ..... 2 *If No, Skip to section 10.1*	☐

Results of contact with support institutions:			
Codes for Type of Assistance Requested: *1- Technical training 2- Training in organizational and financial management 3- Assistance in obtaining supplies 4- Access to modern machines 5- Access to information on the markets 6- Access to large business orders 7- Registration of business 8- Advertising of new products/services 9- Other (specify)*			
9.9 Please provide information about institutions and assistance sought			
9.9.1 Institution	**9.9.2 Have you ever contacted and request business related assistance from …..?**	**If contacted**	
		9.9.3 What type business Assistance was requested	**Outcome**
1. Local government	Yes.....1 ☐ No.....2 (ask about other institution)	☐	1- Granted 2- Not granted 3- Not response received ☐
2. Government program/Project	Yes.....1 ☐ No.....2 (ask about other institution)	☐	1- Granted 2- Not granted 3- Not response received ☐
3. Professional association/NGO	Yes.....1 ☐ No.....2 (ask about other institution)	☐	1- Granted 2- Not granted 3- Not response received ☐
4. Granted International program/Project	Yes.....1 ☐ No.....2 (Go to 10.1)	☐	1- Granted 2- Not granted 3- Not response received ☐

SECTION 10: USE OF INFORMATION AND COMMUNICATION TECHNOLOGY		
10.1 What was the main type of connection used by this business to access the internet during the year that end in the month of……	Broadband ..... 1 Fixed Wireless (e.g. WiFi) ..... 2 Mobile Wireless ..... 3 Dail-up (Analog) or ISDN ..... 4 Did not have an internet connection ..... 5 *If 5, Skip to Section 11.1*	☐
10.2 Did this business have a website, homepage or other web presence during the year that end in the month	Yes ..... 1 No 2	☐
10.3 Did this business have a social media (e.g Twitter, facebook, WHATSAPP) presence during the year that	Yes ..... 1 No 2	☐
10.4 Did this business receive orders via the interent for any goods and services during the year that end in the month of……..	Yes ..... 1 No 2	☐
10.5 Of the income reported in Question 2.6.1 please estimate the value in TZS which resulted from orders recorded via the internet for goods and services **IF NO INCOME RECEIVED WRITE 00** **RECALL INCOME MENTIONED IN Q. 2.6.1**		☐☐☐☐☐☐☐☐☐
10.6 Did this business place orders via the internet for any goods and services during the year that end in the month of…….	Yes ..... 1 No 2	☐

SECTION 11: INSTITUTION LINKAGES		
11.1. Has the establishment co-operated with/received technology or production services from private or public institutions during the past 12 months?	Yes.....1 No.....2 *If No, Skip to 11.4*	☐
11.2 Please indicate the institution you have cooperated with/received services from (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	**Public technology intermediaries** A. Central Government B. Local Government C. Public institutions D. Public cooperations E. Private sector F. Cicil societies Organization G. Faith based Organization H. Higher learning institutions I. Professional organization J. Other, (*specify*) _____	**Response** A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ J ☐ K ☐
11.3 Please indicate what type of cooperation/services you received (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	**Services** A. New products development (prototyping, standardization) B. New products commercialization (market analysis, marketing) C. Product quality improvement (testing, quality assessment) D. Process and operational improvements E. Training for employees F. Other, (please specify) ..... *For any answer, Go to Q11.5*	**Response** A ☐ B ☐ C ☐ D ☐ E ☐ F ☐

11.4 Please indicate what are the reasons why you have not cooperated with/received services from the private or public institutions during the past 12 months? (WRITE 1 FOR ALL OPTIONS THAT APPLY AND 2 FOR THOSE WHICH DO NOT APPLY)	**Reasons Code** A. No need for the provided services in the reference period B. Lack of awareness of the institution/services offered C. Irrelevance of the production and technology services offered D. Low quality of the production and technology services offered E. Presence of most competitive private providers of the same services F. Other, (Specify).....	**Response** A ☐ B ☐ C ☐ D ☐ E ☐ F
11.5 Please provide any comments/questions? - On any difficulties you had in providing the requested information or suggested improvements **THANK YOU**		
QUALITY OF THE INTERVIEW	Very Good..... 1 Good..... 2 Average..... 3 Bad ..... 4 Very Bad 5	☐
End of Interview **End Time:** H ☐☐ MN ☐☐		

