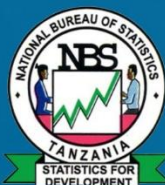




COMPREHENSIVE ENTERPRISE SURVEY REPORT 2025



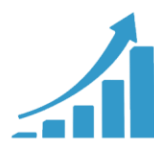
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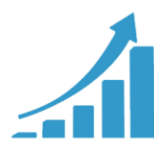
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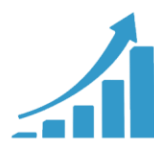
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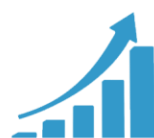
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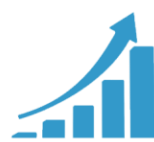
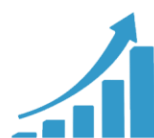


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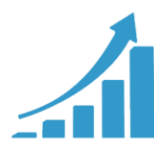


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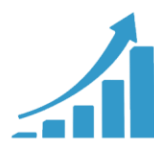
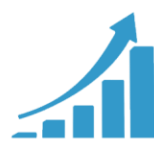
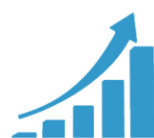


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List of Abbreviations and Acronyms

CAPI	Computer Assisted Personal Interview
CES	Comprehensive Enterprise Survey
CO ₂	Carbon dioxide
DRC	Democratic Republic of Congo
GOEs	Government Owned Enterprises
ISIC	International Standard Industrial Classification of All Economic Activities
NBS	National Bureau of Statistics
OCGS	Office of the Chief Government Statistician
SBR	Statistical Business Register
R&D	Research and Development
TSMP II	Tanzania Statistical Master Plan II
TZS	Tanzania Shillings
TRA	Tanzania Revenue Authority
TANTRADE	Tanzania Trade Development Authority
VAT	Value Added Tax



Foreword

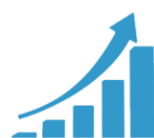
The 2025 Comprehensive Enterprise Survey (CES) provides an important source of statistical information on the structure, performance and operating environment of business establishments in Tanzania. Covering key economic sectors, the survey provides information on employment, production and sales, investment, access to finance, infrastructure, innovation, technology, trade, taxation and the broader business environment. These data provide a basis for understanding the characteristics and performance of businesses and for informing economic planning, policy development and decision-making.

Reliable and timely enterprise statistics are essential for economic planning and informed decision-making, particularly as businesses operate within changing economic, technological and regulatory environments. The CES provides valuable insights into the contribution of establishments to economic activity, the challenges they face, and the differences in business conditions across economic sectors and establishment-size groups. Its findings highlight important issues relating to finance, infrastructure, administrative processes, innovation, technology adoption and environmental practices.

The evidence generated through the CES will provide information to support planning, program development, monitoring and decision making. It will be useful to Government institutions, the private sector, researchers, development partners and other stakeholders in understanding the structure and performance of businesses, identifying changes in business conditions, and assessing the factors that affect enterprise development.

Conducting the CES regularly using consistent concepts, definitions and methodologies, will also make it possible compare results across survey rounds and monitor changes in enterprise structure, performance and the business environment over time.

The successful implementation of the 2025 CES was the result of the cooperation and commitment of many institutions and individuals. We sincerely thank all Government institutions, stakeholders and technical teams that contributed to the planning, data collection, processing, analysis and preparation of this report. We also thank the enumerators and supervisors who worked hard to collect the CES data and all establishments that provided the necessary information.



We commend all institutions and individuals who contributed to the successful completion of this important statistical undertaking and encourage all stakeholders to make effective use of the findings presented in this report.



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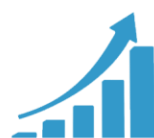
The successful implementation of the 2025 Comprehensive Enterprise Survey (CES) and preparation of this report were made possible through the commitment, cooperation and technical contributions of many institutions and individuals.

The National Bureau of Statistics (NBS) and the Office of the Chief Government Statistician (OCGS) sincerely acknowledge the Government of the United Republic of Tanzania and the World Bank for the financial support provided through the Tanzania Statistical Master Plan Phase Two (TSMP II) towards the implementation of this survey.

Special appreciation is extended to the institutions that provided technical inputs and support, including the Ministry of Finance; Ministry of Industry and Trade, Ministry of Transport, Ministry of Natural Resources and Tourism, Ministry of Communication and Information Technology, Prime Minister's Office - Regional Administration and Local Government, Tanzania Revenue Authority (TRA), and Tanzania Trade Development Authority (TANTRADE). Their valuable contributions and continued cooperation were instrumental in ensuring the successful implementation of the survey.

We also acknowledge the dedication of survey coordinators, supervisors, enumerators, data managers, statisticians, economists and other technical personnel who contributed to questionnaire development, field implementation, data processing, validation, analysis and preparation of this report. Appreciation is equally extended to Regional and District officials and local leaders, whose cooperation facilitated the successful conduct of fieldwork across the areas covered by the survey.

Finally, our sincere gratitude goes to the owners, managers and other authorised respondents of all participating establishments who generously provided their time and the information required for the survey. Their cooperation and willingness to share business information made the 2025 CES possible and form the foundation of the findings presented in this report.



Executive Summary

The 2025 Comprehensive Enterprise Survey (CES) is the first nationwide survey of its kind conducted in Tanzania, providing comprehensive information on the structure, performance and operating conditions of registered business establishments. The survey was conducted by the National Bureau of Statistics (NBS) and the Office of the Chief Government Statistician (OCGS) in collaboration with other stakeholders. The information obtained through CES provides an important evidence base for national economic planning, the compilation of official economic statistics, private-sector development and informed decision-making.

The survey covered economically active registered establishments operating during the 2025 reference year across nine selected economic sectors. The sampling frame was based on the 2024 Statistical Business Register. The final frame covered establishments employing five or more persons, excluding those with more than 50.0 percent government ownership. The frame was stratified by geographic location, economic sector and establishment size.

The CES findings indicate that there are such 36,228 establishments, comprising 28,383 small, 6,335 medium, and 1,510 large establishments. Wholesale and Retail Trade recorded the largest number of establishments (13,314), followed by Manufacturing (11,886) and Accommodation and Food Service Activities (5,962). Across regions, Dar es Salaam had the largest number of establishments (8,143), followed by Arusha with 2,298 and Mjini Magharibi with 2,163. Njombe (374), Lindi (410), and Rukwa (444) recorded relatively small numbers of establishments. Private domestic ownership dominates across all sectors, ranging from 78.7 percent in the Information and communication sector to 95.4 percent in the Accommodation and Food Sector. The most common legal form of ownership across all sectors is sole proprietorship. Employment patterns vary considerably across sectors and establishment sizes. Large establishments accounted for relatively high shares of employment in Construction (73.1%), Manufacturing, Information and Communication (67.8%), Administrative and Support Service Activities (67.8%) and Manufacturing (67.4%). Small establishments accounted for larger employment shares in Wholesale and Retail Trade (48.9%) and Accommodation and Food Service Activities (48.9%). Gender disparities were observed in the distribution of permanent full-time production workers in manufacturing establishments across all skill levels. Women represented 19.9 percent of highly skilled permanent full-time production workers. The



proportion of establishments with a female top manager ranged from 9.7 percent in Construction to 28.2 percent in Accommodation and Food Service Activities.

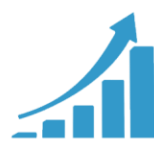
Annual turnover amounted to approximately TZS 172,033.7 billion where manufacturing recorded the highest turnover of TZS 47,202.2 billion, followed by Transportation and Storage (TZS 35,870.4 billion), Wholesale and Retail Trade (TZS 33,493.8 billion) and Construction (TZS 28,457.4 billion). Large establishments accounted for TZS 92,510.4 billion of total turnover, compared with TZS 54,328.3 billion among medium and TZS 25,194.9 billion among small establishments.

Domestic markets remained the main source of sales, although international market participation increased with establishment size, with direct exports accounting for 11.7 percent of sales among large establishments compared with 0.3 percent among small establishments. Kenya was the leading reported export destination (26.1%), while China (35.2%) and India (21.6%) were the dominant import sources, with customs clearance times varying across airports, border crossings and seaports or waterways.

Infrastructure and access to finance emerged as important business issues. Overall, 71.8 percent of establishments experienced power outages, and among affected establishments, 42.6 percent reported outages lasting five hours or more. Generator ownership increased substantially with establishment size, from 24.2 percent among small establishments to 80.6 percent among large establishments. Digital connectivity followed a similar pattern.

Financing of business operations remained heavily dependent on internally generated resources. Internal funds or retained earnings accounted for 88.0 percent of operating capital among small, 83.9 percent among medium and 80.2 percent among large establishments. Access to formal banking services increased with establishment size: 41.0 percent of small establishments had a current or savings account compared with 80.5 percent of large establishments. At the broader business-environment level, access to finance was the most frequently reported main business obstacle, cited by 48.0 percent of establishments, followed by tax rates at 13.6 percent and electricity at 10.7 percent.

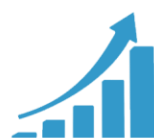
Innovation and research activity also varied considerably. During 2022-2024, 9.6 percent of establishments introduced new or improved products or services, and among these, 54.7 percent reported that the products or services were new to their main market. Within



Manufacturing, average capacity utilisation increased from 70.8 percent among small establishments to 82.0 percent among large establishments.

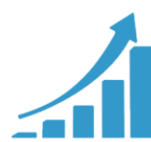
The survey further shows variation in establishments' interactions with public institutions and the wider business environment. Most establishments agreed that courts were independent in resolving commercial disputes, while public tender procedures were considered very difficult by 36.0 percent of establishments and somewhat difficult by 31.9 percent. Tax rates (37.7%), corruption (30.8%), political instability (28.9%), crime (26.6%) and tax administration (26.5%) were among the factors most frequently reported as major or very severe obstacles to business operations.

Overall, the CES points to several areas requiring continued attention, including access to finance, electricity and other infrastructure, tax and administrative processes, trade facilitation, skills development, innovation and technology adoption, gender inclusion, environmental management and the efficiency of business-government interactions.

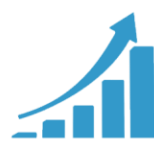


List of indicators summarised from Survey-CES

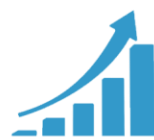
Serial Na.	CES 2025 indicator	Statistic from CES 2025	Category	SDG goal/Target(related)	Dira 2050 pillar/driver	FYDP IV priority area(thematic)
1	Age of the establishment (years)	Year started: 2016–2020 is the modal start period across sectors; age in years not reported	Firm characteristics	SDG 8.3 – formalization & growth of MSMEs; 8.3.1 informal employment (Tanzania 94.2% of employment in 2024, FYDP IV baseline; ILFS: 96.6% Mainland, 85% Zanzibar); SDG 8.2 (enterprise survival & growth)	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.5 Robust Private Sector	3.3.11 Achieving a Robust Business Sector; 3.3.13 Formalization of the Economy
2	Percent of firms with female participation in ownership	Ownership by sex: male only 62–80%, female only 1–15%, jointly male & female 12–26% by sector	Gender	SDG 5.5 – women's full participation & leadership; 5.5.2 proportion of women in managerial positions (reported by NBS from ILFS); also 5.a (women's ownership/control of assets)	Pillar 2 – Human Capabilities & Social Development: 4.2.3 Socially Protected & Inclusive Society (gender equality)	3.4.9 Cohesive Society (gender equality); 3.3.13 Formalization of the Economy (women-led MSMEs)
3	Percent of firms with a female top manager	Female top manager 9.7%–28.2% of establishments by sector (Fig. 4, p.24)	Gender	SDG 5.5 – women's full participation & leadership; 5.5.2 proportion of women in managerial positions (reported by NBS from ILFS); also 5.a (women's ownership/control of assets)	Pillar 2 – Human Capabilities & Social Development: 4.2.3 Socially Protected & Inclusive Society (gender equality)	3.4.9 Cohesive Society (gender equality); 3.4.4 Labour Market & Employment
4	Proportion of permanent full-time workers that are female (%)	Employment by sex reported by sector; women 19.9% of highly skilled, 28.4% semi-skilled and 34.9% low-skilled manufacturing workers	Gender	SDG 5.5 – women's full participation & leadership; 5.5.2 proportion of women in managerial positions (reported by NBS from ILFS); also 5.a (women's ownership/control of assets); SDG 8.5.1 (earnings by sex)	Pillar 2 – Human Capabilities & Social Development: 4.2.3 Socially Protected & Inclusive Society (gender equality); 4.2.5 Capable & Motivated Workforce	3.4.4 Labour Market & Employment; 3.4.9 Cohesive Society
5	Percentage of permanent full-time non-production workers that are female*	Female permanent full-time workers split production/non-production: non-production 37.5% (small), 42.8% (medium), 21.3% (large)	Gender	SDG 5.5 – women's full participation & leadership; 5.5.2 proportion of women in managerial positions (reported by NBS from ILFS); also 5.a (women's ownership/control of assets)	Pillar 2 – Human Capabilities & Social Development: 4.2.3 Socially Protected & Inclusive Society (gender equality)	3.4.9 Cohesive Society; 3.4.4 Labour Market & Employment
6	Percentage of permanent full-time production workers that are female*	Female permanent full-time workers in production: 62.5% (small), 57.2% (medium), 78.7% (large) of female PFT workers	Gender	SDG 5.5 – women's full participation & leadership; 5.5.2 proportion of women in managerial positions (reported by NBS from ILFS); also 5.a (women's ownership/control of assets); SDG 9.2.2	Pillar 2 – Human Capabilities & Social Development: 4.2.3 Socially Protected & Inclusive	3.3.2 Industrial & Manufacturing; 3.4.9 Cohesive Society



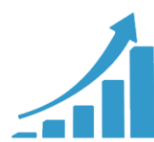
Serial Na.	CES 2025 indicator	Statistic from CES 2025	Category	SDG goal/Target(related)	Dira 2050 pillar/driver	FYDP IV priority area(thematic)
				(manufacturing employment)	Society (gender equality)	
7	Percent of firms offering formal training	8.1%–41.4% of establishments offered formal training, by sector	Workforce & skills	SDG 4.4 – increase number of youth & adults with relevant (technical & vocational) skills for employment, decent jobs & entrepreneurship	Pillar 2 – Human Capabilities & Social Development: 4.2.1 Well-Educated, Skilled & Learning Society; 4.2.5 Capable & Motivated Workforce	3.4.1 Well-Educated Skilled Society; 3.4.2 Capable & Motivated Workforce (high-skilled share 3%→12%)
8	Proportion of workers offered formal training (%) *	Of workers trained, female share 49.3%–69.8% by sector (	Workforce & skills	SDG 4.4 – increase number of youth & adults with relevant (technical & vocational) skills for employment, decent jobs & entrepreneurship; SDG 5.5	Pillar 2 – Human Capabilities & Social Development: 4.2.5 Capable & Motivated Workforce	3.4.2 Capable & Motivated Workforce
9	Number of workers	Employment distribution by size: large establishments hold 67–73% of employment in construction, ICT, admin services & manufacturing; establishments: 28,383 small, 6,335 medium, 1,510 large	Workforce & skills	SDG 8.5 – full & productive employment; 8.3.1 informal employment; 9.2.2 manufacturing employment	Pillar 2 – Human Capabilities & Social Development: 4.2.5 Capable & Motivated Workforce	3.4.4 Labour Market & Employment
10	Proportion of permanent workers (out of all workers)	Permanent full-time workers 41.0%–81.3% of employees by sector	Workforce & skills	SDG 8.5 – decent work; 8.8 – protect labour rights & secure working environments	Pillar 2 – Human Capabilities & Social Development: 4.2.5 Capable & Motivated Workforce	3.4.4 Labour Market & Employment; 3.4.5 Socially Protected & Inclusive Society
11	Proportion of temporary workers (out of all workers)	Seasonal/temporary workers up to 43.7% of employees (construction)	Workforce & skills	SDG 8.5; 8.8 (secure working environments for precarious workers)	Pillar 2 – Human Capabilities & Social Development: 4.2.5 Capable & Motivated Workforce	3.4.4 Labour Market & Employment
12	Real annual sales growth (%)	Turnover level: TZS 172,033.7 billion	Performance	SDG 8.1 – sustain per-capita economic growth; 8.2 – productivity	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.1 Macroeconomic Stability; 4.1.5	3.2.1 Macroeconomic Stability; 3.3.11 Achieving a Robust Business Sector



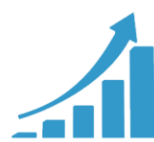
Serial Na.	CES 2025 indicator	Statistic from CES 2025	Category	SDG goal/Target(related)	Dira 2050 pillar/driver	FYDP IV priority area(thematic)
					Robust Private Sector	
13	Percent of firms that spend on R&D	R&D spending: 2.4% small, 6.9% medium, 15.7% large establishments	Innovation	SDG 9.5 – enhance research & upgrade technological capabilities; 9.5.1 R&D expenditure as % of GDP (Tanzania GERD 0.58% in 2023, FYDP IV target >0.8%)	Driver 5.4 – Research & Development (target: GERD ≥1% of GDP)	3.6.4 R&D Ecosystem; 3.6.3 Science, Technology & Innovation
14	Percent of firms that introduced a new product/service	9.6% of establishments (3,467) introduced new or improved products/services, 2022–2024	Innovation	SDG 9.5 – upgrade technological capabilities; 8.2 – productivity through innovation	Driver 5.3 – Science & Technology	3.6.3 Science, Technology & Innovation
15	Days to clear direct exports through customs	Export clearance within 1–7 days: 79.3% airport, 79.1% border, 59.2% seaport; >7 days 36.0% at seaports; compliance costs 12.8% of export value	Trade	SDG 17.11 – significantly increase exports of developing countries; 17.10 universal, rules-based trading system; also 9.1 (quality, reliable infrastructure for trade)	Driver 5.1 – Integrated Logistics; Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.6 Strategic Regional & Global Engagement	3.6.2 Integrated Logistics; 3.3.10 Transforming Trade & Commerce
16	Percent of firms exporting directly (at least 10% of sales)	Direct exports as share of sales: 0.3% small, 3.3% medium, 11.7% large	Trade	SDG 17.11 – significantly increase exports of developing countries; 17.10 universal, rules-based trading system; also 9.1 (quality, reliable infrastructure for trade)	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.6 Strategic Regional & Global Engagement	3.3.10 Transforming Trade & Commerce; 3.3.12 Bilateral & Regional Cooperation
17	Percent of firms exporting directly or indirectly (at least 10% of sales)	Indirect exports as share of sales: 0.8% small, 2.4% medium, 6.6% large	Trade	SDG 17.11 – significantly increase exports of developing countries; 17.10 universal, rules-based trading system; also 9.1 (quality, reliable infrastructure for trade); 9.3 (integration into value chains)	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.6 Strategic Regional & Global Engagement	3.3.10 Transforming Trade & Commerce
18	Days to clear imports from customs*	Import clearance >7 days: 63.4% at seaports, 60.9% at airports; 87.7% within 1–7 days at borders	Trade	SDG 17.10 – rules-based trading system; 9.1 – quality, reliable infrastructure	Driver 5.1 – Integrated Logistics	3.6.2 Integrated Logistics; 3.3.10 Transforming Trade & Commerce
19	Percent of firms using material inputs and/or supplies of foreign origin*	Manufacturing inputs: 97.8% domestic, 2.2% foreign; China main import source 35.2%	Trade	SDG 9.2 (local value addition); 17.11	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.6 Strategic Regional & Global Engagement; 4.1.5 Robust Private Sector	3.3.2 Industrial & Manufacturing; 3.3.10 Transforming Trade & Commerce



Serial Na.	CES 2025 indicator	Statistic from CES 2025	Category	SDG goal/Target(related)	Dira 2050 pillar/driver	FYDP IV priority area(thematic)
20	Percent of firms with a checking or savings account	Current/savings account: 41.0% small, 66.9% medium, 80.5% large	Finance	SDG 8.10 – access to banking & financial services; 8.10.2 adults with a bank/mobile-money account (Tanzania financial inclusion 72% in 2023, FYDP IV target 85.3%)	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.3 Innovative & Diversified Financing	3.3.7 Financial Sector (financial inclusion 72%→85.26%)
21	Percent of firms using banks to finance investments	Banks financed 5.6% (small), 8.6% (medium), 11.8% (large) of fixed-asset purchases	Finance	SDG 9.3 – access of small-scale enterprises to financial services & integration into value chains; 9.3.2 small-scale industries with a loan or line of credit	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.3 Innovative & Diversified Financing	3.3.7 Financial Sector; Flagship: Mass Formalization of MSMEs (formal credit access ≥40%)
22	Proportion of investment financed internally (%)	Internal funds financed 88.0% (small), 83.9% (medium), 80.2% (large) of investment	Finance	SDG 9.3 – access of small-scale enterprises to financial services & integration into value chains; 9.3.2 small-scale industries with a loan or line of credit; 8.10	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.3 Innovative & Diversified Financing	3.3.7 Financial Sector
23	Proportion of investment financed by banks (%)	Banks: 5.6% small, 8.6% medium, 11.8% large, pp.83–84); land used as collateral by 64.3% of borrowers	Finance	SDG 9.3 – access of small-scale enterprises to financial services & integration into value chains; 9.3.2 small-scale industries with a loan or line of credit	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.3 Innovative & Diversified Financing	3.3.7 Financial Sector
24	Informality	CES covers formally registered establishments (5+ persons engaged); informal businesses (ISS) as a complementary component	Informality	SDG 8.3 – formalization & growth of MSMEs; 8.3.1 informal employment (Tanzania 94.2% of employment in 2024, FYDP IV baseline; ILFS: 96.6% Mainland, 85% Zanzibar)	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.5 Robust Private Sector; Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.4 Enabling Business Environment & Investment Climate	3.3.13 Formalization of the Economy (informal share of GDP 55%→29%; informal employment 94.2%→81%); Flagship: register ≥250,000 MSMEs annually
25	Percent of firms competing against unregistered or informal firms	Informal competition affects 8.6%–27.5% of establishments by sector; informal practices rated major/very severe obstacle by 29.2%	Informality	SDG 8.3 – formalization & growth of MSMEs; 8.3.1 informal employment (Tanzania 94.2% of employment in 2024, FYDP IV baseline; ILFS: 96.6% Mainland, 85% Zanzibar); 17.1 (tax base)	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.4 Enabling Business Environment & Investment Climate	3.3.13 Formalization of the Economy; 3.6.9 Facilitative Business Environment
26	Days to obtain a construction-related permit	Average 30 days to obtain a construction permit (range 18–91 days by sector)	Regulation & taxes	SDG 16.6; 11.3 (inclusive, sustainable urbanization & planning)	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.4	3.3.3 Construction; 3.6.9 Facilitative Business Environment



Serial Na.	CES 2025 indicator	Statistic from CES 2025	Category	SDG goal/Target(related)	Dira 2050 pillar/driver	FYDP IV priority area(thematic)
					Enabling Business Environment & Investment Climate; Pillar 3 – Environmental Integrity: 4.3.4 Effective Land Management	
28	Days to obtain an operating license	Operating license time: 1–9 days 74.0%, 10–19 days 12.5%, 20+ days 13.4%	Regulation & taxes	SDG 16.6; 8.3 (formalization)	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.4 Enabling Business Environment & Investment Climate	3.6.9 Facilitative Business Environment; 3.3.13 Formalization of the Economy
29	Access to finance	Biggest obstacle for 48.0% of establishments, pp.113–114); finance a capacity constraint for 43.0%	Business environment – obstacles	SDG 9.3 – access of small-scale enterprises to financial services & integration into value chains; 9.3.2 small-scale industries with a loan or line of credit; 8.10	Pillar 1 – Strong, Inclusive & Competitive Economy: 4.1.3 Innovative & Diversified Financing	3.3.7 Financial Sector; Flagship: Mass Formalization of MSMEs
30	Transportation	Biggest obstacle for 2.1%	Business environment – obstacles	SDG 9.1 – quality, reliable & resilient infrastructure; 11.2 transport systems	Driver 5.1 – Integrated Logistics	3.6.2 Integrated Logistics



CHAPTER ONE

Background Information and Survey Methodology

1.1 Introduction

The Comprehensive Enterprise Survey (CES) 2025 is the first nationwide survey conducted in Tanzania, representing a major milestone in the development of the country's official business statistics. The survey was designed to generate comprehensive, reliable, and disaggregated establishment-level data on the structure, performance, and operating conditions of business establishments across key sectors of the economy.

In recognition of this importance, the National Bureau of Statistics (NBS) and the Office of the Chief Government Statistician (OCGS) conducted the CES to collect detailed information on the structure, characteristics and performance of business establishments operating in Tanzania.

The CES addresses data gaps by providing detailed information on employment, output, costs, capital formation, productivity, and key constraints faced by establishments. The results provide an important source of data for compiling National Accounts and other economic indicators, supporting evidence-based decision-making and informing the monitoring and evaluation of economic and private-sector development initiatives.

1.2 Survey Objectives

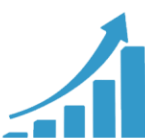
The overall objective is to generate comprehensive and reliable statistics on the structure, performance, and characteristics of economically active, registered establishments operating in the country.

Specific Objectives

- i. Determine the number and distribution of establishments by industry, ownership, size, and geographical location;
- ii. Measure key economic indicators, including employment, output and costs;
- iii. Assess the business environment in which establishment operates and
- iv. Provide data for updating statistical business register.

1.3 Concepts and Definitions

Statistical Unit: Is defined as an entity about which information is collected and for which statistics are ultimately compiled. In economic statistics, it generally refers to an economic



unit, operating under a single control, engaged in one or predominantly one type of economic activity at a single location such as an individual establishment.

An establishment: Is defined as an economic activity with independent ownership or legal management that carries out one or more economic activities at a recognized physical location such as construction company, a shop, a legal consultancy office, etc.

Enterprise: An enterprise is an institutional unit, in its capacity as a producer of goods and/or services, that has autonomy in respect of financial and investment decision-making and authority and responsibility for allocating resources for production. An enterprise may undertake one or more economic activities at one or more locations and may consist of a single legal unit.

Economic activity: An economic activity refers to a process involving the combination of resources such as labour, capital, goods and services to produce specific goods or services. An activity is characterized by the inputs used, the production process undertaken, and the resulting outputs.

Establishment size: Establishment size refers to the classification of an establishment according to its size, preferably measured by the average number of persons engaged during the reference period. The establishment size was small (5-19 persons engaged), medium (20-99 persons engaged) and large (100 and more persons engaged).

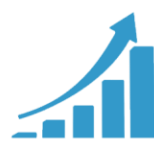
Ownership: Ownership refers to whether the enterprise to which an establishment belongs is privately or publicly owned or controlled

Legal status: Refers to the legal form of the economic entity that owns the enterprise or establishment.

1.4 Industrial Classification

Industrial establishments were classified based on major activities that conforms to the International Standards Industrial Classification of All Economic Activities (ISIC), Revision Four.

- (i) **Manufacturing:** Is a sector that covers establishments engaged in the mechanical, physical, or chemical transformation of raw materials, components, or substances into new products. It includes food processing, textiles, chemicals, metal products, and other manufacturing activities.



- (ii) **Construction:** Is a sector that covers enterprises engaged in building construction, civil engineering works, and specialized construction activities, such as electrical installation, plumbing, and finishing works.
- (iii) **Wholesale and retail trade; repair of motor vehicles and motorcycles:** Is a sector that deals with wholesale and retail enterprises involved in the purchase, resale, and distribution of goods. This encompasses both domestic and imported goods sold to businesses and final consumers.
- (iv) **Transportation and storage:** This sector covers activities related to the transport of passengers and freight by road, rail, water, and air, as well as warehousing and storage activities. It also includes supporting services such as cargo handling and postal and courier activities. The sector facilitates the movement of people and goods and supports domestic and international trade.
- (v) **Accommodation and food service activities:** This sector covers the provision of short-term accommodation (hotels, lodges, guesthouses) and food and beverage services (restaurants, catering, bars). Activities in this sector are primarily service-oriented and focus on hospitality for both travellers and local customers.
- (vi) **Information and communication:** This sector comprises activities related to the creation, dissemination, and storage of information, including publishing, telecommunications, computer programming, IT services, broadcasting, and data processing. It supports communication, digital services, and information access.
- (vii) **Professional, scientific and technical activities:** This sector deals with specialized professional services requiring a high level of expertise and training, such as legal, accounting, management consultancy, architectural, engineering, scientific research, and advertising activities.
- (viii) **Administrative and support service activities:** This sector covers activities that support general business operations, including rental and leasing services, employment agencies, travel agencies, security and cleaning services, and office administrative support.
- (ix) **Other service activities:** This sector includes a wide range of personal, social, and community services, such as repair of personal and household goods, beauty and wellness services, funeral services, and activities of membership organizations not classified elsewhere.



1.5 Survey Methodology

The Comprehensive Enterprise Survey was designed to generate reliable, representative and comparable statistics on the structure, characteristics, performance and operating conditions of business establishments in Tanzania. The survey design aimed to ensure adequate representation of establishments across economic activities, employment-size categories and geographical locations, while achieving acceptable levels of statistical precision for key survey indicators. The survey methodology covered target population, sampling frame, sample design, questionnaire, data collection and data processing.

1.5.1 Target Population

The target population for survey comprised economically active, registered business establishments operating during the 2025 reference year and engaged in the economic activities classified according to the International Standard Industrial Classification of All Economic Activities, Revision 4 (ISIC Rev. 4). These included accommodation and food service activities; administrative and support service activities; construction; information and communication; manufacturing; professional, scientific and technical activities; wholesale and retail trade; transportation and storage; and other service activities.

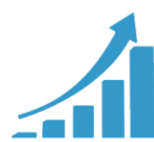
The survey focused on establishments with five or more persons engaged and covered Mainland Tanzania and Zanzibar, excluding establishments with more than 50 percent government ownership. Government establishments generally operate under a different institutional and financing framework from private and other market-oriented businesses, with their activities often guided by public service objectives rather than commercial considerations.

1.5.2 Sampling Frame

The CES 2025 sampling frame was developed from the 2023/2024 Statistical Business Register. The sampling frame contained information required for stratification, sample allocation, establishment identification and field operations. In particular, the principal variables used in the sample design were: geographical location, establishment size and economic activity. These variables were used to form the sampling strata and to ensure that the sample adequately represented establishments with different geographical, structural and economic characteristics. The resulting location-by-economic-activity-by-size strata constituted the basic domains for sample allocation and selection.

1.5.3 Sample Determination and Selection

The sample size for the CES 2025 was determined to obtain statistically reliable estimates at the overall level and across the key survey domains of region, economic activity, and establishment size. A 95 percent confidence level and a precision level of 0.05 were used in the sample-size determination. Within each stratum, eligible establishments were



selected using simple random sampling. The resulting sample was then distributed across the defined domains.

Table 1: The sample size Allocation

S/n	Sectors	Mainland Tanzania	Zanzibar	Total
1	Accommodation and Food Service Activities	1,354	253	1,607
2	Construction	213	20	233
3	Information and Communication	166	18	184
4	Manufacturing	2,916	397	3,313
5	Other Service Activities	52	84	136
6	Profession, Scientific and Technical	351	22	373
7	Administrative and support service Activities	139	54	193
8	Transportation and Storage	637	33	670
9	Wholesale and Retail Trade	2,796	384	3,180
	Total	8,624	1,265	9,889

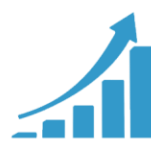
1.5.4 Questionnaire Design and Pre-testing

The CES questionnaire was designed to collect comprehensive information on the characteristics, operations and performance of business establishments. It was structured into modules covering establishment identification and general information, employment, purchases, operating costs, goods purchased for resale, sales and distribution, income, green economy, business disputes and management systems, competition, and other relevant aspects of business operations.

Before the main data collection, the questionnaire was pre-tested to assess the clarity, relevance and logical flow of questions. The pre-test also provided an opportunity to assess the functionality of the electronic Computer-Assisted Personal Interviewing (CAPI) during fieldwork.

1.5.5 Data Collection

Prior data collection, training of enumerators and supervisors was conducted to equip them with necessary skills and interview techniques. Enumerators were trained on the questionnaire, concepts, interview procedures, use of the electronic data-collection application and quality-control requirements before fieldwork. Data collection was carried out between March and May, 2026 for both Mainland Tanzania and Zanzibar. The CAPI system incorporated programmed checks, skip patterns and consistency controls to minimize errors during data collection. Enumerators were also required to review completed interviews before submitting to supervisors. Supervisors and quality-control personnel monitored fieldwork progress and reviewed submitted questionnaires to identify



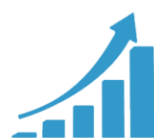
incomplete interviews, inconsistencies, unusual values and other potential data-quality problems.

1.4.6 Data Processing and Quality Assurance

To ensure that the data collected were accurate, complete, consistent, and suitable for statistical analysis data validation was performed. These included data editing, validation, identification of missing and extreme values, and consistency checks.

1.4.7 Response Rate

The survey covered 9,889 establishments in Tanzania, comprising 8,624 establishments from Mainland Tanzania and 1,265 from Zanzibar. In Mainland Tanzania, the establishments included 512 large, 1,800 medium, and 6,312 small establishments. In Zanzibar, the sample comprised of 58 large, 198 medium and 1,009 small establishments. Overall, 9,497 establishments completed the survey, while 321 establishments refused to participate, resulting in a response rate of 96.7 percent. The high response rate was largely attributed to effective field coordination, monitoring, and active engagement with respondents throughout the data collection period.



CHAPTER TWO

Characteristics, Employment and Economic Performance of Establishments

2.0 Introduction

This chapter presents the findings on the characteristics, employment and economic performance of establishments in Tanzania. It examines the distribution of establishments by geographical location, economic sector, size, ownership, legal status and years of operation. The chapter also highlights employment patterns, including workforce composition, gender participation and job creation across economic activities. Furthermore, it assesses economic performance through key indicators such as sales, productivity and investment.

2.1 General characteristics of the Establishment

This section presents the general characteristics of the establishments, nature of business, years of operation, ownership type, establishment size, and other relevant background information.

2.1.1 Number of Establishments by Region and Sector

The survey findings show that the Wholesale and retail trade comprises the largest number of establishments (13,314), followed by Manufacturing (11,886) and Accommodation and food service activities (5,962), while other service activities (375) and Information and communication (513) recorded the lowest.

Regional wise, Dar es Salaam had the highest number of establishments (8,143), followed by Arusha (2,298), Mjini Magharibi (2,163), Mbeya (1,752), and Kilimanjaro (1,582), whereas Njombe (374), Lindi (410), and Rukwa (444) recorded the lowest. Dar es Salaam also dominated key activities, Wholesale and retail (3,350), Manufacturing (2,023), Transportation and storage (1,018), and Accommodation and food service with 714 establishments (**Table 2.1**).

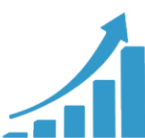


Table 2. 1: Number of Establishments by sector and Region, 2025.

Region	Sector									Total
	C	F	G	H	I	J	M	N	S	
Tanzania	11,886	729	13,314	1,910	5,962	513	1,017	523	374	36,228
Dodoma	449	34	534	24	240	28	42	3	3	1,357
Arusha	568	40	702	76	534	34	110	230	4	2,298
Kilimanjaro	650	22	515	40	243	22	45	45	1	1,583
Tanga	543	12	352	49	294	12	32	6	4	1,304
Morogoro	526	18	371	27	270	6	39	3	3	1,263
Pwani	608	3	276	22	131	6	6	3	0	1,055
Dar es Salaam	2,023	306	3,350	1,017	714	177	460	72	26	8,145
Lindi	129	3	115	98	59	3	3	0	0	410
Mtwara	185	18	194	123	67	6	13	0	2	608
Ruvuma	182	9	217	15	77	6	10	9	3	528
Iringa	219	9	216	16	74	9	13	9	3	568
Mbeya	559	12	656	49	417	25	29	0	5	1,752
Singida	402	15	166	21	64	6	6	0	0	680
Tabora	171	12	172	6	139	6	6	0	0	512
Rukwa	129	40	186	18	53	7	10	0	1	444
Kigoma	225	9	134	18	110	7	0	0	0	503
Shinyanga	521	6	272	6	151	4	3	3	0	966
Kagera	271	15	393	15	214	12	23	0	1	944
Mwanza	611	28	773	46	289	28	36	9	4	1,824
Mara	195	22	186	15	162	6	11	0	0	597
Manyara	191	6	240	9	101	6	6	0	0	559
Njombe	151	0	159	18	37	3	6	0	0	374
Katavi	225	6	131	22	81	3	6	0	0	474
Simiyu	186	0	159	3	93	15	1	0	0	457
Geita	317	9	293	6	158	9	29	0	3	824
Songwe	106	0	345	34	161	12	6	0	2	666
Kaskazini Unguja	196	0	398	11	279	0	0	44	39	967
Kusini Unguja	184	0	440	4	325	3	15	29	26	1,026
Mjini Magharibi	569	75	821	56	314	37	42	59	190	2,163
Kaskazini Pemba	262	0	150	18	42	7	0	0	7	486
Kusini Pemba	333	0	398	28	69	8	9	0	46	891

Note: C=Manufacturing, F=Construction, G=Wholesale and retail trade; repair of motor vehicles and motorcycles, H=Transportation and storage, I=Accommodation and food service activities, J=Information and communication, M=Professional, scientific and technical activities, N=Administrative and support service activities, S= Other service activities

2.1.2 Distribution of Establishments by Sector and Size

The findings show that Wholesale and Retail Trade had the highest number of establishments (13,314), comprising 11,697 small, 1,397 medium, and 220 large establishments. This was followed by Manufacturing (11,886), with 8,972 small, 2,110 medium, and 804 large establishments, and by Accommodation and Food Services Activities (5,962), with 4,910 small, 987 medium, and 65 large establishments. Other Service Activities recorded the fewest establishments (375), comprising 286 small, 83 medium, and 6 large establishments (**Table 2.2**).

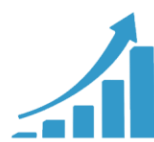


Table 2. 2: Distribution of Establishments by Size and sector, 2025

Sector	Establishment Size			Total
	5 - 19	20 - 99	100+	
Manufacturing	8,972	2,110	804	11,886
Construction	257	352	120	729
Whole Sale and Retail trade	11,697	1,397	220	13,314
Transportation and Storage	871	867	172	1,910
Accommodation and food services activities	4,910	987	65	5,962
Information and communication	342	140	31	513
Professional, scientific and technical activities	769	214	34	1,017
Administrative and support service Activities	279	186	58	523
Other Services Activities	286	82	6	374

2.1.3 Ownership of shares among Establishments

Private domestic ownership dominates every sector, ranging from 78.7 percent in information and communication to 95.8 percent in other services. Foreign ownership is highest in information and communication and administrative and support services, at 18.0 and 18.6 percent respectively (**Table 2.3**).

Table 2. 3: Percentage distribution of Establishments by Ownership of shares and Sector, 2025

Sector	Ownership of shares			
	Private Domestic	Private Foreign	Joint	Other
Manufacturing	92.7	6.8	0.2	0.3
Construction	89.8	9.6	0.2	0.4
Whole sale and Retail trade	93.8	5.8	0.1	0.3
Transportation and Storage	90.2	7.5	0.4	1.9
Accommodation and food services activities	95.4	4.4	0.0	0.2
Information and communication	78.7	18.0	1.5	1.8
Professional, scientific and technical activities	92.9	6.7	0.1	0.3
Administrative and support service Activities	80.6	18.6	0.5	0.3
Other service Activities	95.8	3.3	0.9	0.0

Note: Joint Ownership-Government ownership less than 50%; Other-

2.1.4 Distribution of Establishments' Ownership by Sector and Sex

The results show that Male ownership leads in each sector, from 62 percent in administrative and support services to 80 percent in manufacturing. Female sole ownership led in other services at 15 percent and was lowest in construction at one percent, while joint ownership was most common in administrative and support services at 26 percent (**Figure 2.1**).

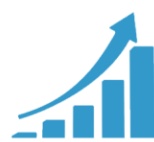
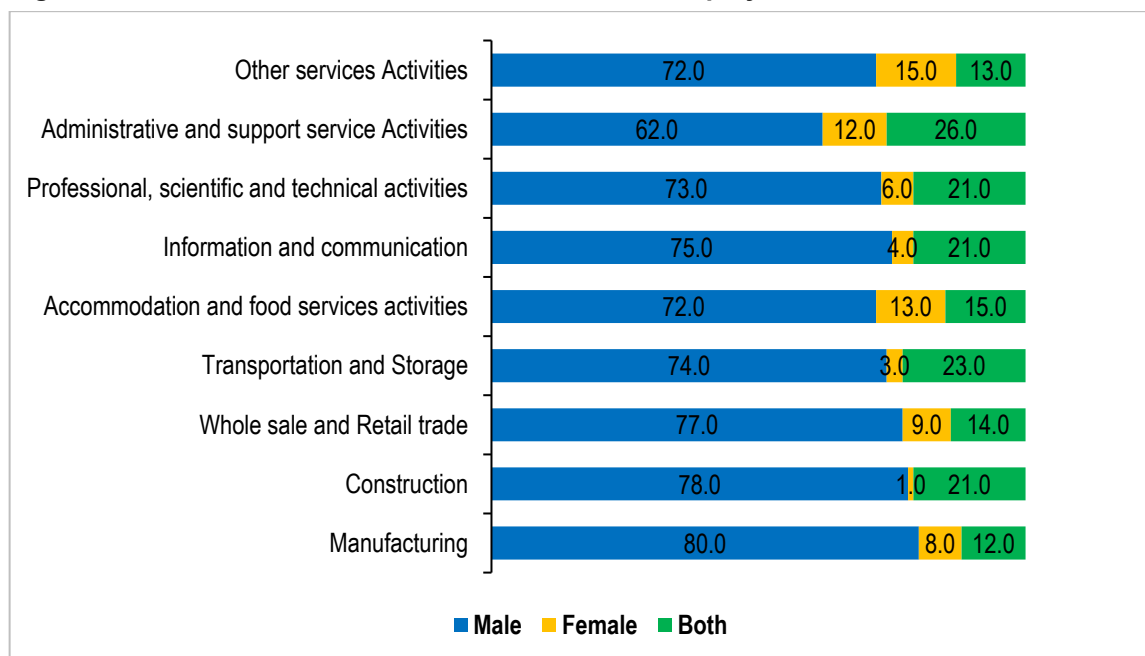


Figure 2. 1: Distribution of Establishments' Ownership by Sector and Sex, 2025

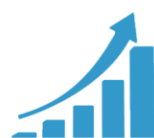


2.1.5 Distribution of Establishments by Legal Status and Sector

The findings show that Sole proprietorship dominates across sectors, from 62.9 percent in information and communication to 93.5 percent in accommodation and food services. Information and communication had the lowest reliance on sole proprietorship 62.9 percent and the highest partnership share of 22.6 percent. Shareholding traded in the stock market remained low, ranging from 0 to 3 percent across all sectors (**Table 2.4**).

Table 2. 4: Percentage distribution of Establishments by Legal Status and Sector, 2025

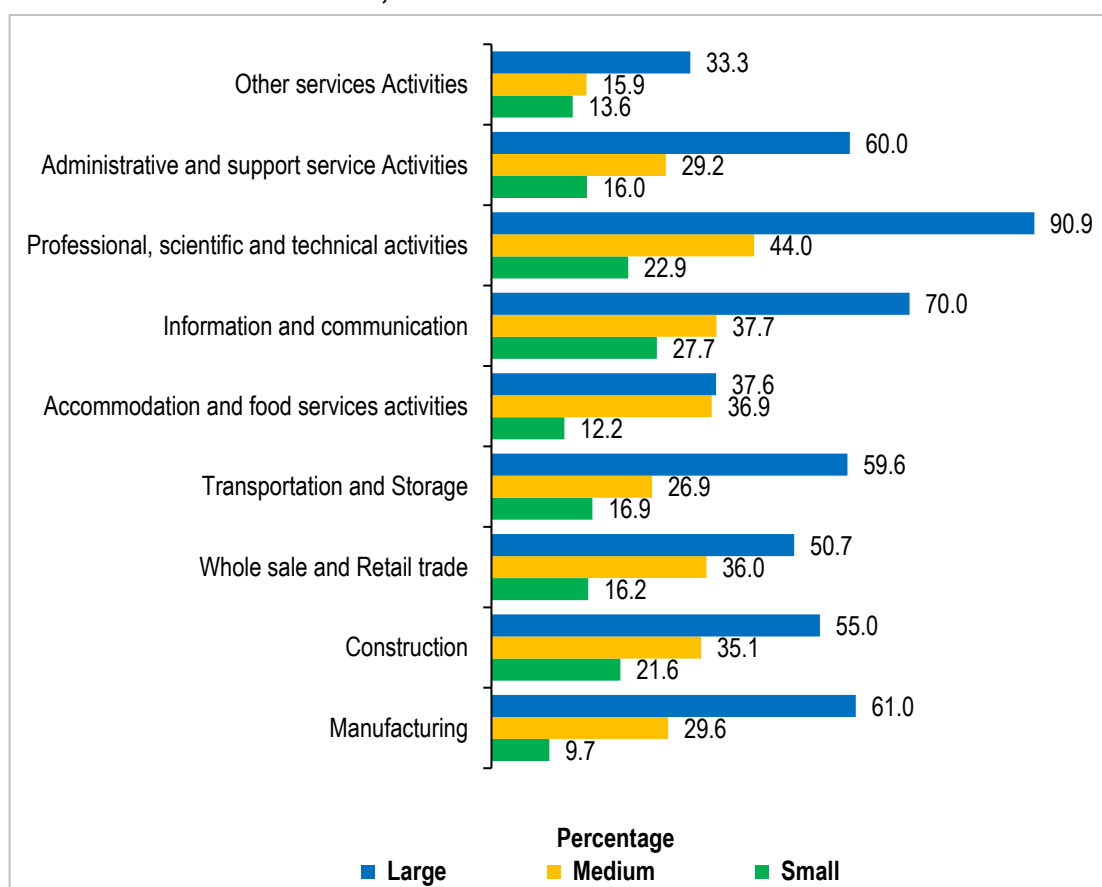
Sector	Type of Legal Status					
	Shareholding traded in the stock market	Non-traded shares or traded privately	Sole proprietorship	Partnership	Limited partnership	Other
Manufacturing	0.8	1.7	89.5	6.7	0.5	0.8
Construction	3.0	7.2	70.5	17.7	1.7	0.0
Whole sale and Retail trade	0.9	3.0	89.1	6.3	0.4	0.3
Transportation and Storage	2.1	4.6	75.2	16.1	1.0	1.1
Accommodation and food services activities	0.2	1.5	93.5	4.3	0.3	0.2
Information and communication	1.2	8.4	62.9	22.6	2.4	2.4
Professional, scientific and technical activities	0.6	5.7	68.3	21.8	2.2	1.4
Administrative and support service Activities	0.0	8.0	73.3	18.7	0.0	0.0
Other services Activities	0.0	1.8	81.7	14.2	0.0	2.3



2.1.6 Establishments with Internationally Recognized Quality Certification

The results show that large establishments generally recorded higher percentages of Internationally Recognized Quality Certification than medium and small establishments. The highest percentage among large establishments was observed in professional, scientific and technical activities with 90.9 percent, while the lowest was in accommodation and food services with 37.6 percent. Among small establishments, the highest percentage was recorded in information and communication with 27.7 percent and the lowest in manufacturing with 9.7 percent (**Figure 2.2**).

Figure 2. 2: Percentage of Establishments with Internationally Recognized Quality Certification by Size and Sector, 2025



2.1.7 Distribution of Establishments by Size and Year Started Operation

The findings show that majority (10,053) of small establishments commenced operations during 2016–2020, followed by 7,127 establishments that commenced operations during 2021–2025. The largest number (1,730) of medium establishment started operations during 2016–2020, followed by 1,040 establishments that commenced operations during 2021–2025. Large establishments were fewer across all periods, with 309 establishments commenced operations during 2016–2020. Overall, the 2016–2020 period accounts for the largest number of establishments across all categories (**Figure 2.3**).

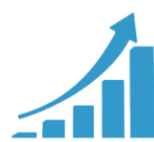
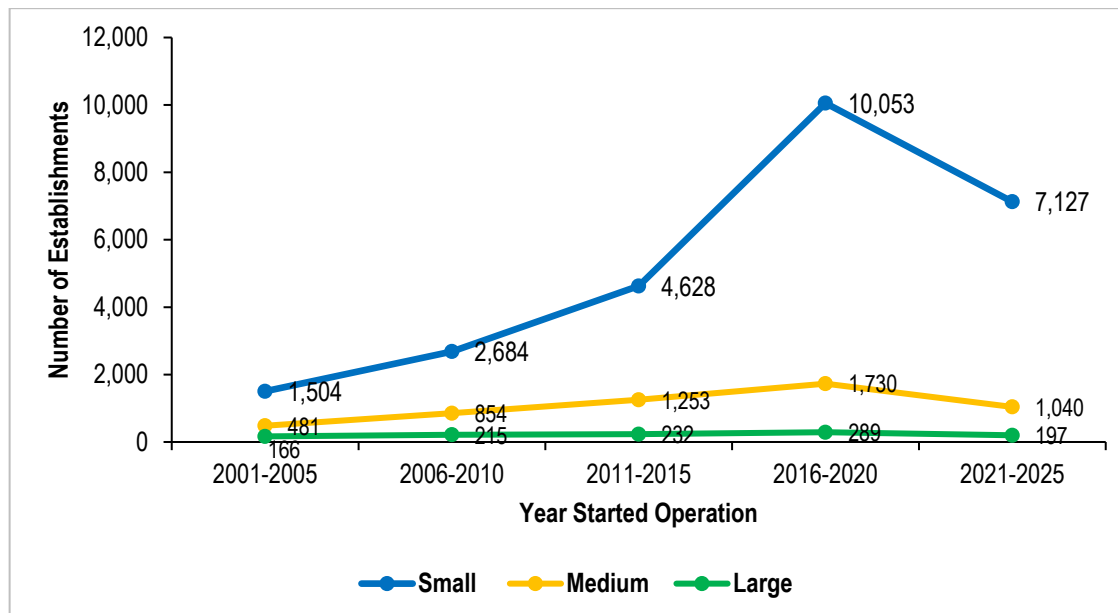


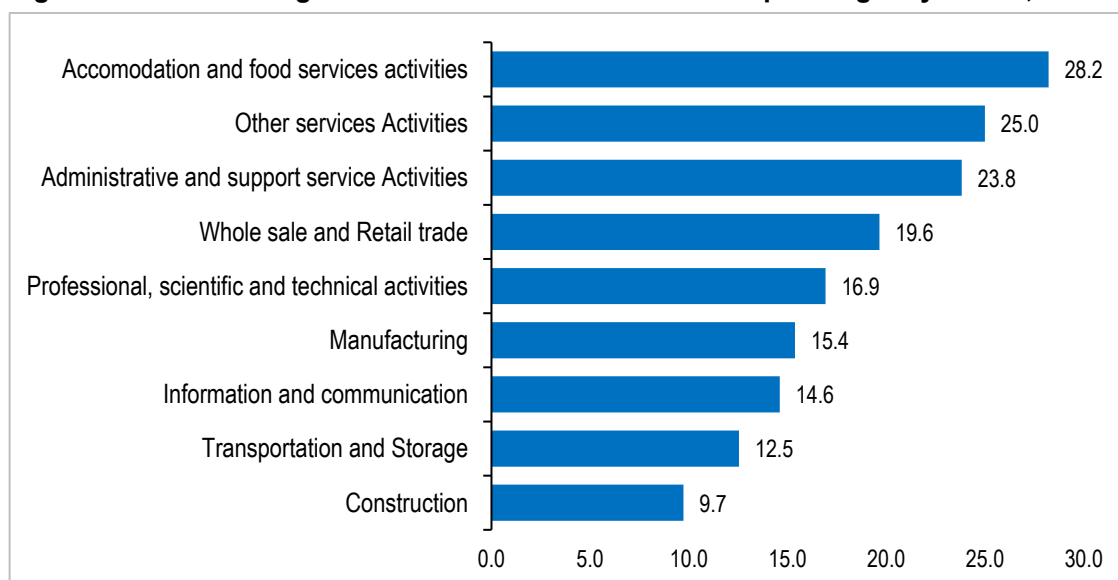
Figure 2. 3: Distribution of Establishments by Size and Year Started Operation, 2001-2025



2.1.8 Percentage of Establishments with Female Top Managers

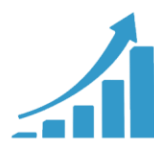
The results reveal that female top managers were most common in accommodation and food services with 28.2 percent, followed by other service activities with 25.0 percent and least common in construction with 9.7 percent (**Figure 2.4**).

Figure 2. 4: Percentage of Establishments with Female Top Manager by Sector, 2025.



2.2 Employment and Labour

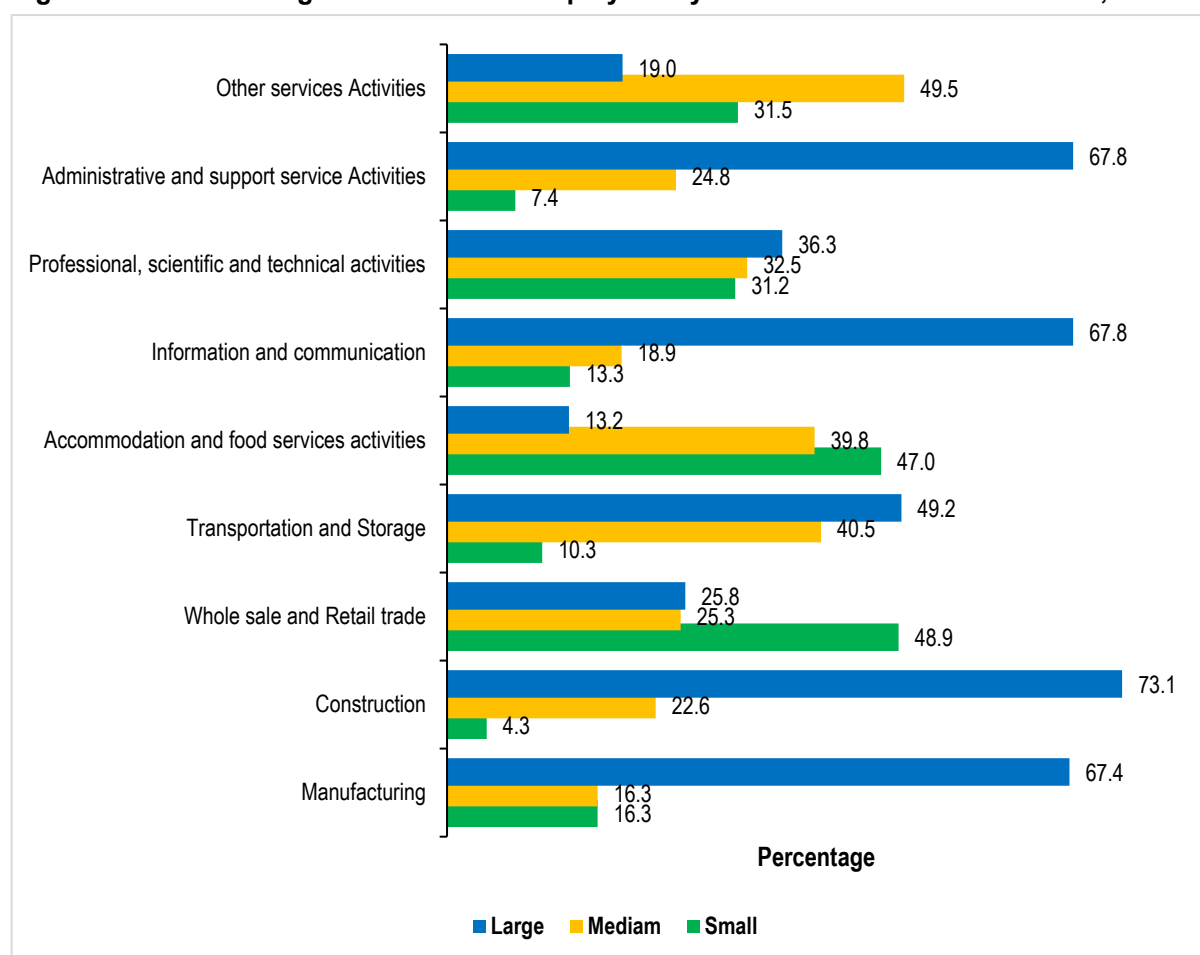
This section presents the distribution of employment by establishment size, sex, formal training and labour disputes.



2.2.1 Employment by Establishment Size and Sector

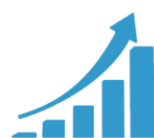
Large establishments dominate employment in Construction (73.1percent), Information and Communication (67.8 percent), Administrative and Support Services (67.8 percent), and Manufacturing (67.4percent). Conversely, small establishments were most dominant in Wholesale and retail trade; repair of motor vehicles and motorcycles (48.9 percent) and Accommodation and food service activities (47.0percent). Meanwhile, Other service activities are predominantly comprised of medium-sized establishments at 49.5 percent (Figure 2.5).

Figure 2. 5: Percentage Distribution of Employees by Establishment Size and Sector, 2025



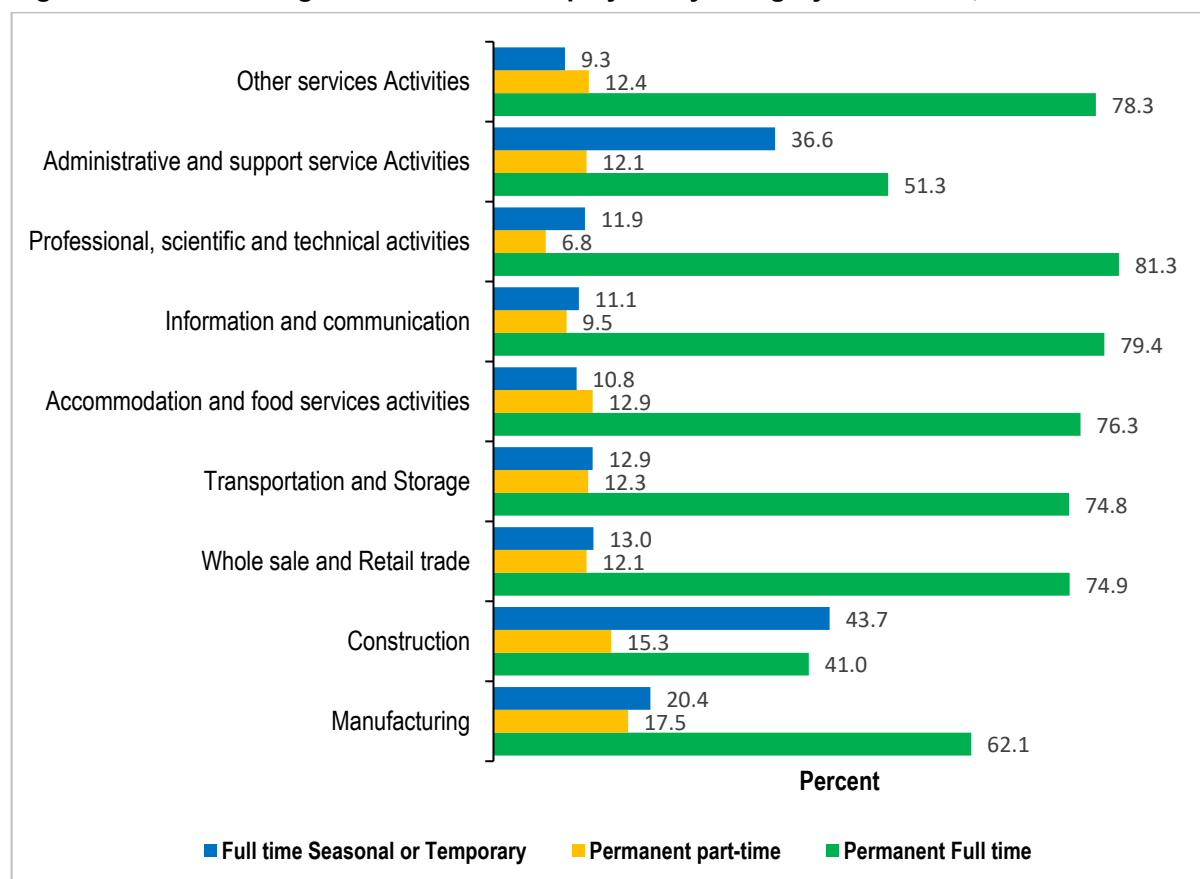
2.2.2 Employees by employment category

Permanent full-time employment was dominant category across most economic activities with the highest shares in Professional scientific and technical services (81.3 percent), Information and communication (79.4 percent), Other services (78.3 percent), Accommodation and food services (76.3 percent), Wholesale and retail (74.9 percent), Transport and storage (74.8 percent) and Manufacturing (62.1 percent). In contrast, permanent full-time employment is lowest in Construction (41.0 percent) and



Administrative and support services (51.3 percent). The two sectors rely heavily on seasonal or temporary full-time employments, which account for 43.7 percent and 36.6 percent respectively, highlighting a strong dependence on short-term project-based labour. Notably, permanent part-time employment remains relatively low across all economic activities ranging from 6.8 percent in professional scientific and technical activities to 17.5 percent in Manufacturing (**Figure 2.6**).

Figure 2. 6: Percentage Distribution of Employees by Category and Sector, 2025



2.2.3 Production Workers by skill level and sex

The results show that male workers dominate in each category, accounting for 80.1 percent of highly skilled, 71.6 percent of semi-skilled, and 65.1 percent of low-skilled workers. Female representation increases as skill levels decline, from 19.9 percent among highly skilled workers to 28.4 percent among semi-skilled and 34.9 percent among low-skilled workers. This pattern indicates stronger male participation in higher-skilled manufacturing positions and relatively greater female participation in lower-skilled roles (**Figure 2.7**).

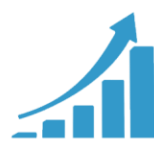
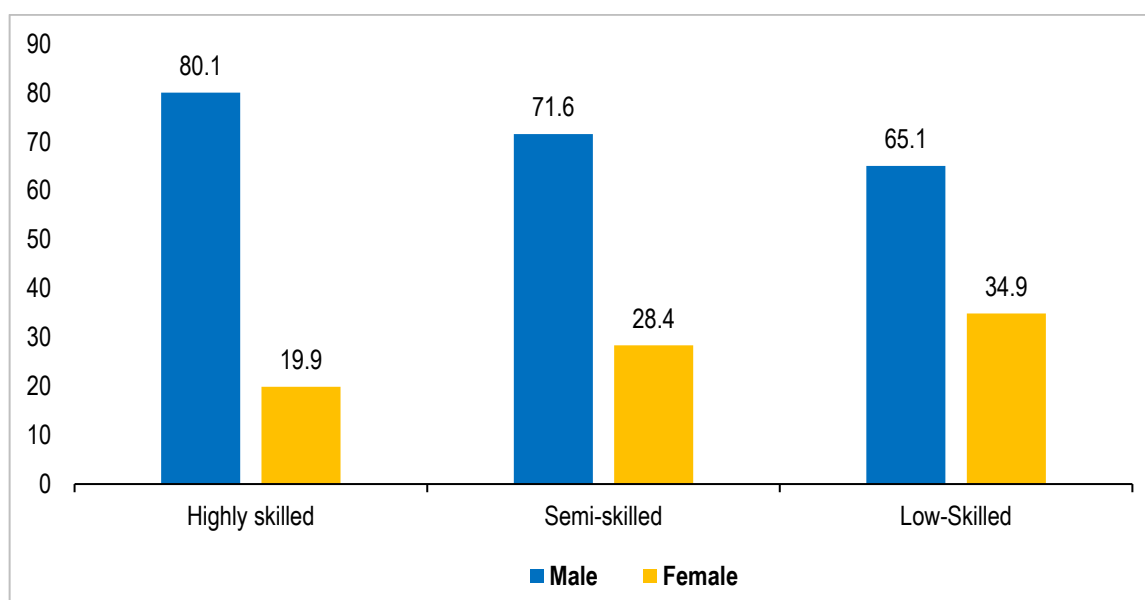


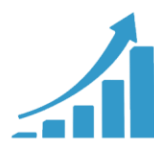
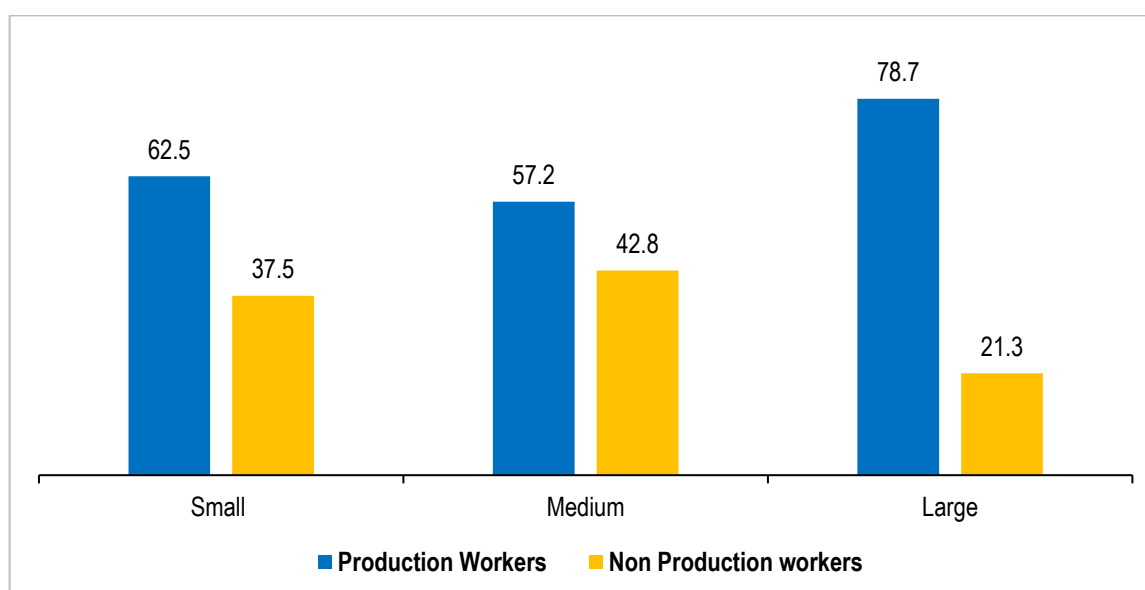
Figure 2. 7: Distribution of Permanent Full-Time Workers in Manufacturing by Skill Level and Sex, 2025



2.2.4 Female permanent Full-Time Employees in Manufacturing Establishments

The findings indicate that production workers made up 62.5 percent of permanent full-time female employees in small establishments, compared with 37.5 percent who were non-production workers. In medium establishments, production workers accounted for 57.2 percent, while non-production workers represented 42.8 percent. Among large establishments, production workers constituted the largest share, at 78.7 percent, while non-production workers accounted for 21.3 percent (**Figure 2.8**).

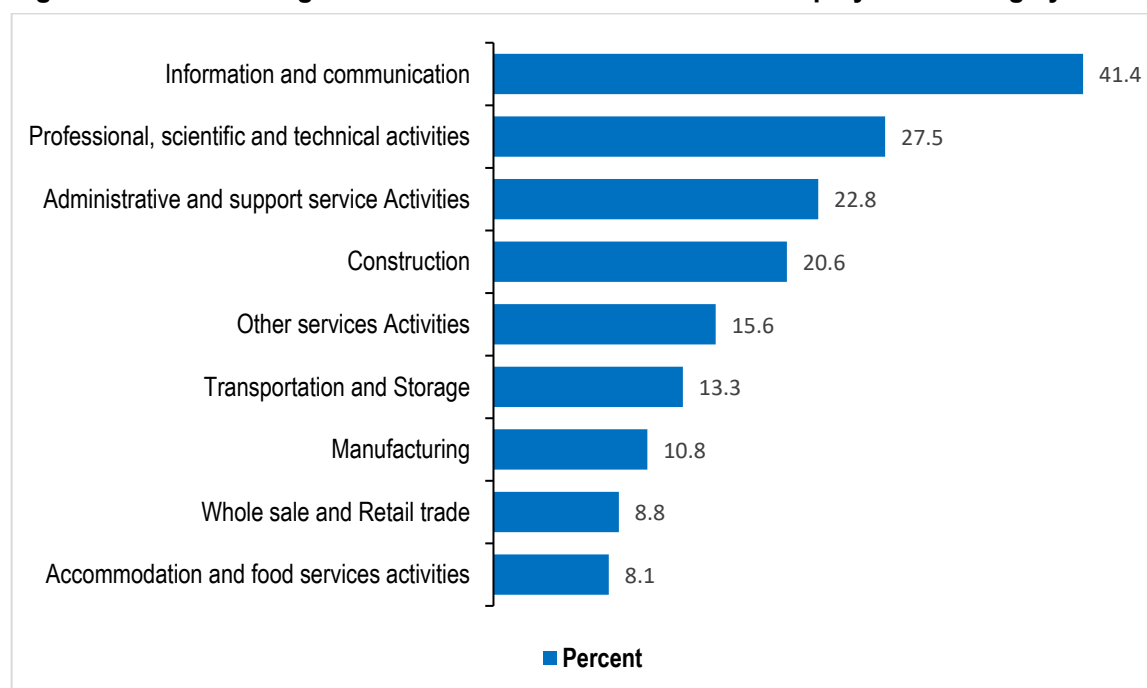
Figure 2. 8: Distribution of Female permanent Full-Time Employees in Manufacturing by establishments Size 2025



2.2.5 Formal Employee Training

The survey findings depict that formal employee training varies widely across sectors. Information and communication took a lead with 41.4 percent of establishments providing formal training, followed by Professional, scientific and technical activities (27.5 percent), Administrative support services (22.8 percent), and Construction (20.6 percent). However, traditional service and labour-intensive sectors recorded lower level of workforce training. Accommodation and food service activities recorded the lowest (**Figure 2.9**).

Figure 2. 9: Percentage of Establishments Offered Formal Employees Training by Sector, 2025



2.2.6 Female workers receiving formal training

The survey findings reveal that formal training opportunities for female permanent, full-time employees vary considerably across economic sectors. Accommodation and Food Services took a lead with 69.8 percent of establishments offering formal training to female staff, followed by Professional, Scientific and Technical Activities at 68.8 percent, and Information and Communication at 68.3 percent (**Figure 2.10**).

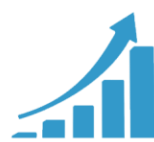
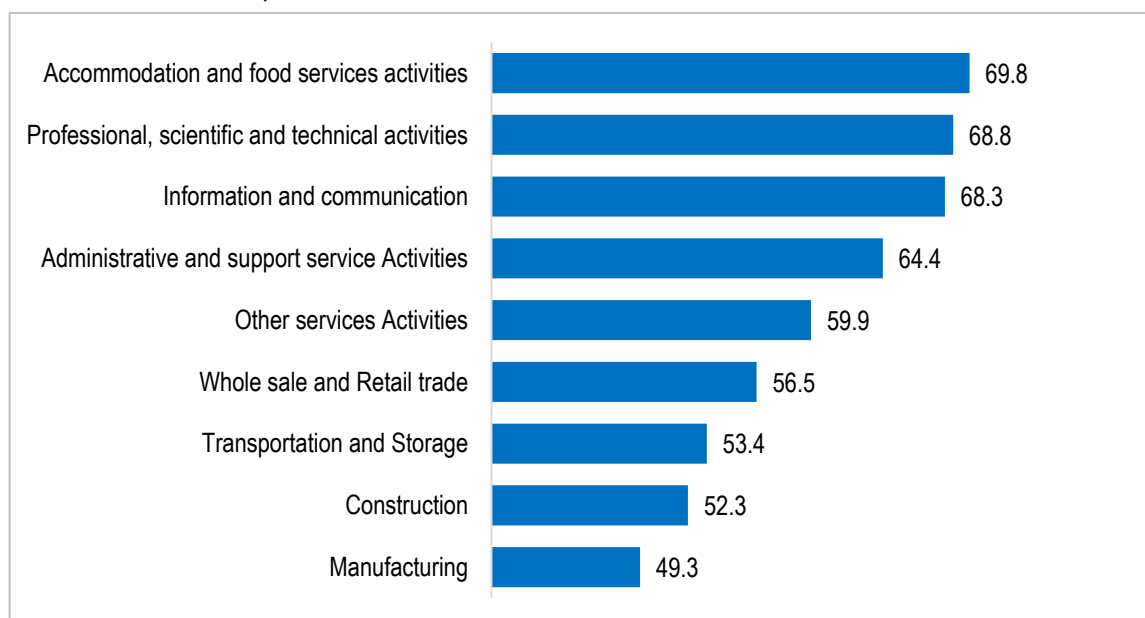


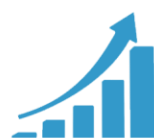
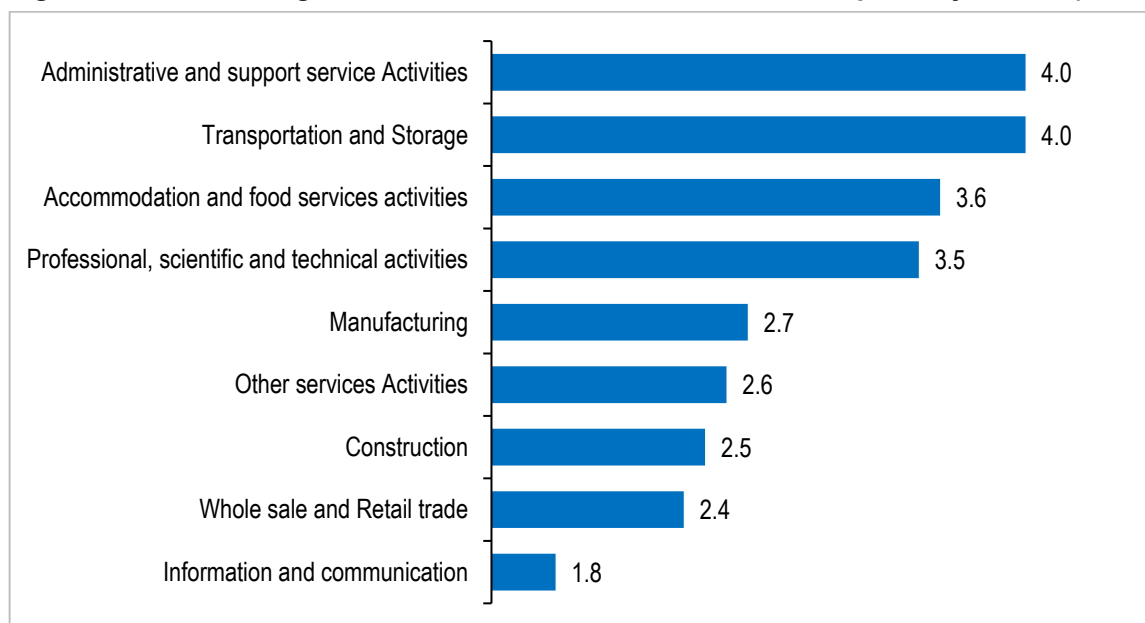
Figure 2. 10: Average Proportion of female permanent full-time workers offered formal training by sector, 2025



2.2.7 Labour Disputes

The results indicate that the proportion of establishments involved in labour disputes remains low across all sectors, varying between 1.8 percent and 4.0 percent. Administrative and support services and Transportation and storage reported the highest dispute rates, each at 4.0 percent. Information and communication sector recorded the lowest labour disputes rate at 1.8 percent (Figure 2.11).

Figure 2. 11: Percentage of Establishments Involved in Labour Disputes by Sector, (2022–2024)

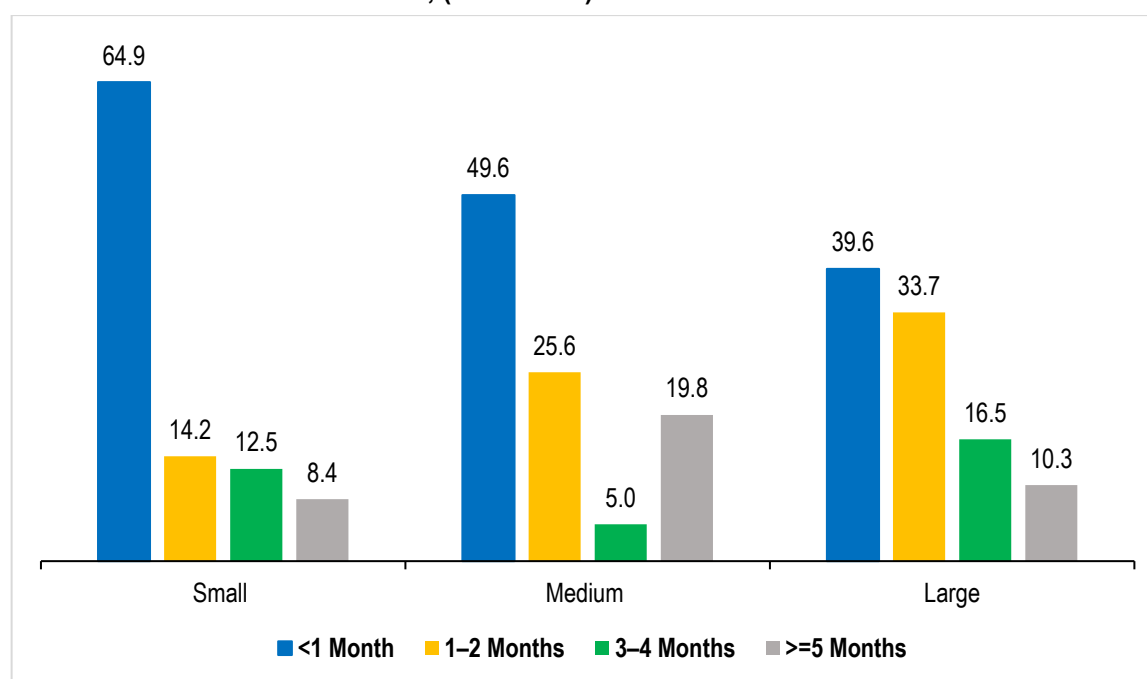


2.2.8 Labour Dispute Resolution Time

The findings show that small establishments resolve most disputes in less than a month at 64.9 percent, followed by those who took one to two months with 14.2 percent, three to four months with 12.5 percent and five months or more with 8.4 percent.

For medium firms, 49.6 percent resolve disputes within a month, 25.6 percent in one to two months, 5.0 percent in three to four months, and 19.8 percent in five months or more. Among large establishments, resolution times disperse further: 39.6 percent under one month, 33.7 percent taking one to two months, 16.5 percent taking three to four months and 10.3 percent requiring five months or more (**Figure 2.12**).

Figure 2. 12: Percentage Distribution of Establishments by Labour Dispute Resolution Time and Establishment Size, (2022–2024)



2.2.9 Associated costs related to Resolving Labour Disputes

The survey findings indicate a direct positive relationship between establishment size and the average cost incurred in resolving labour disputes. Large establishments reported the highest average expenditure of TZS 8.7 million while medium establishments spend an average of TZS 6.8 million per dispute (**Figure 2.13**).

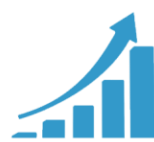
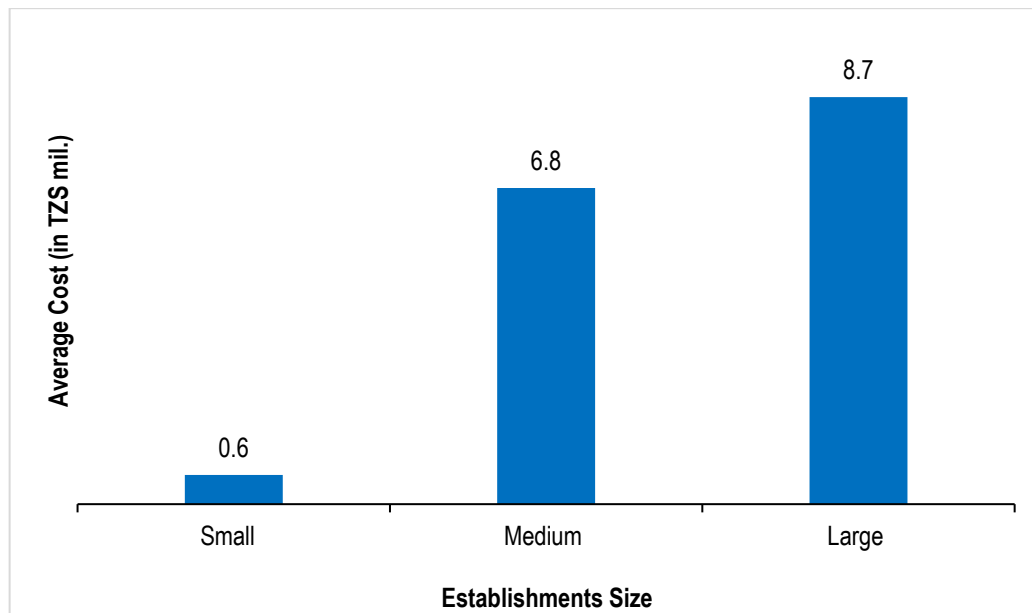


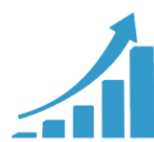
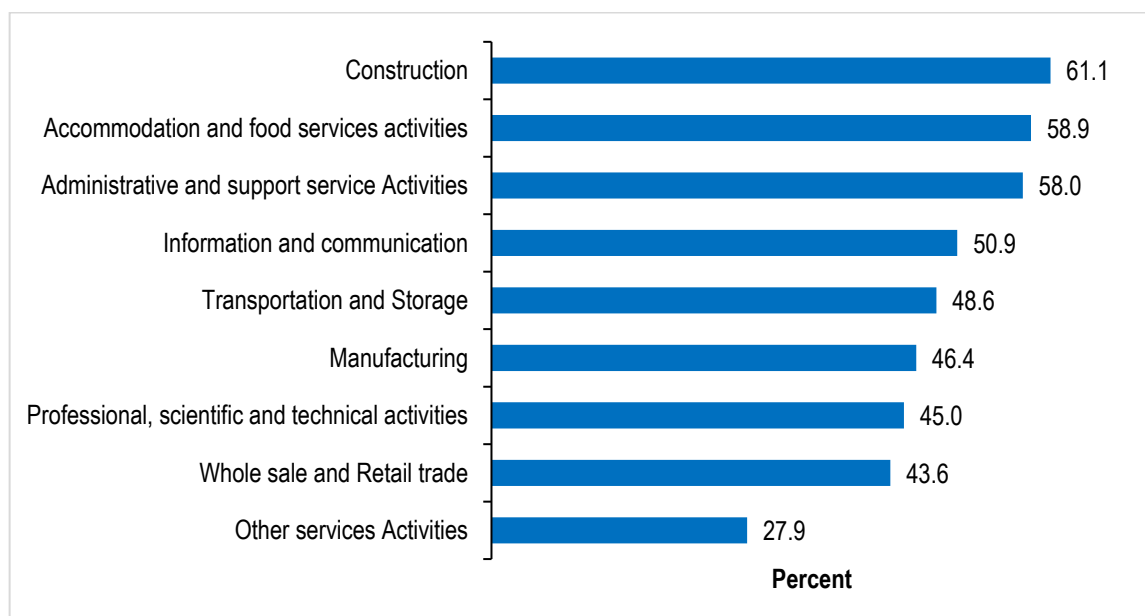
Figure 2. 13: Average Costs Incurred in Resolving Labour Disputes by Size, 2025



2.2.10 Occupational Health and safety inspections

The results show significant variation in health and safety inspection rates across economic sectors. Construction registered the highest coverage, with 61.1 percent of establishments visited, followed by Accommodation and food services at 58.9 percent, Administrative and support services at 58.0 percent (**Figure 2.14**).

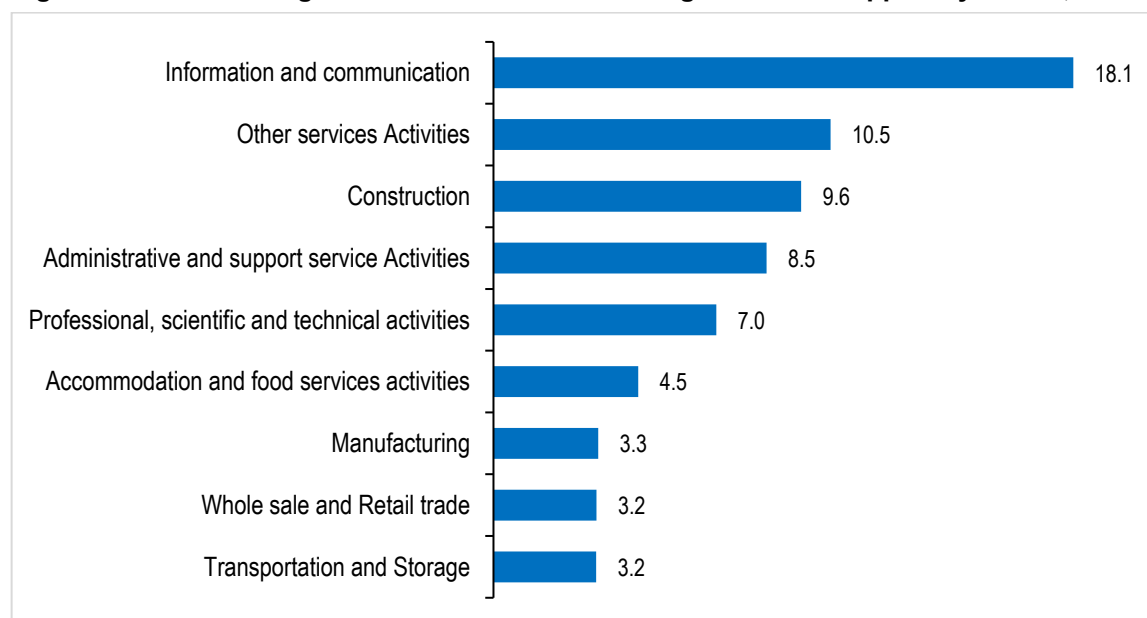
Figure 2. 14: Percentage of Establishments Visited for Health and Safety Inspection by Sector, 2025



2.2.11 Childcare Support

The findings reveal that among establishments employing women the provision of childcare support to female workers with children under six years remains low across all economic sectors, with Information and communication recording 18.1 percent. Other services activities recording 10.5 percent, followed by Construction at 9.6 percent. The remaining sectors recorded less than five percent (**Figure 2.15**).

Figure 2. 15: Percentage of Establishments Providing Childcare Support by Sector, 2025



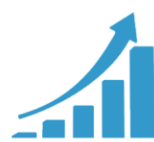
2.3 Purchases of Goods and Operating Expenses

This section presents the total cost of goods purchased and operating expenses by sector. The analysis helps to show the major cost drivers among establishments and highlights the sectors with higher expenditure on goods, utilities, taxes, regulatory payments, and other business-related costs.

2.3.1 Cost of Goods Purchased

The findings show substantial differences in expenditure patterns across economic sectors. Goods purchased for resale recorded the highest expenditure, amounting to TZS 72,818,318 million, of which Wholesale and Retail Trade accounted for TZS 65,433,269 million. Manufacturing recorded a further TZS 5,605,695 million in goods purchased for resale, while expenditure in the remaining sectors was comparatively lower.

Fuel purchased for machinery was the second-largest expenditure item, amounting to TZS 63,698,069 million, almost entirely recorded in Manufacturing. Expenditure on vehicle fuel amounted to TZS 50,992,859 million and was mainly in Transportation and storage, while



construction sub-contracts, equipment hire, fuel and materials amounted to TZS 38,632,803 million, almost entirely attributable to Construction.

Expenditure on food and beverages for catering and bar services amounted to TZS 15,140,390 million and was recorded in Accommodation and food service activities. Other goods accounted for TZS 19,682,831 million, with the largest expenditures recorded in Administrative and Support Service Activities and Information and Communication (Table 5).

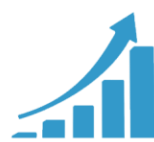
Table 2. 5: Cost of Goods Purchased (in TZS mil.) by Sector, 2025

Goods Purchased	Sector									
	C	F	G	H	I	J	M	N	S	Total
Goods for Resale	5,605,695	222,802	65,433,269	1,015,425	161,115	161,256	103,882	106,329	8,545	72,818,318
Fuel Purchased for Machine	63,698,052	-	18	-	-	-	-	-	-	63,698,070
Construction sub-contracts, equipment hire, fuel, materials	52	38,632,753	-	-	-	-	-	-	-	38,632,805
Fuel Purchased for Vehicle	-	-	-	50,992,859	-	-	-	-	-	50,992,859
Food and drinks for catering & bar services	-	-	-	-	15,140,390	-	-	-	-	15,140,390
Rent of land paid	26,423	796	6,496	2,823	6,288	422	304	867	26	44,445
Rent of buildings paid	133,857	20,371	162,004	41,059	80,683	11,491	21,092	9,405	1,586	481,548
Electricity charges	914,554	7,094	88,252	8,854	60,300	4,491	4,081	4,171	6,409	1,098,206
Water charges	217,840	2,014	17,207	1,922	95,409	430	627	7,769	1,879	345,097
Gas charges	281,401	612	121,271	1,677	19,052	14	225	1,719	43	426,014
Total other goods	280,685	18,081	110,699	22,585	37,983	6,320,290	1,672,374	10,871,662	348,472	19,682,831

Note: C=Manufacturing, F=Construction, G=Wholesale and retail trade; repair of motor vehicles and motorcycles, H=Transportation and storage, I=Accommodation and food service activities, J=Information and communication, M=Professional, scientific and technical activities, N=Administrative and support service activities, S= Other service activities

2.3.2 Other Operating Expenses

The findings show that manufacturing recorded the highest VAT payments, amounting to TZS 13,718,322 million, followed by interest payments of TZS 515,344 million, other costs,



losses and provisions of TZS 717,288 million, business licences, rates and fees of TZS 90,337 million, and dividends of TZS 162,371 million. Accommodation and food service activities recorded the highest income tax at TZS 1,589,766 million, while Transportation and storage had the highest insurance expenses at TZS 158,338 million (**Table 2.6**).

Table 2. 6: Other Operating Expenses (in TZS mil.) by Sector, 2025

Expenses	Sector									Total
	C	F	G	H	I	J	M	N	S	
Interests paid	515,344	121,599	117,567	63,790	47,528	8,845	3,857	57,038	440	936,008
Business licenses, rates and fees paid	90,337	18,473	45,233	24,166	12,861	16,788	3,867	12,220	409	224,354
Dividends paid	162,371	6,067	6,018	7,911	5,224	149,802	370	3,206	155	341,124
Other costs, losses, provisions etc.	717,288	49,684	356,479	80,910	55,585	17,808	45,085	11,738	2,638	1,337,215
Value Added Tax (VAT) paid	13,718,322	948,063	2,255,804	562,885	104,821	524,358	95,642	70,590	6,088	18,286,573
Income tax paid or declared	859,517	615,686	1,165,859	131,216	1,589,766	460,365	50,755	14,618	2,222	4,890,004
Insurance paid or payable	140,763	29,439	109,108	158,338	18,298	5,369	7,262	10,411	630	479,618
All other Expenses	92,801	8,201	94,136	32,396	22,147	4,838	9,137	16,430	2,025	282,111

Note: C=Manufacturing, F=Construction, G=Wholesale and retail trade; repair of motor vehicles and motorcycles, H=Transportation and storage, I=Accommodation and food service activities, J=Information and communication, M=Professional, scientific and technical activities, N=Administrative and support service activities, S= Other service activities

2.3.3 Purchases of Materials Inputs or Supply by sector

The findings show a strong reliance on domestic sources for material inputs and supplies in both Manufacturing and Wholesale and Retail Trade. Manufacturing recorded an average domestic sourcing proportion of 97.8 percent, while Wholesale and Retail Trade recorded 100.0 percent. Foreign sourcing was reported in Manufacturing at 2.2 percent, (Figure 20).

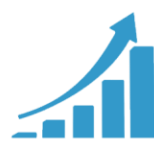
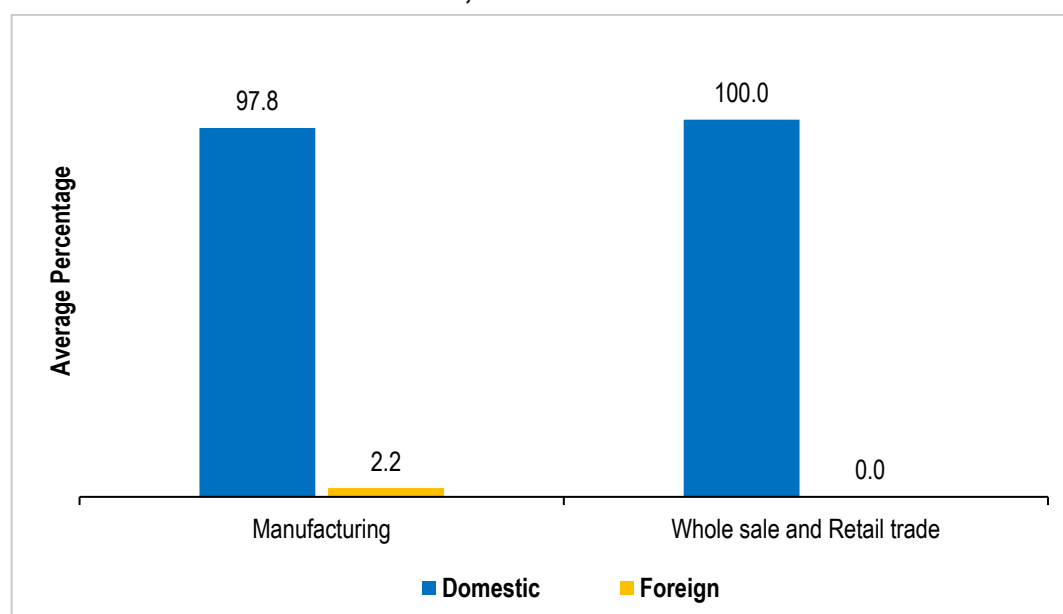


Figure 2.7: Average Percentage of Purchases of Materials Inputs or Supply by Source of Purchases and Sector, 2025.



2.4 Income and Business Performance

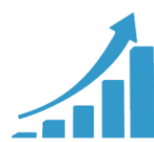
This section presents findings on income generated by establishments in Tanzania. It covers total annual sales, income from services/products and the sales of goods resold disaggregated by establishment size and sectors. Also, operational and financial performance indicators across economic sectors are presented.

2.4.1 Income from Goods Resold

The results show that the total annual sales of goods resold in the same condition as purchased by establishments amounted at TZS 40,238 billion, with largest contribution from wholesale and retail trade (TZS 26,813.7 billion), followed by Transportation and storage (TZS 4,682.4 billion). The smallest contributions were recorded in Information and communication (TZS 99.2 billion) and professional scientific and technical services (TZS 36.5 billion). In terms of establishment size, medium establishments contribute the largest share of annual sales (TZS 16,069 billion) while large establishment contributed the least (TZS 11,796 billion) (**Table 2.7**).

Table 2. 7: Total Sales of Goods Sold as Purchased by Sector and Size (in TZS Billion), 2025

Sector	Establishment Size			Total
	5 - 19	20 - 99	100+	
Manufacturing	161.9	1,107.0	1,602.2	2,871.1
Construction	11.0	12.1	40.1	63.2
Whole sale and Retail trade	9,433.1	10,320.9	7,059.7	26,813.7
Transportation and Storage	1,523.7	2,185.3	973.4	4,682.4
Accommodation and food services activities	821.3	792.2	169.1	1,782.6



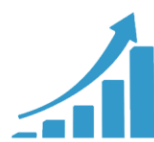
Sector	Establishment Size			Total
	5 - 19	20 - 99	100+	
Information and communication	22.7	15.3	61.2	99.2
Professional, scientific and technical activities	13.2	21.7	1.6	36.5
Administrative and support service Activities	321.2	1,489.3	1,808.6	3,619.1
Other services Activities	64.8	125.2	79.9	269.9
Total	12,373	16,069	11,796	40,238

2.4.2 Income from Services or Products

Total annual income generated from services or products was (TZS 193,971.1 million) dominated by other receipts (TZS 51,256.7 million), followed by Manufacturing (TZS 43,088.8 million), Construction works (TZS 28,279.5 million), and land transport services (TZS 21,373.1 million). In terms of establishment size, large establishments contributed the most (TZS 113,623.7 million) out of the total of TZS 193,971.1 million (**Table 2.8**).

Table 2. 8: Income generated from services or products by establishment size (in TZS Million), 2025

Service/Product	Establishment Size			Total
	5 - 19	20 - 99	100+	
Manufactured Products	976.9	7,015.9	35,096.0	43,088.8
Construction works	1,122.2	10,571.1	16,586.2	28,279.5
Transport and Storage				
Land Services	3,038.1	7,941.5	10,393.5	21,373.1
Water Services	324.5	1,934.6	202.6	2,461.7
Air Services	296.4	810.6	1,814.3	2,921.3
Storage Services	488.2	2,127.7	1,512.1	4,128.0
Accommodation and food services activities				
Accommodation Services	2,809.0	3,485.2	915.5	7,209.7
Food services activities	1,384.4	1,623.5	196.3	3,204.2
Telecommunication internet Services	46.1	116.0	5,930.2	6,092.3
Professional, scientific and technical services	250.2	445.4	545.8	1,241.4
Rent of land received / receivable	73.7	214.1	25.3	313.1
Rent of buildings received / receivable	75.1	120.1	60.3	255.5
other types of products and service	2,078.7	2,191.9	7,233.5	11,504.1
Grants and subsidies received from Government	9,001.3	32.7	435.9	9,469.9
Income from Interest received	7.4	703.4	99.0	809.8
Total annual income from Dividends received	15.7	46.6	299.7	362.0
Other receipts, revaluations, write-backs, etc	7,979.4	10,999.8	32,277.5	51,256.7
Total	2,9967.3	50,380.1	113,623.7	193,971.1



2.4.3 Annual Sales

The survey results recorded the total annual sales of TZS 172,033.7 billion. The distribution of annual turnover by establishment size and sector reveals that large establishments dominate the market, followed by medium and small categories, with total annual turnovers of TZS 92,510.4 billion, TZS 54,328.3 billion, and TZS 25,194.9 billion respectively. Manufacturing leads all sectors with TZS 47,202.2 billion, heavily reliant on large establishments. Wholesale and retail trade and Transportation and storage also show strong contributions, each exceeding TZS 30,000 billion (**Table 2.9**)

Table 2. 9: Total Annual Sales by Size and Sector (TZS billion), 2025.

Sector	Establishment Size			Total
	5 - 19	20 - 99	100+	
Manufacturing	1,181.1	8,195.3	37,825.8	47,202.2
Construction	1,134.4	10,678.3	16,644.6	28,457.4
Whole sale and Retail trade	10,540.7	10,980.4	11,972.7	33,493.8
Transportation and Storage	5,672.9	15,024.0	15,173.6	35,870.4
Accommodation and food services activities	5,133.5	6,195.6	1,323.4	12,652.5
Information and communication	79.4	138.7	6,005.3	6,223.3
Professional, scientific and technical activities	265.2	469.1	547.5	1,281.8
Administrative and support service Activities	1,004.4	2,460.4	2,897.8	6,362.6
Other services Activities	183.4	186.6	119.6	489.6
Total	25,194.9	54,328.3	92,510.4	172,033.7

2.4.4 Operational Costs by Sector

Wholesale and retail trade recorded the highest operational costs of TZS 29,205.5 billion, accounting for 49.6 percent of the total, followed by Manufacturing at TZS 25,018.5 billion, representing 42.5 percent, while other service activities recorded the lowest operational costs, at TZS 49.0 billion (0.1%) (**Figure 2.16**).

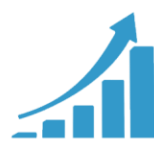
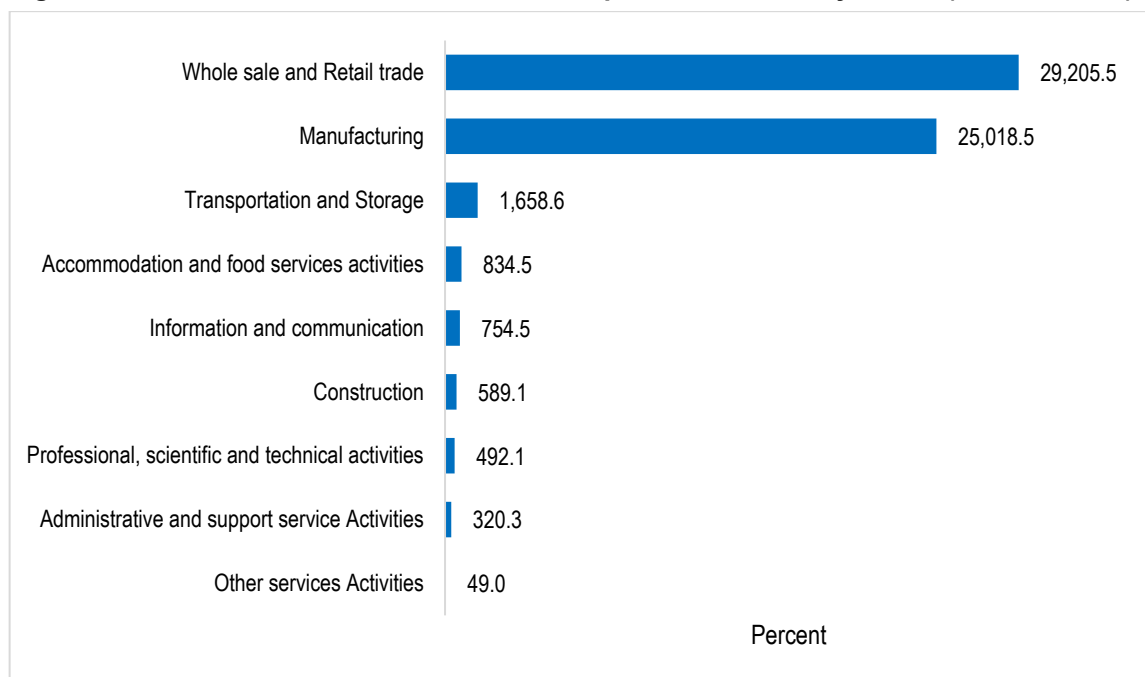


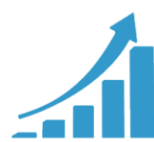
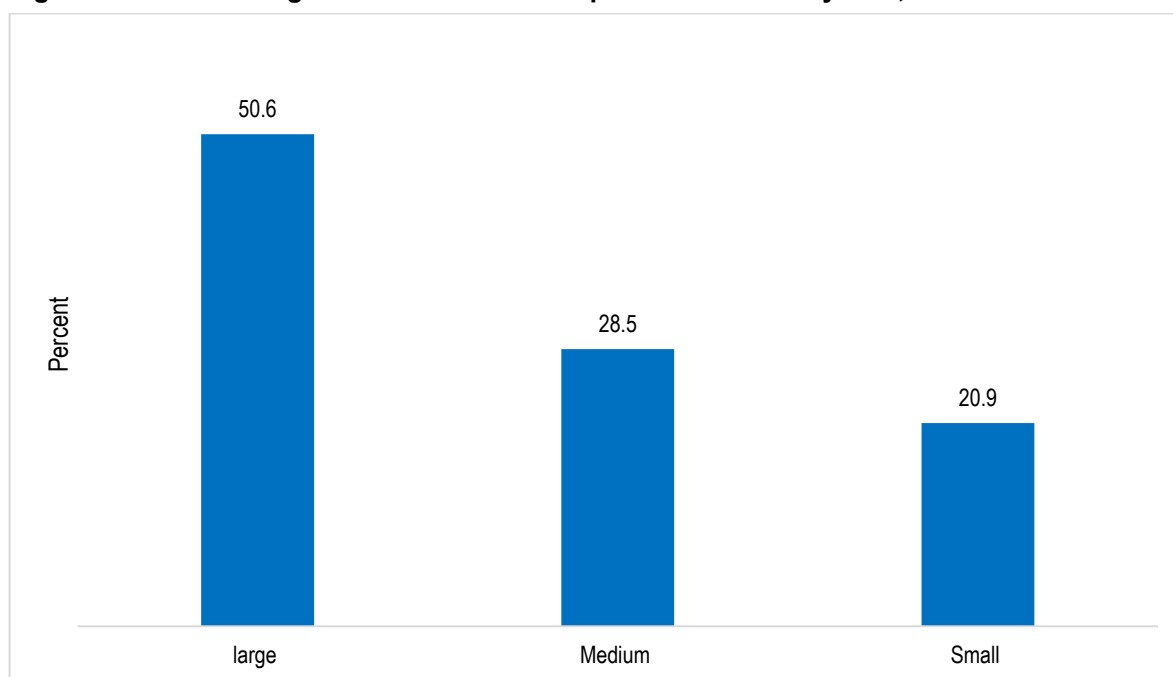
Figure 2. 16: Distribution of Establishment's Operational Costs by sector (in TZS Billion), 2025



2.4.5 Operational Costs by Size

Total operational costs increased according to establishment-size. Large establishments accounted for the largest share, with operational costs of TZS 29,842.2 billion, representing 50.6 percent of the total. Medium establishments recorded TZS 16,778.3 billion (28.5 percent), while small establishments accounted for TZS 12,303.9 billion (20.9 percent) (**Figure 2.17**).

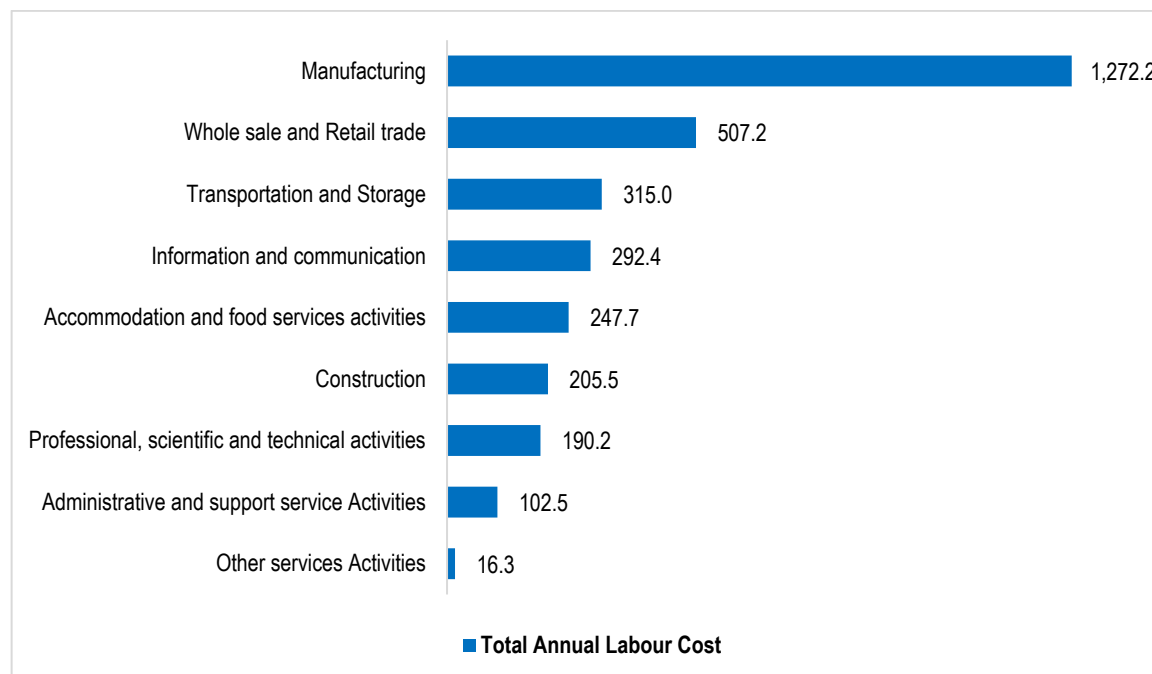
Figure 2. 17: Percentage of Establishment's Operational Costs by Size, 2025.



2.4.6 Labour Costs

Total annual labour costs of all establishments amounted to TZS 3,149.0 billion. Manufacturing recorded the highest labour costs, of TZS 1,272.2 billion, accounting for 40.4 percent of the total, followed by the Wholesale and retail trade with TZS 507.2 billion (16.1 percent) (**Figure 2.18**).

Figure 2. 18: Distribution of Establishment's Total Annual cost of Labour by Sector, 2025



2.4.7 Income Taxes

Total annual income taxes across the three establishment-size categories amounted to TZS 1,636.9 million. Large establishments accounted for the highest amount of TZS 1,454.1 million, equivalent to 88.8 percent of the total. while small establishments accounted for TZS 19.8 million (1.2 percent). (**Figure 2.19**).

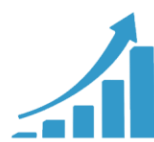
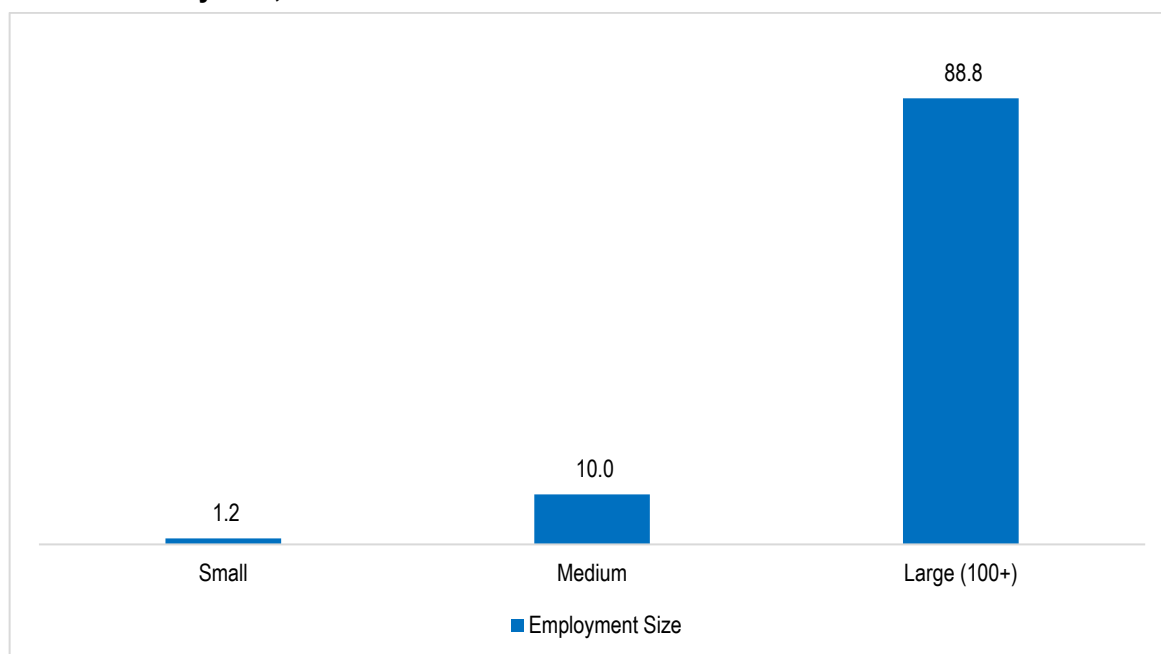


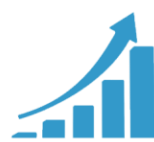
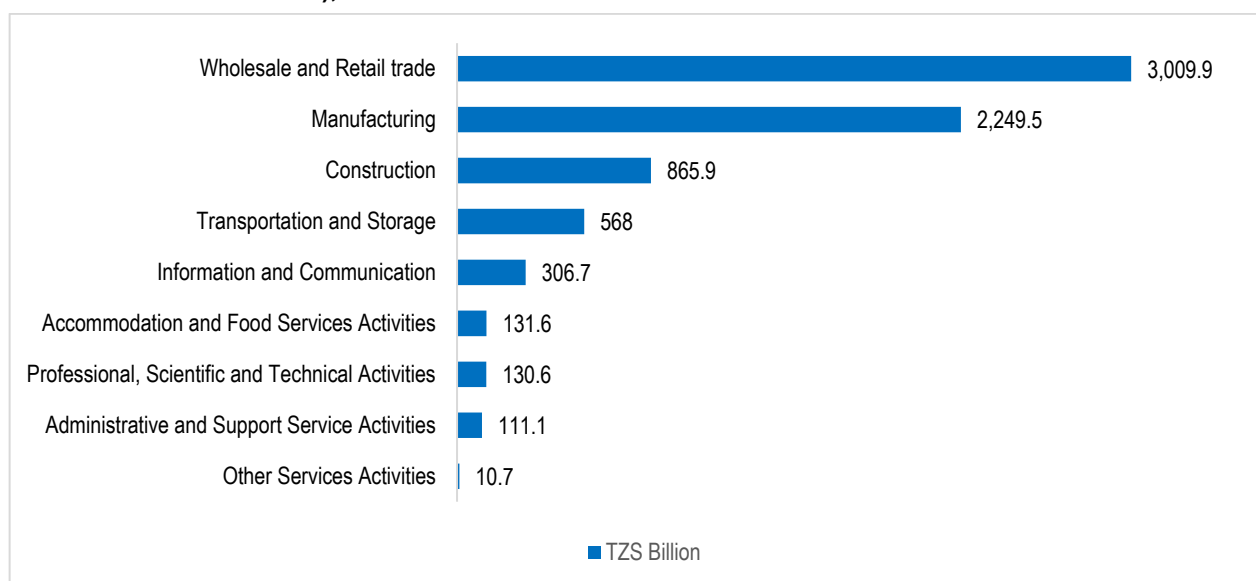
Figure 2. 19: Annual Income Taxes as Shares of Total Annual Gross Profit in Manufacturing Sector by Size, 2025



2.4.8 Consumption Taxes

Wholesale and retail trade recorded the highest amount of annual consumption taxes as Shares of total annual sales with TZS 3,009.9 billion, accounting for 40.8 percent of the total, followed by Manufacturing with TZS 2,249.5 billion (30.5 percent) and Construction with TZS 865.9 billion (11.7 percent) (**Figure 2.20**).

Figure 2. 20: Annual Consumption Taxes as Shares of Total Annual Sales by Size and Sector (in TZS Billion), 2025.

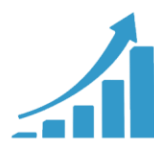


2.4.9 Total Annual Revenue

Manufacturing recorded the highest total annual revenue of TZS 81,504.1 billion, followed by Wholesale and retail trade with TZS 63,851.6 billion and Transportation and storage with TZS 37,933.8 billion. The distribution of revenue by establishment size varied across sectors. Large establishments accounted for the highest share of revenue in Manufacturing (82.7 percent) 67,396.2, while small establishments accounted for the largest share in Wholesale and retail trade (41.4 percent), (26,404) (**Table 2.10**).

Table 2. 10: Annual Revenue by Sector and Establishment Size (TZS Billion), 2025

Sector	Establishment Size			Total
	Small (5-19)	Medium (20-99)	Large (100+)	
Manufacturing	2,270.9	11,837.0	67,396.2	81,504.1
Construction	1,474.6	14,763.4	17,657.7	33,895.7
Whole sale and Retail trade	26,404.0	18,113.4	19,334.2	63,851.6
Transportation and Storage	5,861.3	16,481.6	15,590.9	37,933.8
Accommodation and food services activities	5,255.7	6,465.4	1,517.5	13,238.6
Information and communication	162.8	212.8	6,893.6	7,269.2
Professional, scientific and technical activities	319.8	591.2	740.9	1,651.9
Administrative and support service Activities	1,243.2	2,515.7	3,297.6	7,056.5
Other services Activities	196.4	234.3	130.6	561.3



CHAPTER THREE

Markets, Trade, Competition and Innovation

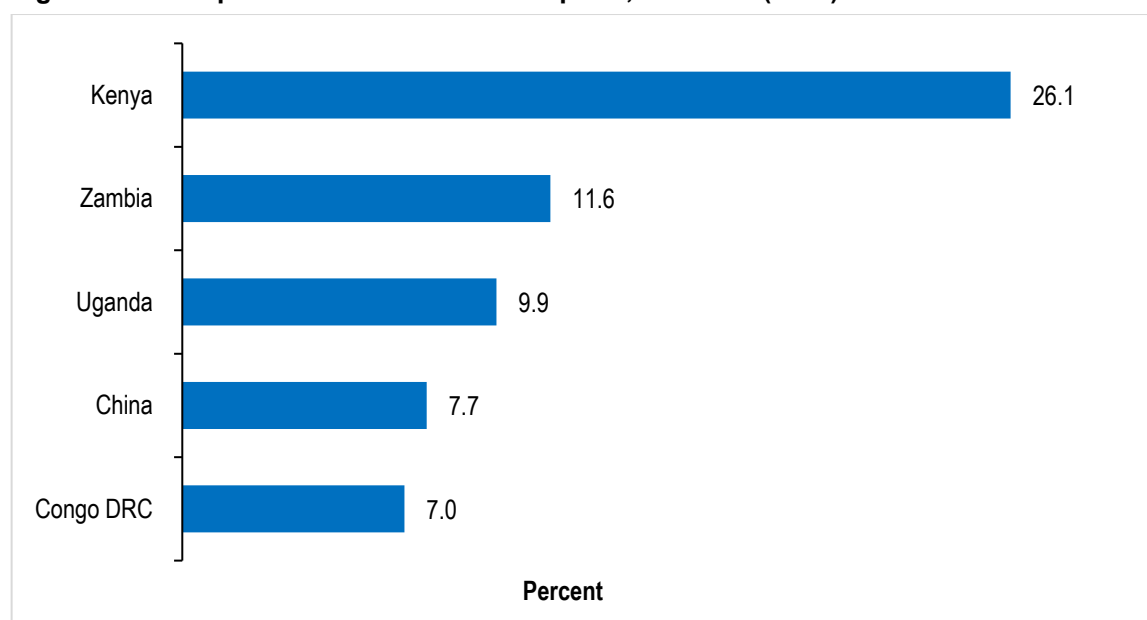
3.1 Sales, Supplies and Trade

This section presents findings on sales, supplies, and trade activities of establishments. It examines export and imports activities, including major export destinations, clearance times, compliance costs, delivery periods, import sources, and import-related costs.

3.1.1 Main Countries of Export

The findings show that Kenya was the most frequently reported main export destination among establishments, accounting for 26.1 percent of establishments, indicating its importance as Tanzania's major export market. Zambia ranked second, with 11.6 percent, followed by Uganda at 9.9 percent. China and the Democratic Republic of Congo (DRC) accounted for 7.7 percent and 7.0 percent, respectively (**Figure 3.1**)

Figure 3. 1: Top five Main Countries of Exports, Tanzania (2025)



3.1.2 Export Points of Exit and Clearance Time

The results indicate that 1 to 7 days was the most common clearance period across all exit points. During this period, 79.3 percent of establishments using airports and 79.1 percent using border crossings completed clearance, while 59.2 percent of establishments using seaports or waterways. In contrast, delays of more than seven days were particularly prevalent for seaports and waterways, affecting 36.0 percent of establishments, compared with only 7.0 percent at airports and 10.3 percent at border crossings. (**Figure 3.2**).

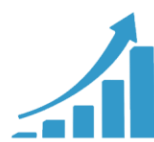
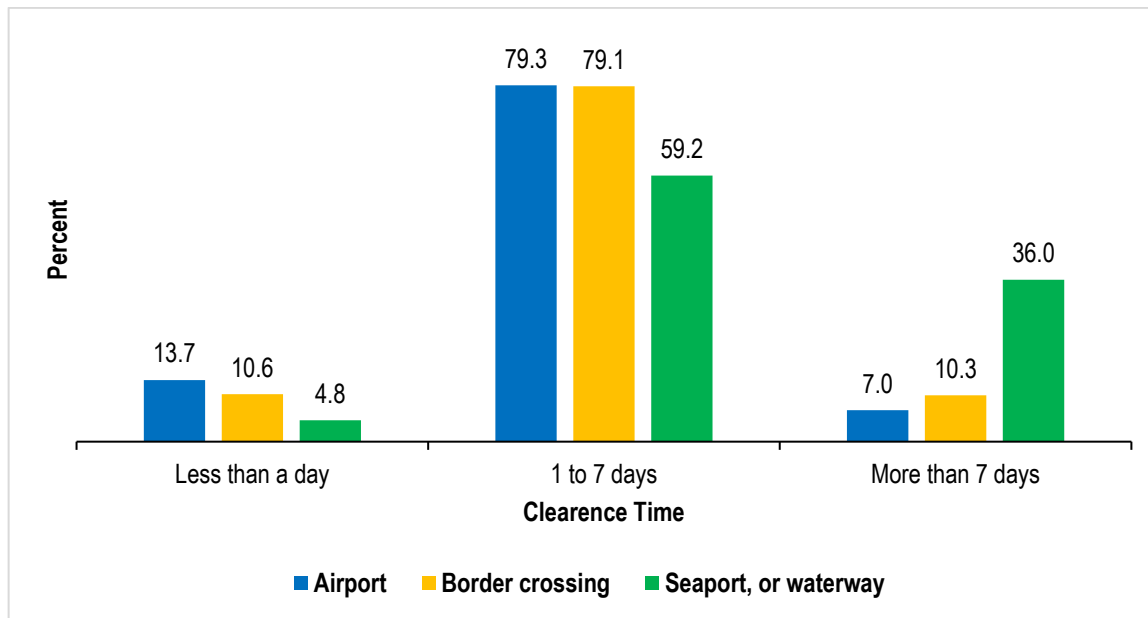


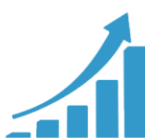
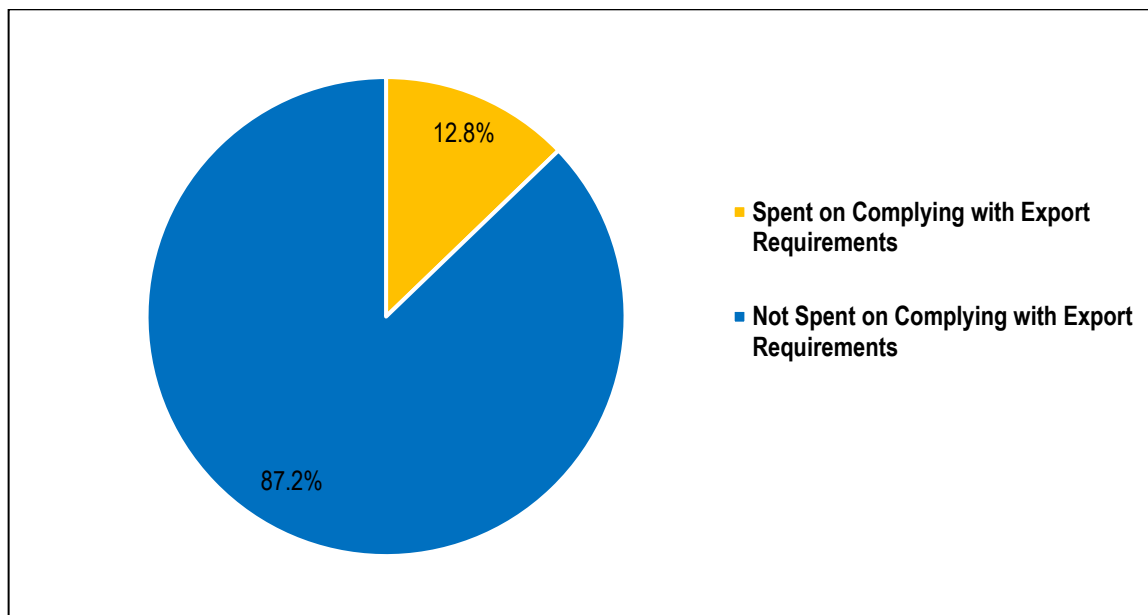
Figure 3. 2: Distribution of Establishments by Main's point of Exit for Exported Goods and Clearance Time, 2025



3.1.3 Export Compliance Costs

The findings show that, on average, 12.8 percent of export values were spent on complying with export and border requirements, while the remaining 87.2 percent was not spent on such requirements. (**Figure 3.3**).

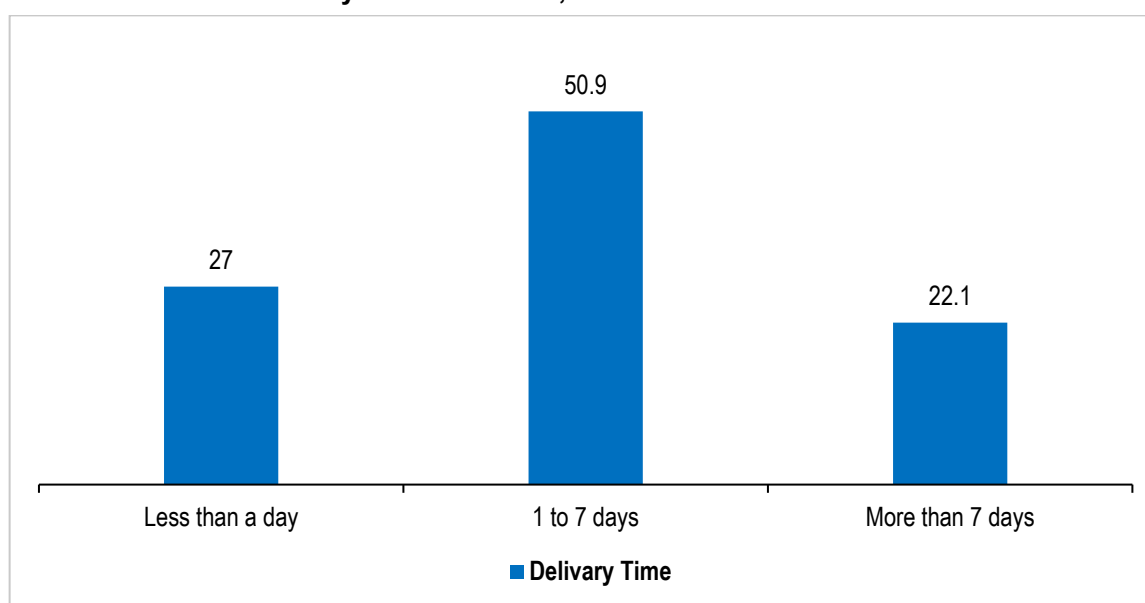
Figure 3. 3: Percentage of Export Values Spent on Compliance with Export and Border Requirements, 2025



3.1.4 Delivery Time for Electronically Ordered Exports

The survey results show that most of the establishments reported that 50.9 percent of their goods were delivered within 1 to 7 days via mail or courier services. Whereas 27.0 percent of establishments received their goods in less than one day. Meanwhile, 22.1 percent reported delivery times of more than 7 days (**Figure 3.4**).

Figure 3. 4: Distribution of Establishments by Average Delivery Time for Direct Exports of Electronically Ordered Goods, 2025



3.1.5 Purchases of Material Inputs and Supplies

The findings show a strong reliance on domestic sources for material inputs and supplies in both Manufacturing and Wholesale and Retail Trade. Manufacturing recorded an average domestic sourcing proportion of 97.8 percent, while Wholesale and Retail Trade recorded 100.0 percent. Foreign sourcing was reported in Manufacturing at 2.2 percent (**Figure 3.5**).

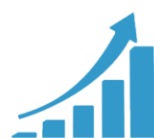
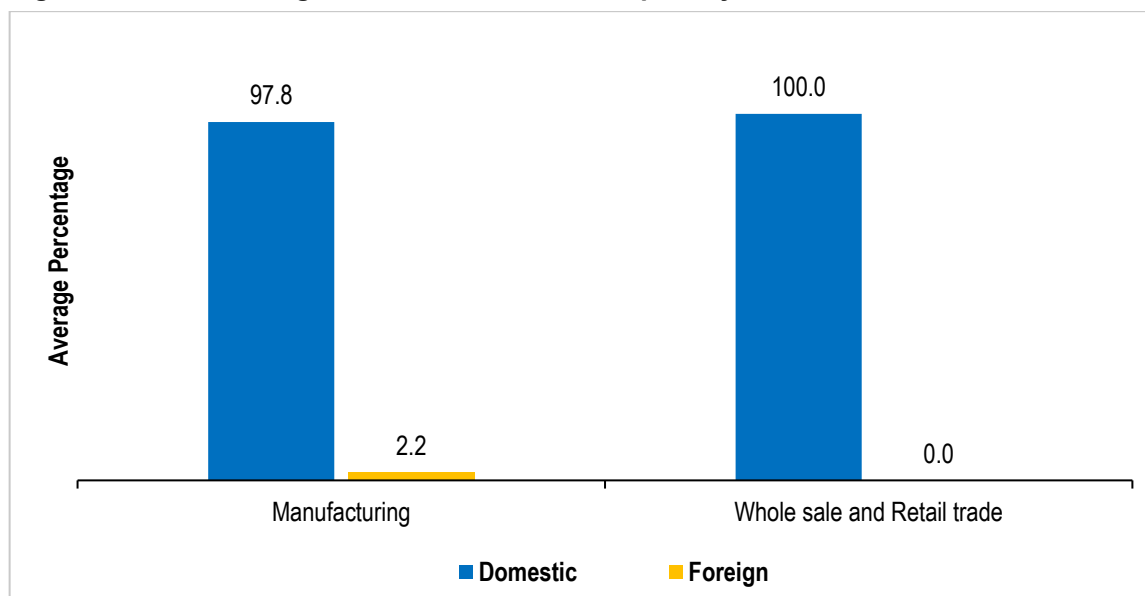


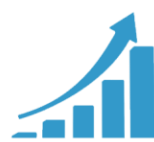
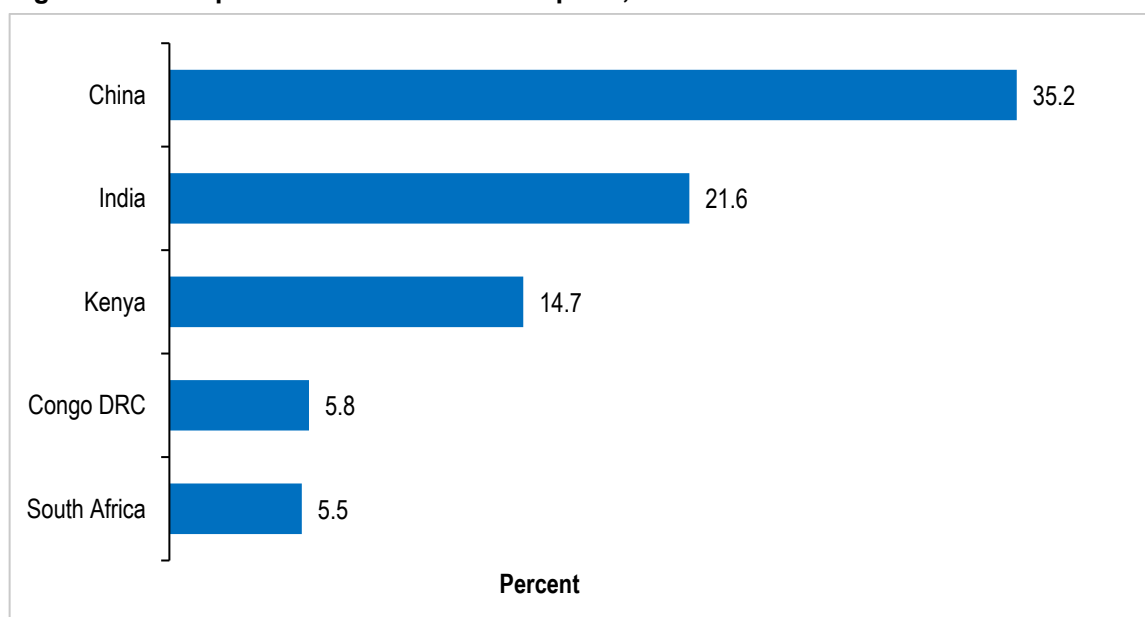
Figure 3. 5: Percentage of Purchased Material Inputs by Source and Sector, 2025.



3.1.6 Main Countries of Import

The results show a strong reliance on Asian trading partners, with China ranking first at 35.2 percent, followed by India at 21.6 percent. Together, these two countries account for more than half of the establishments' import sources. In Africa, Kenya was the leading source country, supplying imports to 14.7 percent of establishments. Other important African sources were the Democratic Republic of Congo, at 5.8 percent, and South Africa, at 5.5 percent (**Figure 3.6**).

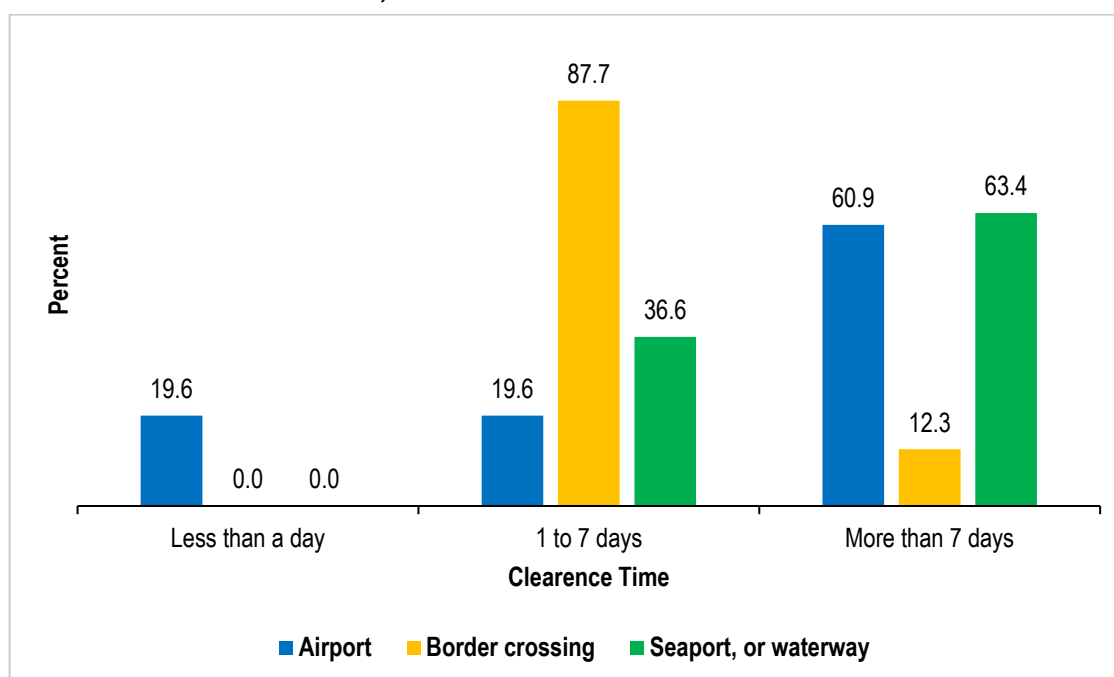
Figure 3. 6: Top five Main Countries of Imports, 2025



3.1.7 Import points of entry and Clearance Time

The results show that, reported clearance times were shortest at border crossings, with 87.7 percent of establishments clearing their imports within one to seven days, while only 12.3 percent experienced clearance times of more than seven days. In contrast, airports and seaports or waterways experienced longer clearance times. Airports were the only points of entry where establishments reported same-day clearance, accounting for 19.6 percent; however, 60.9 percent of establishments still required more than seven days to clear their imports. Seaports and waterways recorded the longest clearance times, with 63.4 percent of establishments taking more than seven days. (**Figure 3.7**).

Figure 3. 7: Distribution of Establishments by Main point of entry for imported Goods with Clearance Time, 2025



3.1.8 Import Costs

Goods cleared in less than one day had the lowest average import cost, at 9.3 percent of the product value. In contrast, goods cleared within one to seven days recorded the highest average import cost, at 24.5 percent. For goods that took more than seven days to clear, the average import cost was 18.3 percent of the product value (**Figure 3.8**).

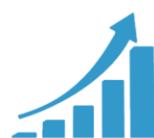
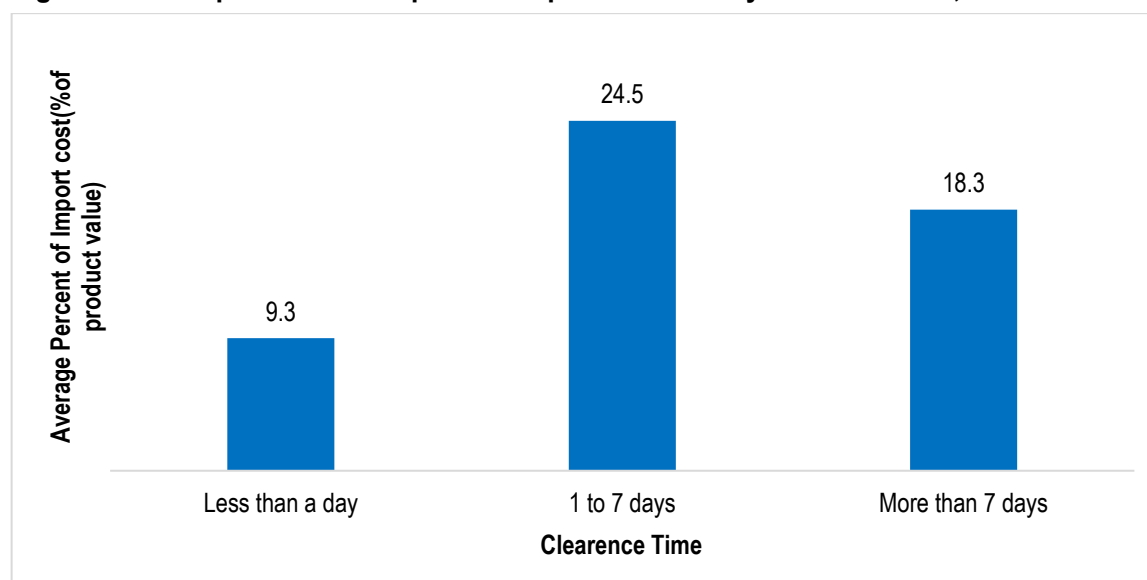


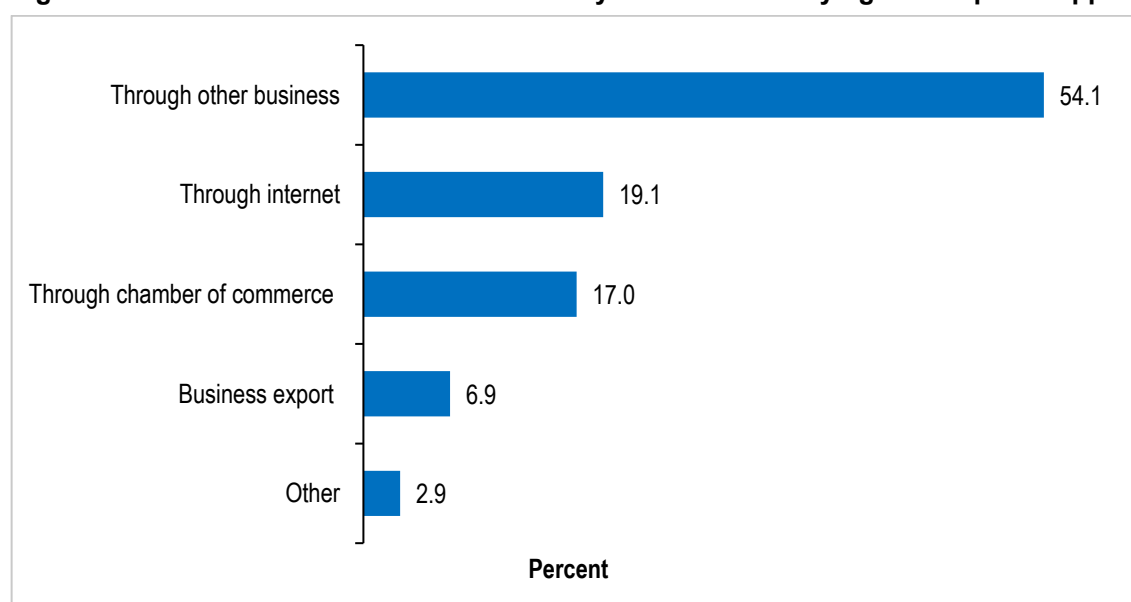
Figure 3. 8: Import costs as a percent of product value by clearance time, 2025.



3.1.9 Identification of Suppliers

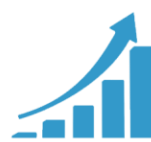
The results show that other businesses were the most common source of supplier information, accounting for 54.1 percent of establishments. Internet was the second most common method, used by 19.1 percent of establishments and chambers of commerce at 17.0 percent (**Figure 3.9**).

Figure 3. 9: Distribution of Establishments by Means of Identifying Main Inputs Supplier, 2025



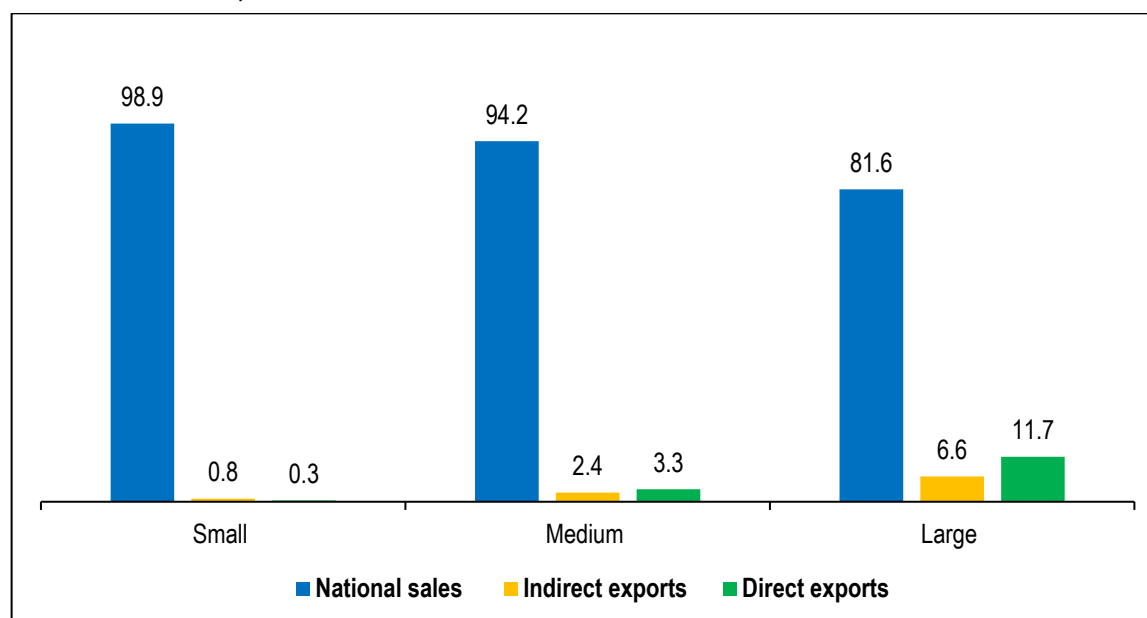
3.1.10 Establishment Sales

The results show that the share of sales accounted for by domestic markets was highest among small establishments and lowest among large establishments, while the shares of both direct and indirect exports were higher among large establishments than among



medium and small establishments. Among small establishments, domestic sales accounted for 98.9 percent of sales, while indirect and direct exports accounted for 0.8 percent and 0.3 percent, respectively. Among medium establishments, domestic sales accounted for 94.2 percent, while indirect and direct exports accounted for 2.4 percent and 3.3 percent, respectively. Among large establishments, domestic sales accounted for 81.6 percent, while direct and indirect exports accounted for 11.7 percent and 6.6 percent, respectively (**Fig 3.10**).

Figure 3. 10: Average Percentage of Establishment's Sales by Type of Sales and Establishment Size, 2025



3.1.11 Factors influencing Supplier selection

The results show that previous experience with a supplier was the most important factor, cited by 88.2 percent of establishments. The size of the supplier's business was also an important consideration, reported by 45.9 percent of establishments. In addition, 28.6 percent of establishments considered personal relationships and trust with the supplier's top manager when selecting suppliers. In contrast, the ethnicity or tribe of the supplier's leadership and other factors were less important, each accounting for 6.2 percent (**Figure 3.11**).

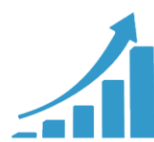
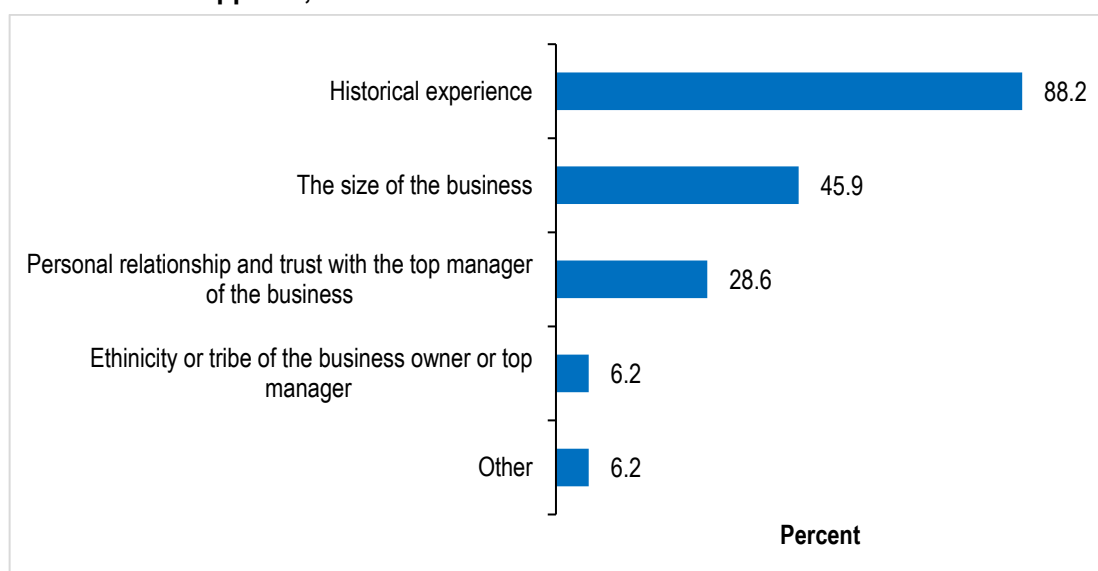


Figure 3. 11: Distribution of Establishments by Most Important Deciding Factor in Choosing Suppliers, 2025



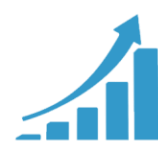
3.2 Accommodation Services

3.2.1 Number of Accommodation facilities and guests

The Survey findings show that Tanzania had 4,875 accommodation establishments, which received 16,848,135 guests, comprising 11,298,496 domestic guests and 5,549,639 international guests. Dar es Salaam recorded the highest number of domestic guests, with 2,478,269, followed by Arusha with 1,286,636 and Mbeya with 1,103,226. For international guests, Kusini Unguja recorded the highest number at 1,832,604, followed by Arusha with 1,812,716 and Dar es salaam with 619,348. In terms of total guests, Arusha recorded the highest number at 3,099,352, followed by Dar es Salaam with 3,097,617 and Kusini Unguja with 1,901,588. The results indicate that Arusha and Kusini Unguja were important destinations for international tourism, while Dar es Salaam had a strong domestic tourism market. (**Table 3.1**).

Table 3. 1: Number of Accommodation Facilities and Guests by Region, Tanzania (2025)

Region	Number of Accommodation Facilities	Number of Guests in the year 2025		
		Domestic	International	Total
Tanzania	4,875	11,298,496	5,549,639	16,848,135
Dodoma	224	922,929	60,770	983,699
Arusha	524	1,286,636	1,812,716	3,099,352
Kilimanjaro	196	361,202	263,488	624,690
Tanga	274	433,018	38,210	471,228
Morogoro	267	863,326	37,792	901,118
Pwani	124	115,689	17,989	133,678
Dar es Salaam	557	2,478,269	619,348	3,097,617
Lindi	55	150,394	21,832	172,226



Region	Number of Accommodation Facilities	Number of Guests in the year 2025		
		Domestic	International	Total
Mtwara	64	201,820	13,341	215,161
Ruvuma	54	44,379	14	44,393
Iringa	64	225,975	63,594	289,569
Mbeya	363	1,103,226	30,254	1,133,480
Singida	53	97,974	2,477	100,451
Tabora	132	180,540	10,545	191,085
Rukwa	50	63,818	1,161	64,979
Kigoma	97	217,510	38,817	256,327
Shinyanga	144	234,537	9,812	244,349
Kagera	201	305,157	34,160	339,317
Mwanza	254	513,258	16,034	529,292
Mara	152	325,484	16,975	342,459
Manyara	94	134,348	35,871	170,219
Njombe	37	88,384	3,610	91,994
Katavi	64	119,140	2,733	121,873
Simiyu	87	176,183	927	177,110
Geita	144	254,589	6,829	261,418
Songwe	161	264,283	19,829	284,112
Kaskazini Unguja	138	8,936	407,713	416,649
Kusini Unguja	191	68,984	1,832,604	1,901,588
Mjini Magharibi	66	38,770	106,422	145,192
Kaskazini Pemba	13	1,104	19,893	20,997
Kusini Pemba	34	18,634	3,878	22,512

3.2.2 Bed Occupancy Ratio

The results show that 87,437 rooms and 104,346 beds were available to accommodate guests, providing 38.1 million available bed-nights, of which 15.8 million bed-nights were occupied, resulting in an overall bed occupancy ratio of 41.6 percent during the reference period. At the regional level, Dar es Salaam recorded the highest bed occupancy ratio at 57.1 percent, followed by Dodoma at 53.6 percent and Lindi at 53.5 percent, while Kusini Pemba recorded the lowest ratio at 10.1 percent, followed by Katavi at 15.5 percent and Kigoma and Kaskazini Unguja at 16.4 percent each. In terms of the number of beds and occupied bed-nights, Arusha had the highest number of available beds (21,186) and recorded 3.4 million occupied bed-nights, while Dar es Salaam, with 16,910 beds, recorded the highest number of occupied bed-nights at 3.5 million (**Table 3.2**).

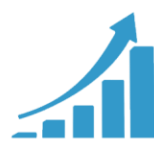


Table 3. 2: Number of Rooms, Bed Occupied, and Bed Occupancy Ratio by Region, 2025

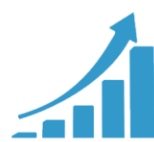
Region	Number of Rooms	Numbers of Beds	Bed Nights Available per year	Night Occupied per year	Bed Occupancy Ratio
Tanzania	87,437	104,346	38,086,290	15,835,495	41.6
Dodoma	5,111	5,214	1,903,110	1,019,263	53.6
Arusha	14,437	21,186	7,732,890	3,399,533	44.0
Kilimanjaro	3,358	4,329	1,580,085	706,823	44.7
Tanga	4,902	5,317	1,940,705	604,223	31.1
Morogoro	5,341	5,490	2,003,850	969,791	48.4
Pwani	1,555	1,731	631,815	118,680	18.8
Dar es Salaam	14,638	16,910	6,172,150	3,523,422	57.1
Lindi	849	859	313,535	167,852	53.5
Mtwara	1,011	1,057	385,805	201,909	52.3
Ruvuma	612	612	223,380	44,159	19.8
Iringa	1,363	1,513	552,245	289,485	52.4
Mbeya	4,693	7,064	2,578,360	1,045,340	40.5
Singida	941	941	343,465	86,693	25.2
Tabora	1,642	1,642	599,330	191,085	31.9
Rukwa	638	642	234,330	64,979	27.7
Kigoma	1,719	1,719	627,435	102,941	16.4
Shinyanga	1,718	1,756	640,940	242,856	37.9
Kagera	3,045	3,120	1,138,800	307,434	27.0
Mwanza	4,117	5,697	2,079,405	635,001	30.5
Mara	1,523	1,523	555,895	295,729	53.2
Manyara	1,420	1,515	552,975	218,620	39.5
Njombe	522	539	196,735	81,797	41.6
Katavi	1,240	1,272	464,280	72,059	15.5
Simiyu	1,021	1,053	384,345	138,480	36.0
Geita	1,605	1,645	600,425	244,719	40.7
Songwe	1,870	1,897	692,405	244,347	35.3
Kaskazini Unguja	2,005	2,563	935,495	153,617	16.4
Kusini Unguja	2,652	3,232	1,179,680	442,603	37.5
Mjini Magharibi	1,080	1,376	502,240	178,550	35.5
Kaskazini Pemba	302	323	117,895	20,997	17.8
Kusini Pemba	504	609	222,285	22,512	10.1

3.3 Degree of Competition

This section examines the level of competitiveness across different sectors and how competition can affect business performance, pricing decisions, and the quality of services provided.

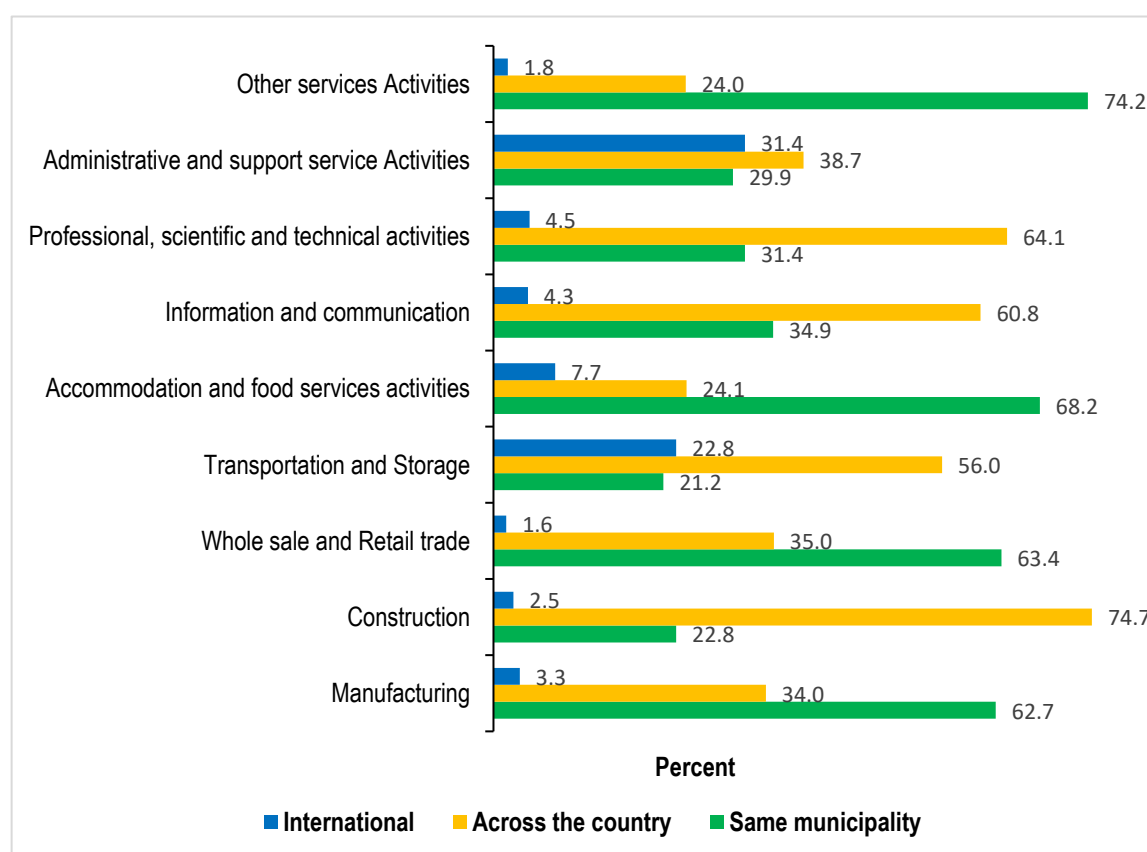
3.3.1 Main market of sales

The results indicate that customers within the country constituted the largest share in Construction (74.7 percent), Professional, scientific and technical activities (64.1 percent),



and Information and communication (60.8 percent); Other Services Activities recorded the lowest proportion (24.0 percent). Customers within the same municipality were prevalent in Other Services Activities (74.2 percent), Accommodation and food services activities (68.2 percent), and Wholesale and retail trade (63.4 percent), whereas Transportation and storage recorded the lowest proportion (21.2 percent). International customers represented the smallest share across most sectors, although their proportions were comparatively higher in Administrative and Support Service Activities (31.4 percent) and Transportation and storage (22.8 percent) (**Figure 3.12**).

Figure 3. 12: Distribution of establishment's main market of sales by sector, 2025



3.3.2 Number of Competitors.

The findings show that most establishments reported having five or more competitors across all sectors, except for other service activities. The highest proportions recorded in transport and storage (70.1 percent), Administrative and support service activities (69.5 percent), construction (66.9 percent), information and communication had the lowest proportion at 47.4 percent. Establishments with three to four competitors were most common in information and communication (29.1 percent), followed by manufacturing (22.3 percent) and wholesale and trade (20.9 percent). Those with one to two competitors ranged from 7.9 percent in Administrative and support service Activities to 25.9 percent in other services (**Figure 3.13**).

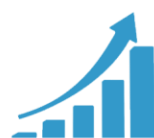
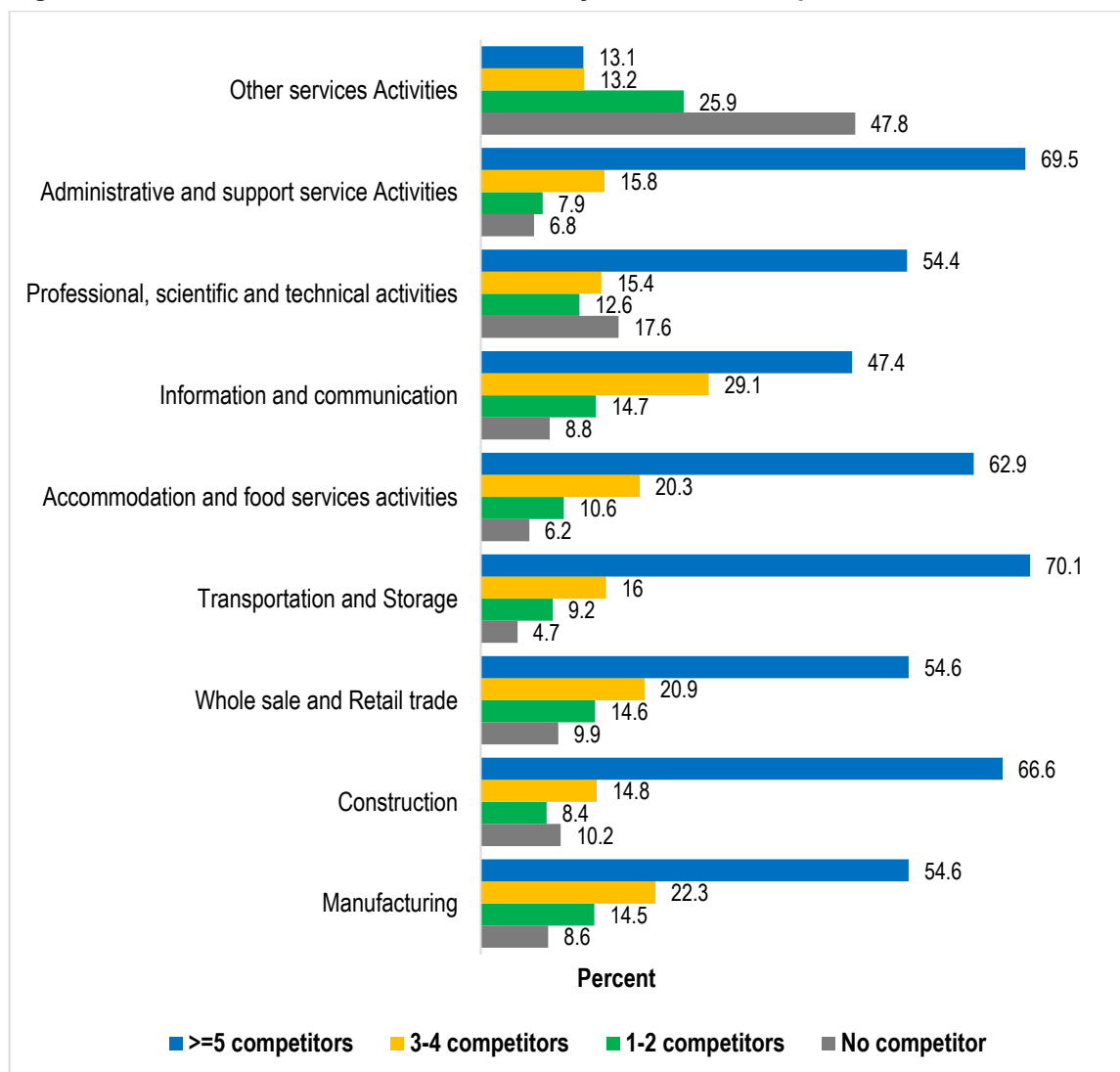


Figure 3. 13: Distribution of Establishments by Number of Competitors and Sector, 2025



3.3.3 Market share of Largest Competitor

The findings show that majority reported the largest competitor-controlled 50-90 percent of the market, with 72.7 percent of small, 76.5 percent of medium and 77.2 percent of large establishments. The proportion reporting below 50 percent declined with size, from 17.1 percent among small, 10.6 percent medium establishments and 4.7 percent among large establishments. However, those reporting above 90 percent increased with size, from 7.3 percent small establishments to 15.5 percent among large establishments (**Figure 3.14**).

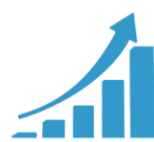
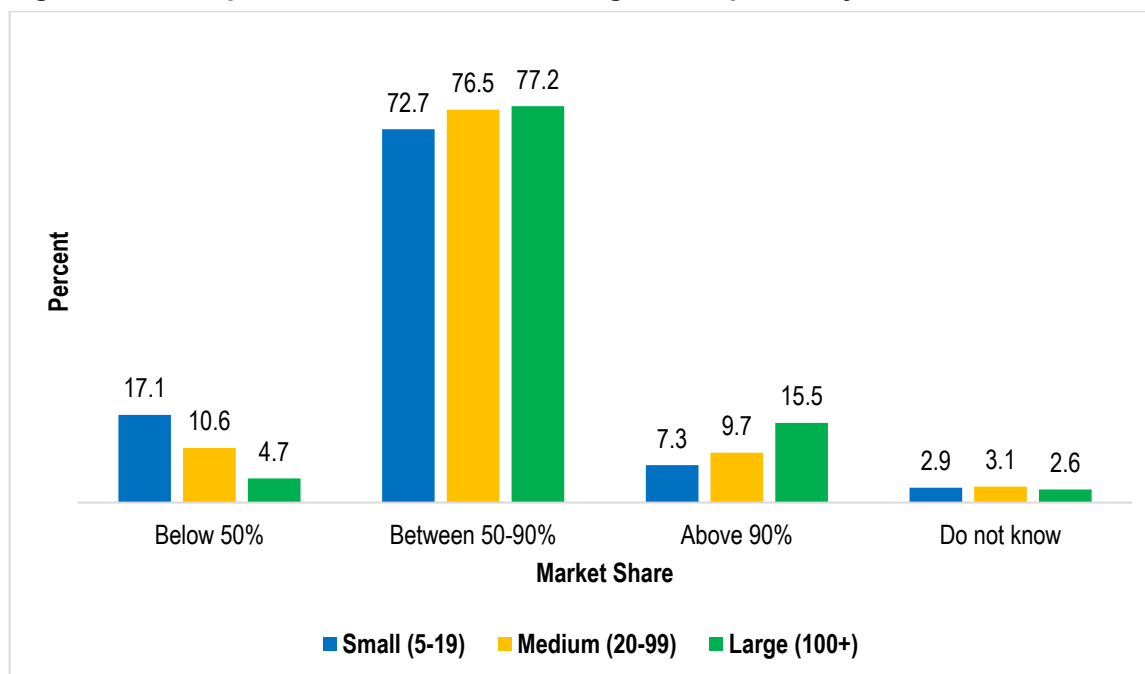


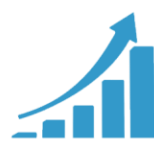
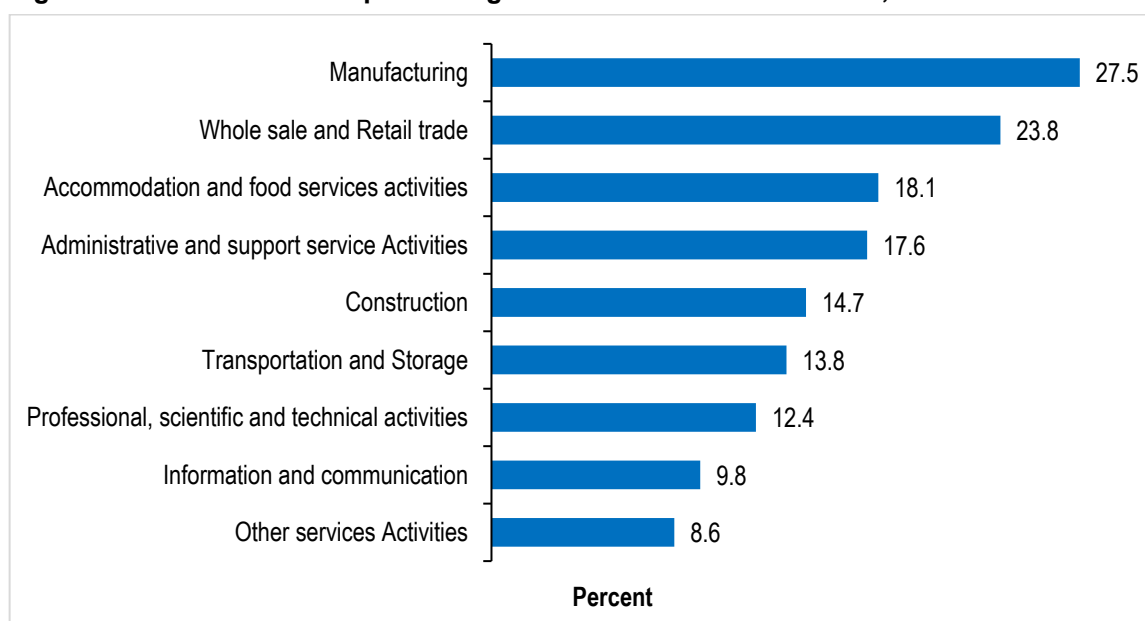
Figure 3. 14: Proportion of Market Share of Largest Competitor, by Size, 2025



3.3.4 Competition with Informal Establishments.

The findings show that competition from informal businesses varied across sectors. Manufacturing recorded the highest proportion of affected establishments with 27.5 percent, followed by Wholesale and retail trade with 23.8 percent, Accommodation and food Service activities with 18.1 percent. Moderate levels of informal competition observed in Administrative and support service activities with 17.6 percent and Construction with 14.7 percent (**Figure 3.15**).

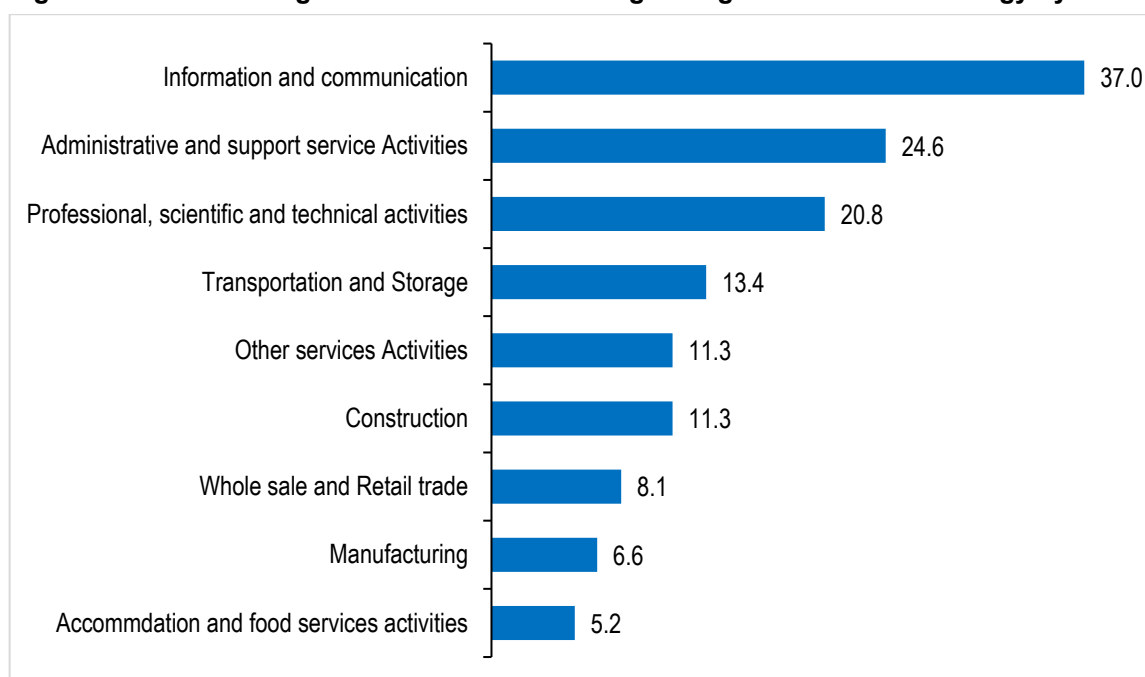
Figure 3. 15: Business competition Against Informal Establishments, 2025.



3.3.5 Foreign-Licensed Technology

The findings indicate that Information and communication recorded the highest adoption rate of foreign technology, followed by Administrative and support service activities at 24.6 percent and Professional, scientific and technical activities at 20.8 percent. Transportation and storage recorded a moderate adoption rate of 13.4 percent, while Other services activities and Construction each accounted for 11.3 percent (**Figure 3.16**).

Figure 3. 16: Percentage of Establishments Using Foreign Licensed Technology by Sector, 2025.



3.3.6 Effects of Government Owned Enterprises

The results show establishments varying perception on the effects of Government Owned Enterprises (GOEs) in their main market. About 35 percent, reported that GOEs had a positive effect on their business operations, while 31.4 percent indicated that GOEs had no effect. However, 27.4 percent perceived the effect as negative, and 6.1 percent reported that they did not know the impact (**Figure 3.17**).

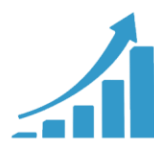
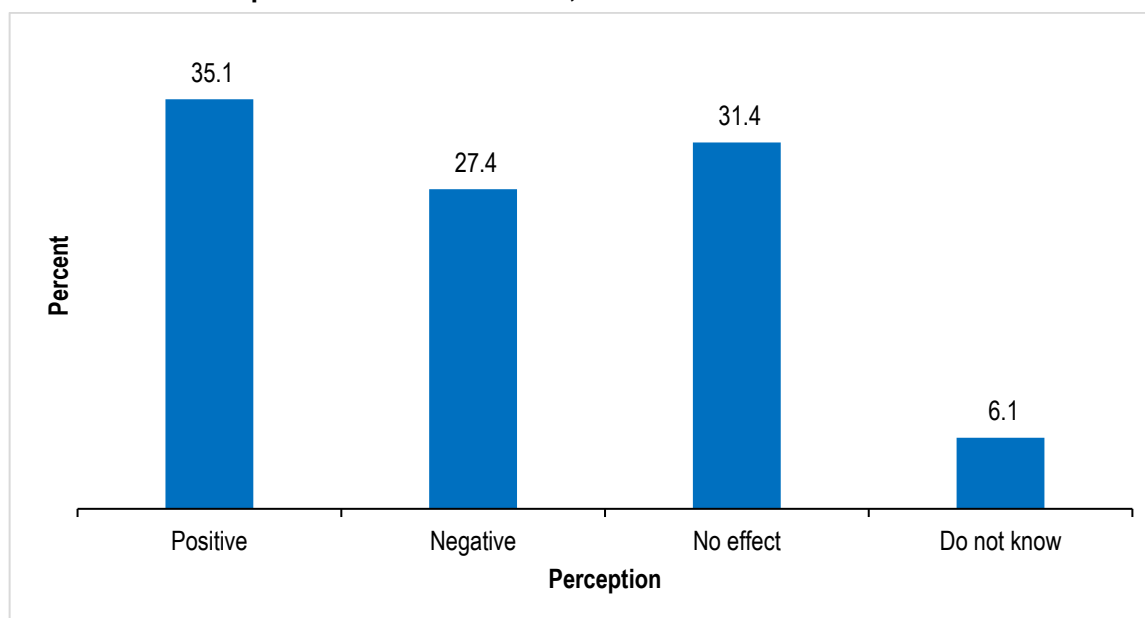


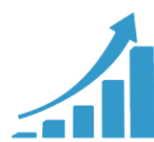
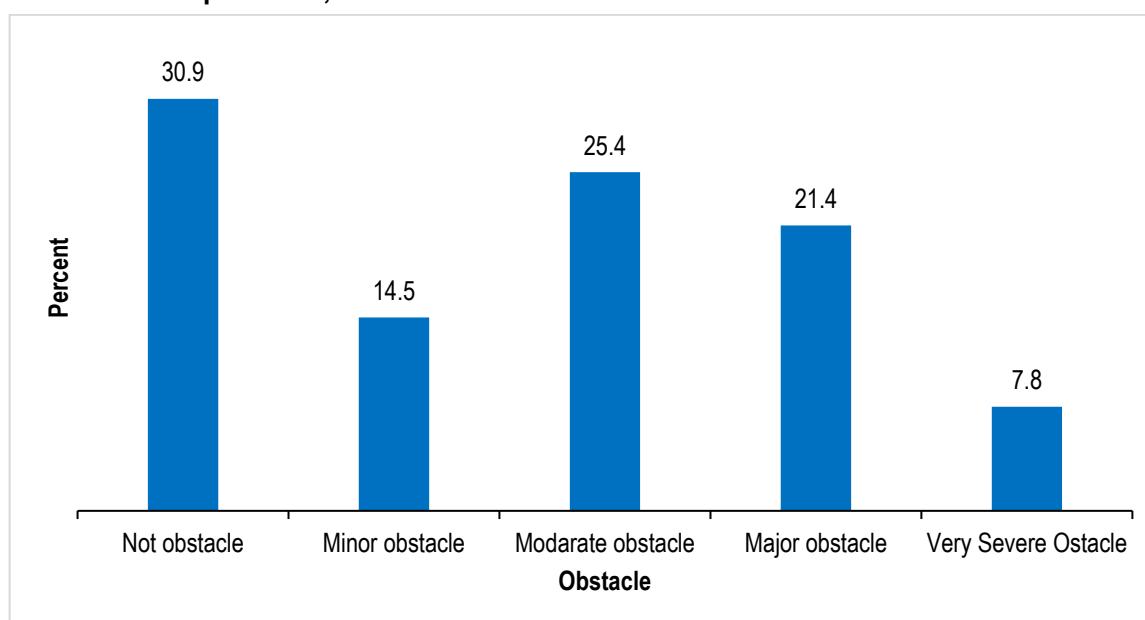
Figure 3. 17: Distribution of Establishments by Perceived Effects of Government Owned Enterprises in the Main Market, 2025



3.3.7 Effects of Informal Establishments on Business Operations

The findings show that establishments had different perceptions of the impact of informal establishments on business operations. About 31 percent reported that informal establishments were not an obstacle at all. However, 25.4 percent considered them a moderate obstacle, while 21.4 percent viewed them as a major obstacle. Moreover, 14.5 percent regarded them as a minor obstacle, and only 7.8 percent perceived them as a very severe obstacle (**Figure 3.18**).

Figure 3. 18: Percentage of Perceived Effects of Informal Establishments in the Business Operations, 2025



3.4 Innovation

This section identifies the introduction or significant improvement of products, services, processes, or organizational methods within an establishment. It includes new or enhanced ways of producing goods, delivering of services, or managing operations that improve efficiency, quality, or competitiveness.

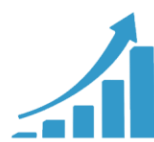
3.4.1 New or Improved products or services

The results show that 9.6 percent of establishments, equivalent to 3,467 establishments, introduced new or improved products or services during the 2022–2024 period. The proportion of establishments that introduced new or improved products or services was highest in Information and communication with 34.8 percent, followed by Administrative and Support Service activities with 13.7 percent and Manufacturing with 11.5 percent. Other service Activities recorded the lowest proportion with 7.2 percent.

Among establishments that introduced new or improved products or services, 54.7 percent reported that the products or services were new to their main markets. The highest proportions of such establishments were recorded in Other service activities with 67.9 percent, and Information and communication with 66.7 percent, followed by Manufacturing with 60.6 percent and Transportation and Storage with 59.9 percent. Professional, Scientific and Technical Activities recorded the lowest proportion with 32.6 percent (**Table 3.3**).

Table 3. 3: Distribution of Establishments Introduced New or Improved Products/Services by Sector, 2022–2024.

Sector	Establishments that Introduced			
	New or improved products/services		Products/services new to the market	
	Number	Percentage	Number	Percentage
Manufacturing	1,368	11.5	830	60.6
Construction	68	9.3	34	49.8
Whole sale and Retail trade	1,055	7.9	491	46.5
Transportation and Storage	146	7.6	87	59.9
Accommodation and food services activities	460	7.7	262	57.0
Information and communication	178	34.8	119	66.7
Professional, scientific and technical activities	93	9.2	30	32.6
Administrative and support service Activities	72	13.7	24	33.5
Other services Activities	27	7.2	18	67.9
Total	3,467	9.6	1,896	54.7



3.4.2 Types of Product or Service Improvements

The results show that in the three years period (2022-2024) prior to the survey 1,896 establishments introduced new products or services to their main market. The most common improvement made was higher quality or better products/services with 74.5 percent, followed by improved design and packaging with 28.0 percent and the use of new technology or production methods with 26.2 percent. Other services activities recorded the highest proportion with 94.4 percent of establishments that improved quality/introduced better products or services, followed by Transportation and storage. Innovation also focused on improving product and service quality, with relatively less emphasis on energy/resource efficiency with 12.1 percent and faster service delivery with 13.5 percent (**Table 3.4**)

Table 3. 4: Establishments that Introduced New Products or Services by Type of Improvement and Sector, 2022–2024

Sectors	Type of Improvement					
	Higher quality or better	new technology/production methods	Improved energy/resource efficiency	Improved design, packaging	Faster service delivery/processing time	Other
Manufacturing	72.2	22.5	12.9	35.3	11.9	1.9
Construction	54.7	45.5	36.4	27.2	18.3	0.0
Whole sale and Retail trade	77.1	21.9	5.8	24.2	10.1	3.4
Transportation and Storage	92.3	28.5	6.9	10.6	13.9	0.0
Accommodation and food services activities	72.1	36.9	19.1	27.9	25.7	5.9
Information and communication	78.9	37.2	7.8	15.7	13.1	0.0
Professional, scientific and technical activities	68.2	31.8	31.8	20.8	0.0	10.7
Administrative and support service Activities	62.3	50.3	25.1	12.6	25.1	0.0
Other services Activities	94.4	0.0	0.0	0.0	5.6	0.0
Total	74.5	26.2	12.1	28.0	13.5	2.7

3.4.3 New or Improved Processes

The findings show that in the three years period (2022-2024) prior the survey, Information and communication recorded the highest proportion of establishments introducing new or improved processes (34.1 percent), followed by Administrative and support services (32.4 percent) and Construction (30.4 percent). Accommodation and food services recorded the lowest (16.9 percent), followed by Wholesale and Retail Trade which accounted for 19.8 percent (**Figure 3.19**).

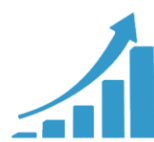
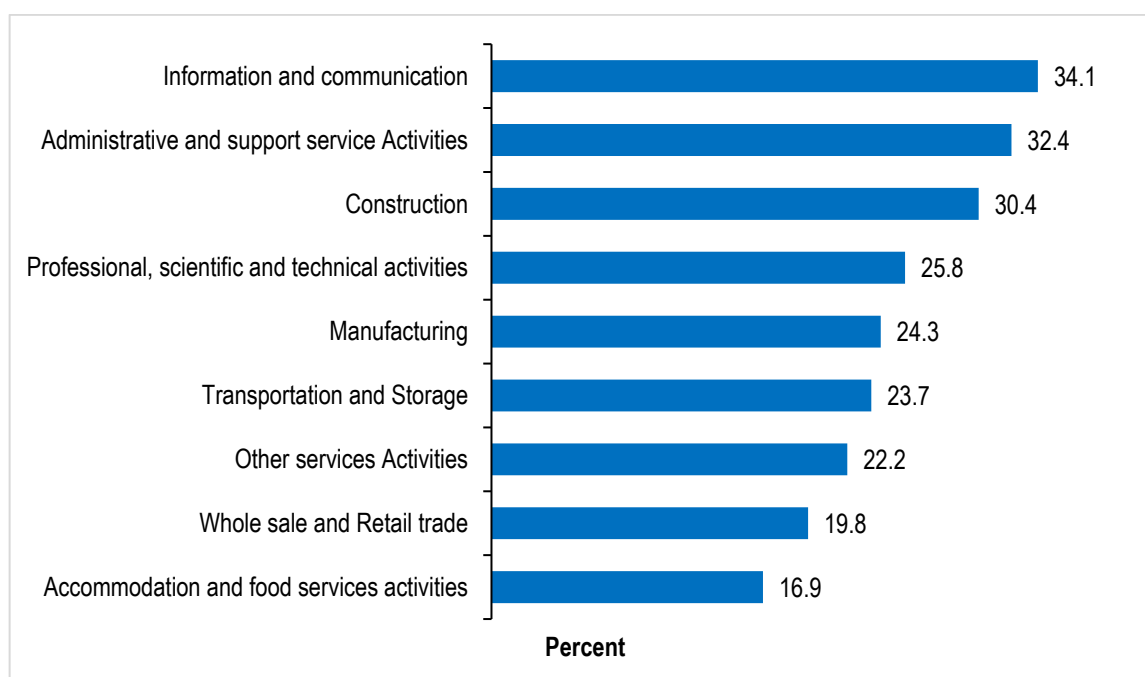


Figure 3. 19: Percentage of Establishments Introduced New or Improved Processes by Sector, 2022- 2024.



3.4.4 Research and Development expenditure

The findings show that expenditure on Research and Development (R&D) activities varied across establishment sizes and economic sectors. Among small establishments, Whole sale and retail trade recorded a large number (303) of establishments that spent 2.4 percent of the small establishments spent on, with an average expenditure of TZS 630.9 million, medium and large establishments TZS 3,060.9 million and TZS 9,421.3 million respectively. The proportion was higher among large establishments (15.7 percent), compared with medium establishments (6.9 percent) and small establishments (2.4 percent). Across sectors, Professional, scientific and technical activities recorded the highest proportion among large establishments (27.3 percent), followed by Wholesale and Retail trade (21.9 percent) and Information and communication (20.0 percent). Other services activities recorded the lowest proportion among large establishments at 0.0 percent, followed by Construction, and Accommodation and food services activities among small establishments at 1.2 percent each.

Overall, the table shows considerable variation in R&D participation and expenditure by establishment size and sector, with larger establishments generally more likely to invest in R&D. The findings highlight the need to promote research, innovation and technology development, particularly among smaller establishments and sectors with relatively low participation in R&D activities (**Table 3.5**).

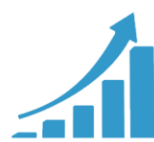


Table 3. 5: Distribution of Establishments Spent on Research and Development and Average Expenses in R&D (in Millions) by Size and Sector, 2025.

Sector	Employment size											
	Small (5-19)				Medium (20-99)				Large (100+)			
	Number of Establishments	Establishments Spent on R&D	Percentage	Average cost	Number of Establishments	Establishments Spent on R&D	Percentage	Average cost	Number of Establishments	Establishments Spent on R&D	Percentage	Average cost
Manufacturing	8,972	194	2.2	824.8	2,110	156	7.4	4,219.7	804	118	14.7	10,558.3
Construction	257	3	1.2	400	352	28	7.9	2,415.0	120	21	17.5	2,556.4
Wholesale and Retail trade	11,697	303	2.6	483.5	1,397	97	7	3,904.3	220	48	21.9	4,178.1
Transportation and Storage	871	34	3.9	275	867	40	4.6	2,136.3	172	18	10.4	1,918.1
Accommodation and food services	4,910	58	1.2	348.1	987	48	4.8	784.0	65	12	17.8	5,750.0
Information and communication	342	9	2.7	1,866.70	140	22	15.5	2,049.9	30	6	20	450.0
Professional, scientific and technical activities	769	65	8.4	695.5	214	10	4.5	1,726.7	34	9	27.3	68,170.7
Administrative and support service	279	15	5.3	2,040.00	186	36	19.5	1,379.2	59	6	10	1,250.0
Other services	286	1	0.4	40	83	3	3.7	1,850.0	6	0	0	0
Activities												
Total	28,383	682	2.4	630.9	6,335	439	6.9	3,060.9	1,510	238	15.7	9,421.3

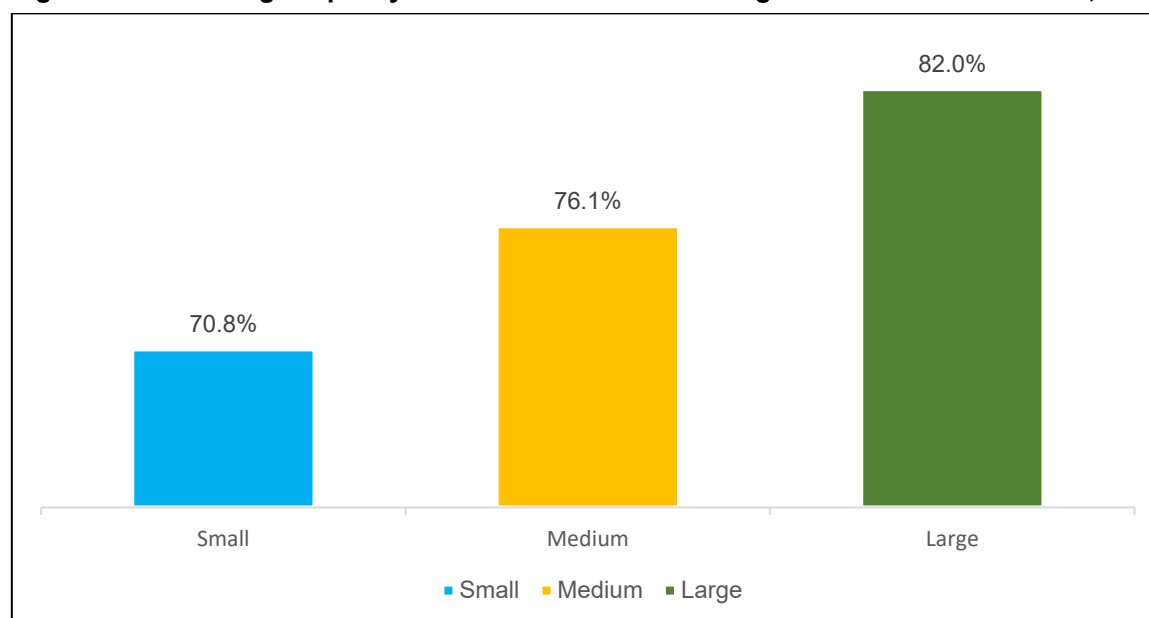
3.5 Capacity Utilization

This section presents the findings to determine average capacity utilization rate for manufacturing sector and constraints preventing manufacturing establishments from operating at fully capacity.

3.5.1 Manufacturing Capacity utilization

The results indicate that capacity utilization increases with enterprise size among the surveyed establishments, which were predominantly engaged in manufacturing. Large establishments recorded the highest average capacity utilization at 82.0 percent, followed by medium enterprises at 76.1 percent and small establishments at 70.8 percent. This suggests that larger manufacturing establishments utilize their productive capacity more intensively than smaller establishments, potentially reflecting better access to markets, technology, finance, and other production resources (**Figure 3.20**).

Figure 3. 20: Average capacity utilization for manufacturing establishments and Size, 2025.



3.5.2 Constraints Preventing Manufacturing Fully Capacity Utilization

The most frequently reported constraints preventing manufacturing establishments from operating at full capacity include Limited access to finance or working capital, cited by 43.0 percent of establishments. This is closely followed by power outages or unreliable energy supply (42.1%) and shortages of raw materials or inputs (35.8%). Insufficient demand for products or services (21.8%) and breakdowns or inadequate machinery and equipment (20.6%) were also reported by a notable proportion of establishments (**Figure 3.21**).

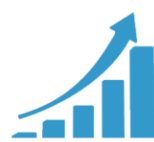
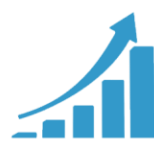
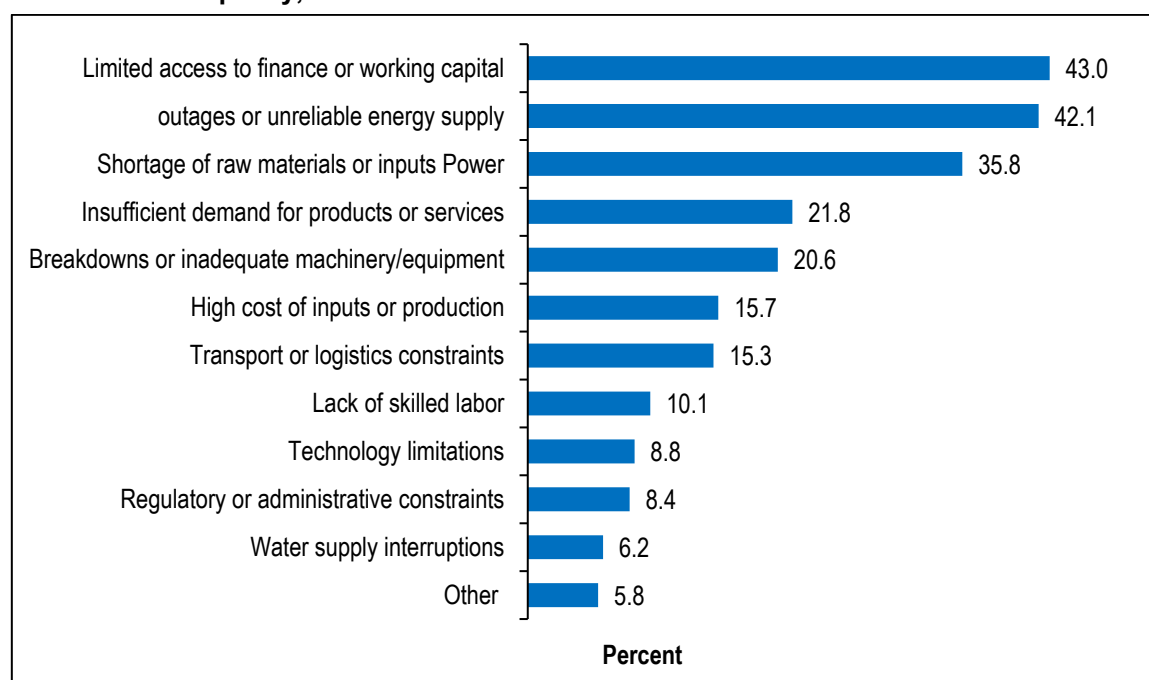


Figure 3. 21: Constraints Preventing Manufacturing Establishments from Operating at Fully Capacity, 2025



CHAPTER FOUR

Infrastructure, Finance and Business Support Services

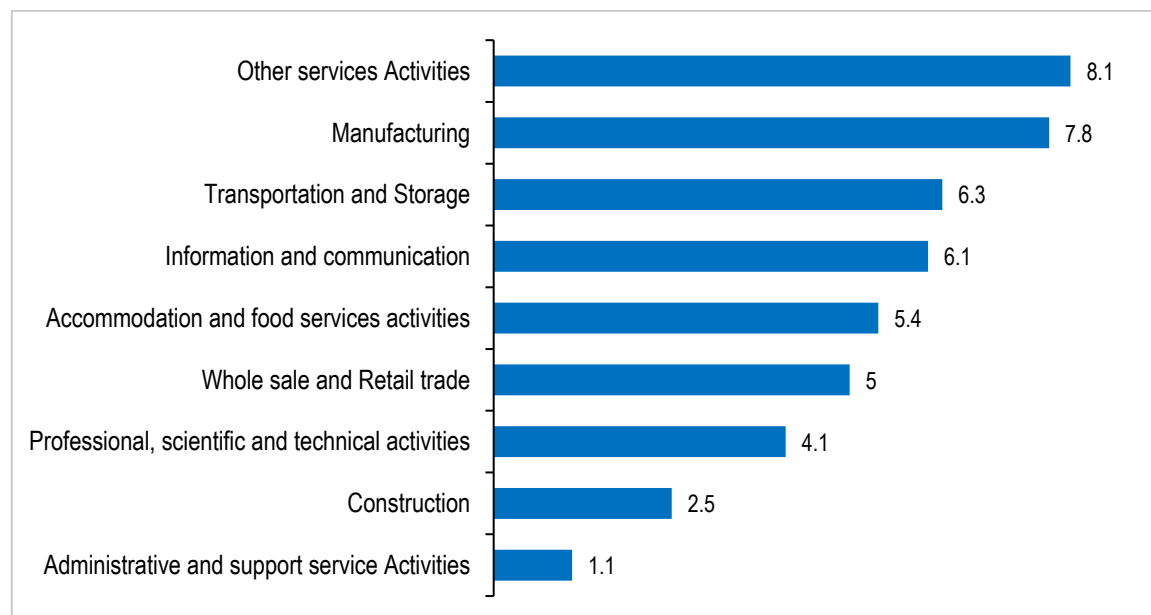
4.1 Infrastructure and Services

This section presents data on the availability, reliability, and quality of key infrastructure services; namely electricity, water and internet accessed by establishments. Drawing on statistics disaggregated by sector, establishment size, and region, it examines the incidence and duration of service insufficiencies, the digital presence and connectivity of firms, and the efficiency and cost of obtaining fixed broadband.

4.1.1 Electricity Connection

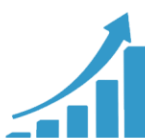
The result indicates that electricity connection applications vary by sector and location, the highest shares of establishments applying for electricity connections are found in other services activities (8.1 percent) and manufacturing (7.8 percent) indicating stronger needs or greater capacity to obtain electricity connections in these segments. The Administrative and support services sector recorded the smallest (1.1 percent) application shares, followed by the Construction sector (2.5 percent) (**Figure 4.1**)

Figure 4. 1: Percentage of Establishments that Applied for Electricity Connections by Sector, (2023–2024).



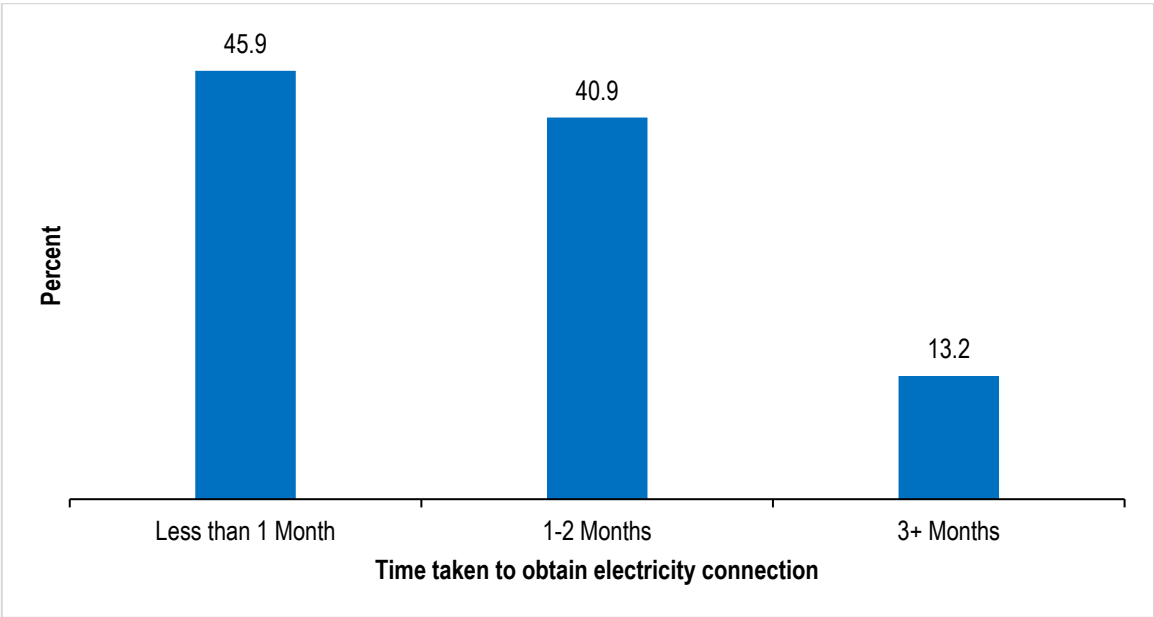
4.1.2 Time Required to Obtain Electricity

The findings reveal that most establishments reported obtaining an electricity connection within two months with 45.9 percent reporting a connection time of less than one month and 40.9 percent reporting a connection time of one to two months. Only 13.2 percent of



establishments reported waiting three months or more, indicating that electricity connections were generally obtained within a relatively short period (**Figure 4.2**).

Figure 4. 2: Time taken to obtain electricity connection, (2023-2024)



4.1.3 Power Outages

The findings show that 71.8 percent of establishments in Tanzania experienced power outages in 2025, with 42.6 percent of establishments reporting power outages lasting five hours or more and 37.7 percent reporting outages of three to four hours. The proportion of establishments experiencing power outages varied considerably across regions, with Lindi recording the highest proportion (93.7%) followed by Geita (93.2%), Tabora (88.4%), Pwani (88.0%), Morogoro (87.8%) and Njombe (87.5%). In contrast, Singida recorded the lowest proportion (35.2), followed by Dodoma (54.7%) and Kigoma (58.1%). Outage duration also varies substantially by region. Songwe recorded the highest proportion (83.8%) of establishments reporting outages lasting five hours or more, followed by Singida (66.3%) and Geita (62.3%) (**Table 4.1**).

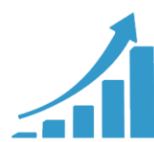


Table 4. 1: Distribution of Establishments Experienced Power Outages by Region and Duration, Tanzania, 2025

Region	Establishments experienced Power Outage		Average Duration of Power Outage			
	Number	Percent	Less than 1 hour	1-2 Hours	3-4 Hours	5+ Hours
			Percent of Establishments			
Tanzania	25,999	71.8	8.2	11.5	37.7	42.6
Dodoma	742	54.7	7.1	12.8	53.2	26.9
Arusha	1,532	66.7	4.4	13.4	41.4	40.8
Kilimanjaro	1,149	72.6	0.6	7.9	38.4	53.0
Tanga	911	69.9	6.4	10.8	49.1	33.7
Morogoro	1,109	87.8	8.0	10.2	42.6	39.2
Pwani	928	88.0	3.2	6.5	34.7	55.6
Dar es Salaam	5,302	65.1	16.7	14.9	39.8	28.6
Lindi	384	93.7	2.7	4.3	43.5	49.4
Mtwara	512	84.2	21.7	15.4	38.0	24.8
Ruvuma	310	58.7	7.4	15.1	38.3	39.2
Iringa	393	69.2	15.1	16.8	27.9	40.2
Mbeya	1,044	59.6	1.1	9.3	52.1	37.6
Singida	239	35.2	0.0	1.9	31.9	66.3
Tabora	453	88.4	26.7	5.5	20.6	47.1
Rukwa	300	67.6	6.1	39.1	42.6	12.2
Kigoma	292	58.1	1.4	6.6	56.5	35.5
Shinyanga	783	81.1	5.9	6.4	27.1	60.6
Kagera	562	59.5	10.4	19.2	31.5	39.0
Mwanza	1,516	83.1	2.0	13.3	43.9	40.8
Mara	509	85.3	5.3	11.7	35.3	47.8
Manyara	466	83.4	2.6	17.7	34.6	45.1
Njombe	328	87.5	0.0	9.8	41.8	48.3
Katavi	358	75.5	2.2	18.9	42.5	36.4
Simiyu	369	80.8	27.9	7.1	35.2	29.8
Geita	769	93.2	1.8	7.1	28.8	62.3
Songwe	452	67.8	0.0	0.0	16.2	83.8
Kaskazini Unguja	808	83.5	1.1	1.8	42.8	54.3
Kusini Unguja	781	76.1	17.4	1.9	21.0	59.8
Mjini Magharibi	1,763	81.5	7.2	6.3	28.0	58.6
Kaskazini Pemba	305	62.8	0.0	25.4	19.1	55.5
Kusini Pemba	630	70.7	0.9	27.3	32.7	39.1

4.1.4 Generators Ownership and Electricity Generated by size and sector

The findings indicate that large establishments consistently recorded the highest proportions of generator ownership, ranging from 74.9 percent in Transportation and Storage to 95.5 percent in Accommodation and Food Services. Medium-sized establishments also reported relatively high ownership, while small establishments generally recorded lower levels. Among small establishments, generator ownership was highest in Information and Communication (58.8 percent) and lowest in Other Services



Activities (9.8 percent), followed by Manufacturing (11.5 percent). Accommodation and Food Services stood out for its high generator ownership across all establishment sizes, increasing from 40.6 percent among small establishments to 85.9 percent among medium and 95.5 percent among large establishments, reflecting the sector's strong need for reliable electricity.

Despite relatively high generator ownership, the average contribution of generators to total electricity supply was generally modest, ranging from 8.9 to 39.7 percent. Among small establishments, Construction recorded the highest average generator contribution (22.9 percent), while Other Services Activities recorded the lowest (8.9 percent). For medium establishments, Other Services Activities had the highest share (39.7 percent), compared with 10.7 percent in Professional, Scientific and Technical Activities. Among large establishments, the average contribution ranged from 9.7 percent in Professional, Scientific and Technical Activities to 20.1 percent in Administrative and Support Service Activities (**Table 4.2**).

Table 4. 2: Percentage of Establishments with Generators and Average Share of Electricity from Generators by Size and Sector, 2025

Sector	Establishments with Generators			Electricity from Generator		
	Small	Medium	Large	Small	Medium	Large
Manufacturing	11.5	45.3	79.2	17.9	18.3	19.3
Construction	22.8	51.8	80.0	24.0	14.9	18.0
Whole sale and Retail trade	26.1	54.1	80.8	17.3	16.3	16.3
Transportation and Storage	21.4	44.3	74.9	16.8	18.1	11.8
Accommodation and food services activities	40.6	85.9	95.5	17.7	22.0	18.1
Information and communication	58.8	70.9	80.0	17.7	14.4	12.6
Professional, scientific and technical activities	34.1	45.5	90.9	13.1	11.7	9.8
Administrative and support service Activities	21.4	55.2	95.0	18.7	12.3	20.1
Other services Activities	9.8	32.6	83.3	9.9	40.1	11.8

4.1.5 Generators Ownership and Electricity Generated by Size and Region

The findings show that generator ownership increased with establishment size, from 24.2 percent among small establishments to 54.5 percent among medium sized establishments and 80.6 percent among large establishments. Regional differences were substantial. Among small establishments, generator ownership ranged from 0.9 percent in Kaskazini Pemba to 43.1 percent in Arusha, while among medium establishments it was highest in Arusha (76.6 percent) and lowest in Kusini Pemba (4.5 percent). Nationally, generators contributed almost a similar share of electricity irrespective of establishment size: 17.4 percent for small, 18.3 percent for medium, and 17.6 percent for large establishments (**Table 4.3**).

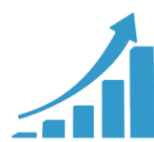
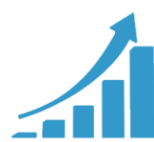


Table 4. 3: Percentage of Establishments with Generators and Average Share of Electricity from Generators by Size and Region, 2025.

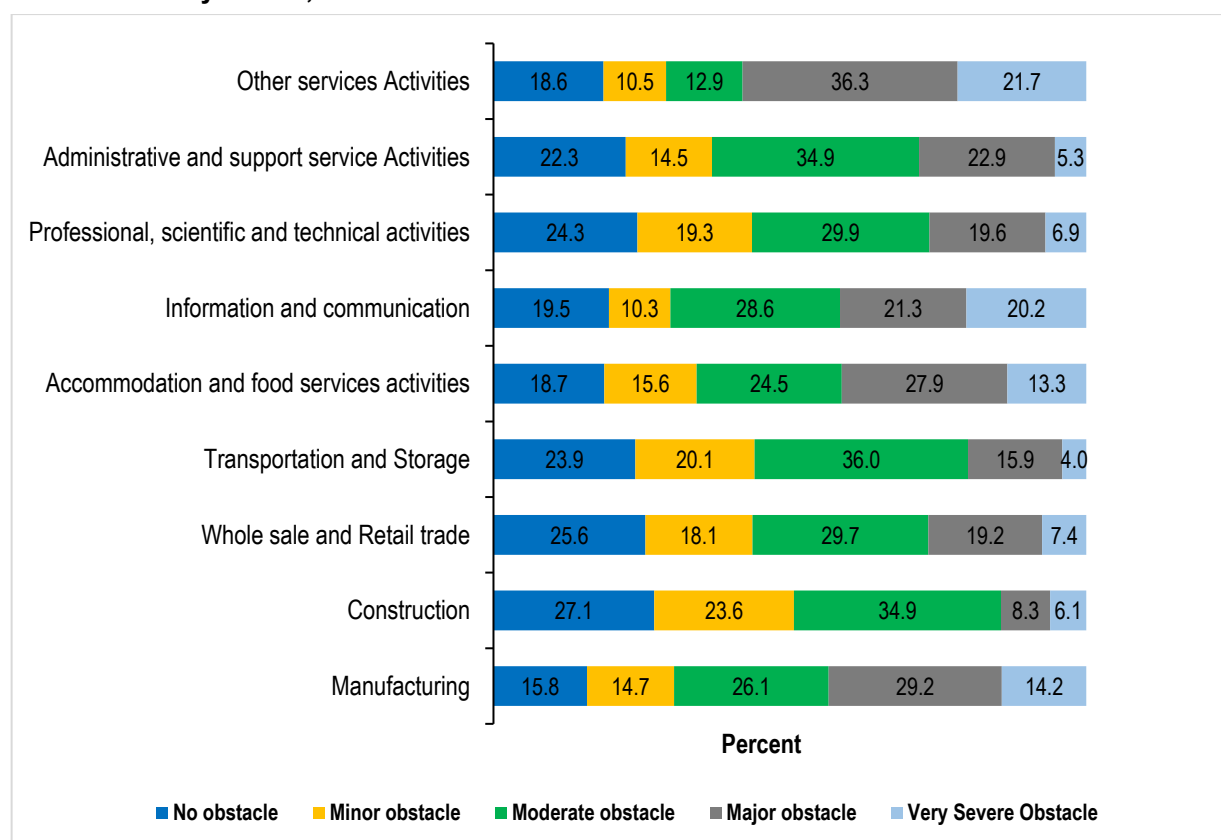
Region	Establishment Size								
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
	Number of Establishments			Percent of Establishments with Generators			Percent of Electricity from Generator		
Tanzania	28,383	6,335	1,510	24.2	54.5	80.6	17.4	18.3	17.6
Dodoma	1,186	153	18	16.7	36.7	16.6	15.7	18.4	1.0
Arusha	1,431	668	199	43.1	76.6	97.0	11.7	13.6	13.4
Kilimanjaro	1,188	324	70	33.2	62.7	78.1	5.9	7.6	12.1
Tanga	1,069	167	68	30.4	41.4	63.5	17.7	20.4	15.8
Morogoro	1,042	181	40	29.9	50.2	92.2	19.1	22.7	21.1
Pwani	657	222	177	29.5	53.7	77.2	33.2	25.0	40.8
Dar es Salaam	5,382	2,167	595	34.8	66.4	83.9	14.7	17.7	13.7
Lindi	255	152	3	29.3	26.5	100.0	32.2	28.0	30.0
Mtwara	449	132	28	31.4	24.4	55.6	23.7	23.3	29.8
Ruvuma	444	70	15	23.6	17.7	60.6	21.9	23.9	30.3
Iringa	457	83	28	28.5	53.1	100.0	14.9	16.2	20.6
Mbeya	1,429	286	37	18.3	26.2	50.0	16.7	13.4	11.1
Singida	583	85	12	6.1	14.9	50.0	15.3	12.5	10.1
Tabora	453	57	3	40.1	49.4	100.0	28.3	19.5	30.0
Rukwa	363	69	12	13.7	22.6	75.2	13.6	21.0	11.0
Kigoma	449	53	0	19.5	47.2	-	14.9	23.2	0.0
Shinyanga	813	141	12	25.0	54.2	76.0	9.1	9.3	2.7
Kagera	885	59	0	15.1	73.6	-	14.3	14.3	0.0
Mwanza	1,486	237	102	26.5	67.7	76.3	20.5	17.2	12.3
Mara	552	41	3	24.8	38.3	0.0	27.1	20.9	0.0
Manyara	503	38	18	19.3	74.4	100.0	20.0	9.8	10.7
Njombe	274	76	25	26.3	37.4	87.5	17.1	13.0	14.3
Katavi	426	45	3	7.2	6.8	0.0	34.3	15.0	0.0
Simiyu	422	25	9	26.6	48.5	100.0	22.5	18.0	33.5
Geita	733	80	12	28.1	39.6	100.0	15.7	19.7	25.9
Songwe	613	50	3	19.7	43.2	0.0	28.1	46.9	0.0
Kaskazini Unguja	856	111	0	8.6	58.7	-	23.5	32.5	0.0
Kusini Unguja	861	165	0	10.9	62.2	-	52.8	48.5	0.0
Mjini Magharibi	1,935	222	7	9.2	32.5	100.0	17.0	23.4	10.0
Kaskazini Pemba	393	85	8	0.9	13.8	53.6	50.0	18.9	50.0
Kusini Pemba	795	92	4	6.3	4.5	0.0	14.4	25.0	0.0



4.1.6 Electricity as an Obstacle

The findings show substantial sectoral differences in the extent to which electricity constrained establishment operations. The Other Service Activities sector recorded the highest proportion reporting electricity as a major or a very severe obstacle (58.0%), followed by the Manufacturing sector (43.4%), the Information and Communication sector (41.5%), and the Accommodation and Food Service Activities sector (41.2%). In contrast, the Construction sector recorded the lowest proportion (14.4%) (**Figure 4.3**).

Figure 4. 3: Extent to Which Electricity is Reported as an Obstacle to Establishment Operations, by Sector, 2025.

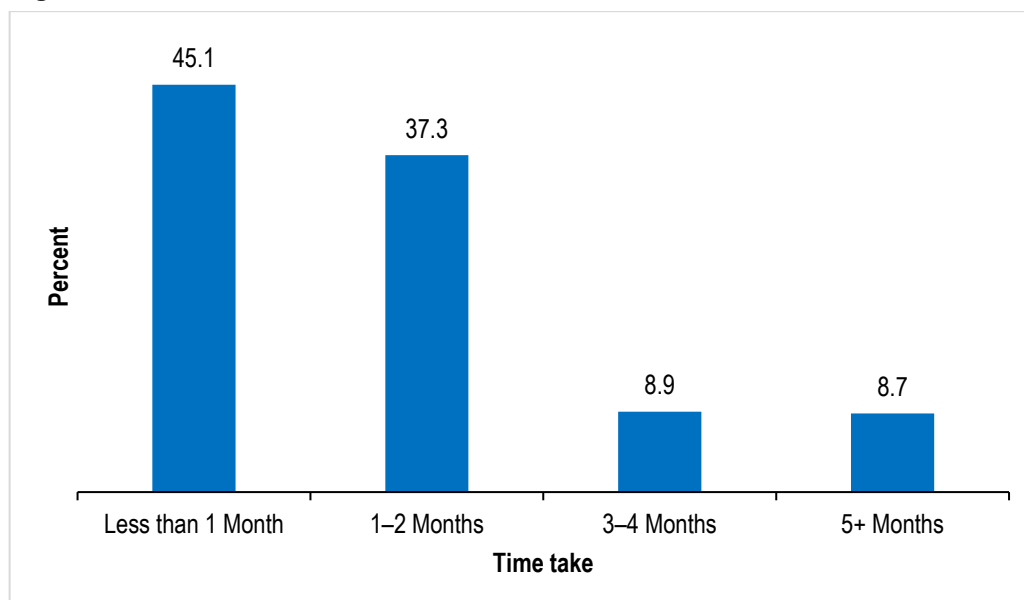


4.1.7 Water Connection

The findings show that 45.1 percent of establishments obtained a water connection in less than one month; 37.3 percent reported that the process took between one and two months; and 8.7 percent reported that it takes five months or more. This indicates that the majority of establishments (82.4%) secured a water connection within two months (**Figure 4.4**).



Figure 4. 4: Time Taken to Obtain Water Connection, 2023-2024.



4.1.8 Insufficient Water Supply

The findings show that the percentage of establishments experiencing insufficient water supply vary across regions, with Tabora recording the highest proportion (48.2%) of affected establishments, followed by Morogoro (31.8%). In contrast, Kusini Unguja, recorded the lowest proportion (0.8%) followed by Songwe (2.0%) and Kusini Pemba (2.6%) (**Table 4.4**).

Table 4. 4: Distribution of Establishments Experienced Insufficient Water Supply by Duration and Region, 2025

Region	Number of Establishments	Establishments Experienced Insufficiency		Average Duration			
		Number	percent	Less than 1 hour	1-2 Hours	3-4 Hours	5+ Hours
				percent of Establishments			
Tanzania	36,228	5,073	14.0	0.7	7.0	12.7	79.6
Dodoma	1,357	180	13.3	4.1	22.2	18.5	55.2
Arusha	2,298	388	16.9	0.0	3.5	14.3	82.2
Kilimanjaro	1,582	191	12.1	0.0	0.0	7.7	92.3
Tanga	1,304	195	14.9	0.0	7.8	17.9	74.4
Morogoro	1,263	402	31.8	0.0	6.9	19.1	73.9
Pwani	1,055	247	23.4	0.0	2.6	12.1	85.3
Dar es Salaam	8,145	1,112	13.7	0.9	6.6	16.5	76.0
Lindi	410	118	28.7	0.0	0.0	6.0	94.0
Mtwara	608	175	28.8	0.0	1.8	6.2	92.0
Ruvuma	528	66	12.6	0.0	9.9	0.0	90.1
Iringa	568	55	9.7	0.0	0.0	0.0	100.0
Mbeya	1,752	216	12.3	0.0	1.4	3.5	95.1
Singida	680	78	11.5	0.0	0.0	0.0	100.0
Tabora	513	247	48.2	1.4	20.1	1.4	77.2



Region	Number of Establishments	Establishments		Average Duration			
		Experienced Insufficiency		Less than 1 hour	1-2 Hours	3-4 Hours	5+ Hours
		Number	percent	percent of Establishments			
Rukwa	444	46	10.4	0.0	41.0	9.7	49.3
Kigoma	503	78	15.5	0.0	9.5	17.9	72.6
Shinyanga	966	206	21.3	3.0	6.3	19.7	71.1
Kagera	944	146	15.4	0.0	10.9	10.0	79.0
Mwanza	1,824	349	19.1	1.0	11.0	9.2	78.9
Mara	597	34	5.6	0.0	10.1	0.0	89.9
Manyara	559	53	9.4	0.0	0.0	36.1	63.9
Njombe	374	73	19.5	0.0	0.0	13.9	86.1
Katavi	474	27	5.8	0.0	14.7	0.0	85.3
Simiyu	457	68	14.9	6.6	5.9	12.5	75.0
Geita	824	107	13.0	0.0	0.0	6.6	93.4
Songwe	666	13	2.0	0.0	0.0	33.3	66.7
Kaskazini Unguja	967	61	6.3	0.0	5.5	36.9	57.7
Kusini Unguja	1,026	8	0.8	0.0	0.0	0.0	100.0
Mjini Magharibi	2,163	69	3.2	0.0	0.0	12.1	87.9
Kaskazini Pemba	486	42	8.6	0.0	20.1	0.0	79.9
Kusini Pemba	891	23	2.6	0.0	0.0	0.0	100.0

4.1.9 Websites /Social media and Internet Connectivity

The findings show that digital presence and internet connectivity increased with establishment size. Overall, 17.9 percent of small establishments had an active website or social media page, compared with 48.8 percent of medium and 63.5 percent of large establishments.

Internet connectivity increased from 23.6 percent among small establishments to 59.0 percent among medium and 82.0 percent among large establishments. Among small establishments, online presence was highest in Information and Communication (72.2 percent), Administrative and Support Services (64.0 percent), and Professional, Scientific and Technical Activities (55.2 percent). Among medium establishments, the corresponding proportions were 79.3 percent, 77.7 percent and 67.1 percent respectively. In regard to large establishments, the online presence was higher in all sectors except for the construction sector (**Table 4.5**).



Table 4. 5: Percentage of Establishments with Active Website or Social Media Page, and Internet Connection by Sector and Size, 2025

Sector	Establishments Size								
	Small	Medium	Large	Small	Medium	Large	Small	Medium	Large
	Number Establishments			Percent of Establishments with websites or social media			Percent of Establishments with internet connection		
Tanzania	28,383	6,335	1,510	17.9	48.8	63.5	23.6	59.0	82.0
Manufacturing	8,972	2,110	804	9.0	33.0	59.4	8.9	40.8	76.8
Construction	257	352	120	39.8	49.1	45.0	39.7	70.1	87.5
Wholesale and Retail trade	11,697	1,397	220	18.6	46.7	61.6	24.8	61.8	87.7
Transportation and Storage	871	867	172	35.5	47.1	66.2	49.8	55.3	76.6
Accommodation and food services activities	4,910	987	65	16.3	73.2	91.1	30.2	83.1	100.0
Information and communication	342	140	30	72.2	77.7	100.0	80.5	91.0	100.0
Professional, scientific and technical activities	769	214	34	55.2	67.1	90.9	62.7	77.7	100.0
Administrative and support service Activities	279	186	59	64.0	79.3	90.0	58.7	68.2	95.0
Other services Activities	286	83	6	13.5	48.5	83.3	18.0	57.7	100.0

4.1.10 Broadband Applications, Connection Time and Cost

The findings show that, across all economic sectors, more than three-quarters (77.0%) of establishments that applied for a fixed broadband internet connection obtained the service within one month. Transportation and Storage recorded the highest proportion (91.3%) of establishments obtaining a connection within one month, followed by Wholesale and Retail Trade and Professional, Scientific and Technical Activities (86.1% each). The highest proportion of establishments taking five months or more to obtain an internet connection was recorded in Information and Communication (6.9%), followed by Construction (6.1%) and Accommodation and Food Service Activities (5.2%).

The average cost of obtaining an internet connection also varied across sectors, ranging from TZS 0.4 million in Construction to TZS 1.3 million in Administrative and Support Service Activities; and Other Service Activities. The Manufacturing; Transportation and Storage; and Professional, Scientific and Technical Activities sectors, each recorded an average cost of TZS 0.6 million, while Wholesale and Retail Trade; and Accommodation and Food Service Activities sectors recorded an average cost of TZS 0.5 million each (Table 4.6).



Table 4. 6: Distribution of Establishments Applied for Broadband Connection, Duration to Obtain Service, and Average Cost (in TZS mil.) by Sector, 2025.

Sector	Duration to Obtain Service in Month				Average Cost
	Less than 1	1–2	3–4	5+	
Manufacturing	77	14.1	4.2	4.7	0.6
Construction	78.7	15.2	0	6.1	0.4
Whole sale and Retail trade	86.1	7.8	2.7	3.5	0.5
Transportation and Storage	91.3	5.6	1	2.1	0.6
Accommodation and food services activities	75.4	16.5	2.8	5.2	0.5
Information and communication	83	6.6	3.5	6.9	0.9
Professional, scientific and technical activities	86.1	13.9	0	0	0.6
Administrative and support service Activities	84.8	15.2	0	0	1.3
Other services Activities	80	20	0	0	1.3

4.2 Land and Permits

Access to land and the required permits are important considerations for the establishment and operation of economic activities. This section presents information on establishments that applied for construction permits, including the status of their applications and the average time taken to obtain a permit across economic sectors and the degree to which access to land is an obstacle to current establishment operations.

4.2.1 Construction Permits and Processing Time

The results show that 1,489 establishments applied for construction permits during the 2023-2024 period. Of these, 90.0 percent obtained permits, while 6.0 percent had applications still being processed, and 4.0 percent had their applications denied. Manufacturing establishments accounted for 444 applicants, of which 87.6 percent obtained permits, while 6.2 percent had their applications denied and a further 6.2 percent had applications still being processed. In Wholesale and Retail Trade 366 establishments applied for construction permits, with 86.8 percent obtaining permits, 12.0 percent having applications still being processed and 1.2 percent having their applications denied. These findings indicate that the permit approval rate was slightly higher in Wholesale and Retail Trade than in Manufacturing, while application denials were considerably less common in Wholesale and Retail Trade.

Permit approval proportions varied across economic sectors. All applicants in Information and Communication; Administrative and Support Service Activities; and Other Service Activities obtained permits, although the number of applicants in these sectors was relatively small. Almost all Construction sector applicants obtained permits (98.7%), while Transportation and Storage recorded the lowest permit approval proportion of 77.6 percent.



The average reported time to obtain a construction permit across all sectors was 30 days. Professional, Scientific and Technical Activities recorded the shortest average time of 18 days, followed by Construction (22 days). The longest average time of 91 days was recorded in Administrative and Support Service Activities, followed by Transportation and Storage (46 days) (**Table 4.7**).

Table 4. 7: Distribution of Establishments Applied Construction Permits by Application Status, Processing Time, and Sector, 2023–2024

Sector	Number of Establishments applied for Permits	Permit Status			Average time to obtain Permit (Days)
		Permit obtained	Application Denied	Application Still in the Process	
Manufacturing	444	87.6	6.2	6.2	28
Construction	233	98.7	1.3	0.0	22
Whole sale and Retail trade	366	86.8	1.2	12.0	32
Transportation and Storage	71	77.6	13.7	8.7	46
Accommodation and food services activities	261	93.4	5.5	1.1	30
Information and communication	28	100.0	0.0	0.0	30
Professional, scientific and technical activities	55	82.2	0.0	17.8	18
Administrative and support service Activities	21	100.0	0.0	0.0	91
Other services Activities	10	100.0	0.0	0.0	27
Total	1,489	90.0	4.0	6.0	30

4.2.2 Occupancy Permits

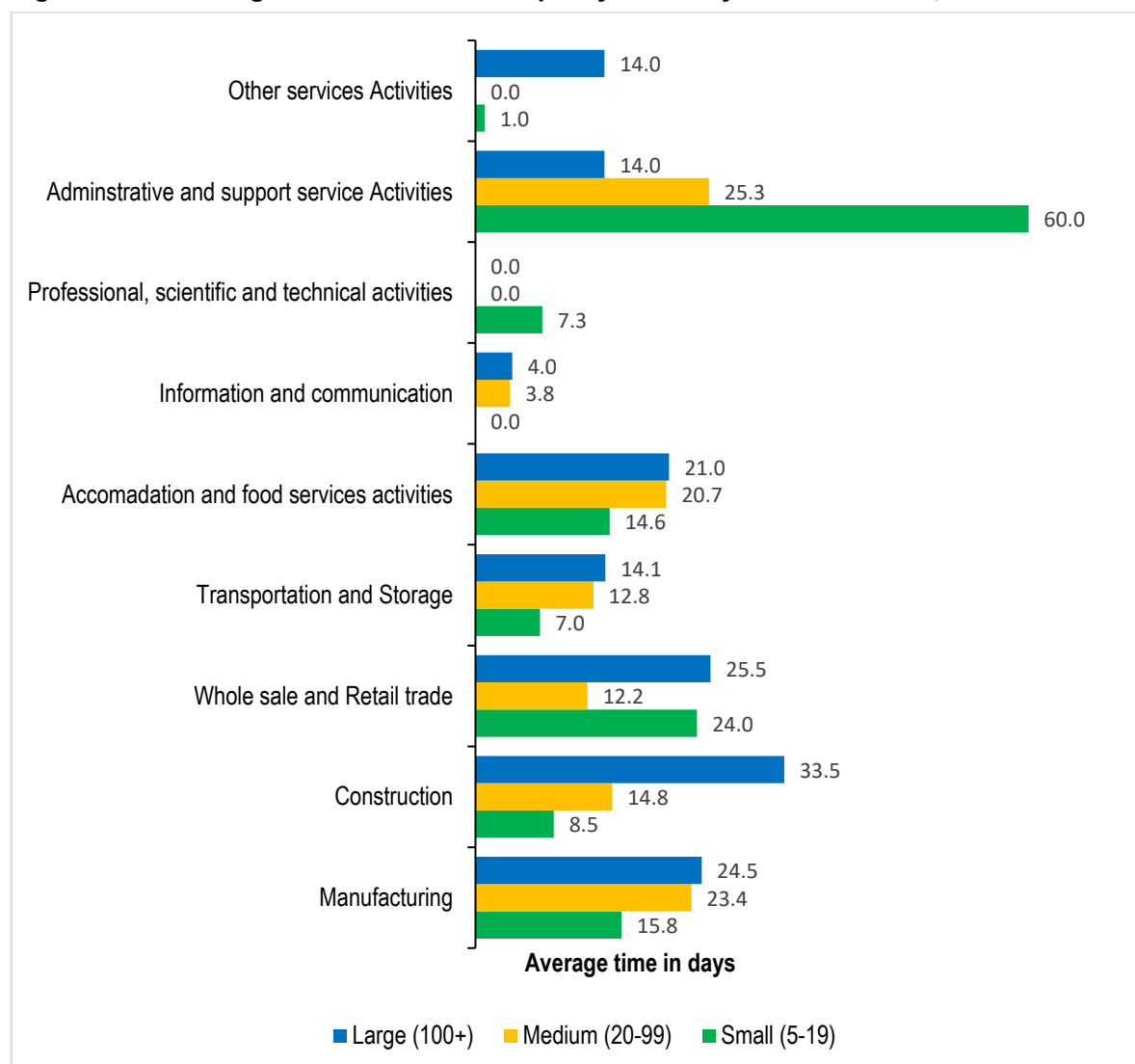
The survey result show that for small establishments, the longest time was recorded in Administrative and Support Service Activities (60 days), followed by Wholesale and Retail Trade (24 days) and Manufacturing (16 days). For medium-sized establishments, the longest time was recorded in Administrative and Support Service Activities (25 days), followed by Manufacturing (23 days) and Accommodation and Food Services (21 days).

For large establishments, the Construction sector recorded the longest time taken to obtain building permits (34 days), followed by Wholesale and Retail Trade (26 days) and Manufacturing (25 days). Overall, the time taken to obtain building permits varies



considerably by sector and establishment size, with some sectors having no reported data for certain establishment-size categories (**Figure 4.5**).

Figure 4. 5: Average Time to Obtain Occupancy Permit by Size and Sector, 2023-2024.



4.2.3 Access to Land as an Obstacle

The findings show that the majority of establishments (54.5 percent out of 29,952 establishments) reported that access to land was not an obstacle to their current operations. Among those experiencing difficulties, 16.2 percent viewed land access as a minor obstacle, 13.1 percent as a moderate obstacle, 12.1 percent as a major obstacle, and 4.1 percent as a very severe obstacle. Across almost all economic sectors, more than 50 percent of establishments reported that land access posed no challenge. The only exceptions to this trend were the Transportation and Storage sector, and the Professional, Scientific, and Technical Activities sector, both of which registered compliance rates of below the 50 percent threshold (**Table 4.8**).



Table 4. 8: Establishments by Degree to Which Access to Land is an Obstacle to Current Operations, 2025.

Sector	Establishments Number	Degree of Obstacle to Land Access				
		No	Minor	Moderate	Major	Very Severe
Manufacturing	10,257	55.4	17.2	11.4	11.9	4.1
Construction	640	52.5	17.8	11.5	14.9	3.3
Whole sale and Retail trade	10,699	53.6	16.0	14.4	12.5	3.5
Transportation and Storage	1,520	49.8	15.5	12.9	15.3	6.5
Accommodation and food services activities	4,872	55.7	14.6	14.1	11.5	4.1
Information and communication	431	61.0	16.6	16.5	4.3	1.6
Professional, scientific and technical activities	781	47.8	17.1	12.0	17.1	6.0
Administrative and support service Activities	473	55.2	13.2	17.7	6.9	7.0
Other services Activities	279	67.5	16.7	6.9	4.2	4.7
Total	29,952	54.5	16.2	13.1	12.1	4.1

4.3 Access to Finance

This section focuses on identifying the main sources of finance used by establishments and assessing their access to credit facilities, including loans and lines of credit. Sufficient access to finance enables an establishment to operate effectively, manage cash flow, purchase equipment and technology, and take advantage of emerging business opportunities.

4.3.1 Source of Operating capital

The findings show that internal funds or retained earnings constituted the largest share of operating capital across all establishment-size groups. They accounted for an average of 88.0 percent of operating capital among small establishments, 83.9 percent among medium establishments, and 80.2 percent among large establishments.

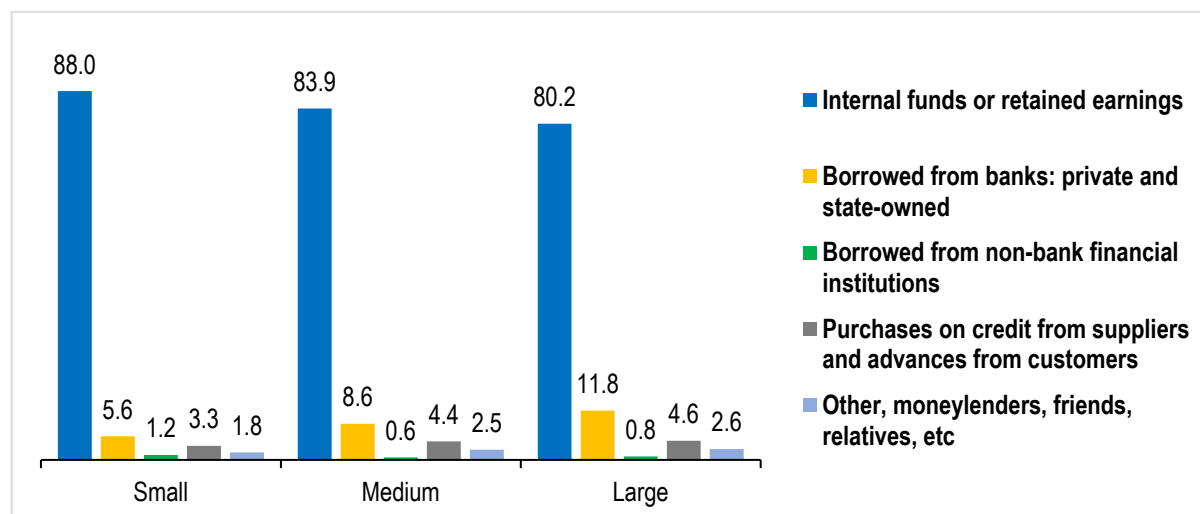
The average share of operating capital financed through private and state-owned banks increased with establishment size, from 5.6 percent among small establishments to 8.6 percent among medium establishments and 11.8 percent among large establishments. Purchases on credit from suppliers and advances from customers accounted for 3.3 percent, 4.4 percent and 4.6 percent of operating capital among small, medium and large establishments, respectively.

Borrowing from non-bank financial institutions represented a relatively small share of operating capital across all size groups, accounting for 1.2 percent among small establishments, 0.6 percent among medium establishments and 0.8 percent among large establishments. Other sources, including moneylenders, friends and relatives, accounted



for 1.8 percent, 2.5 percent and 2.6 percent, respectively. Overall, internal funds or retained earnings remained the predominant source of operating capital across all establishment-size groups (**Figure 4.6**).

Figure 4. 6: Average Percentage share of the Establishment's Operating capital by Financing-Source, 2025.

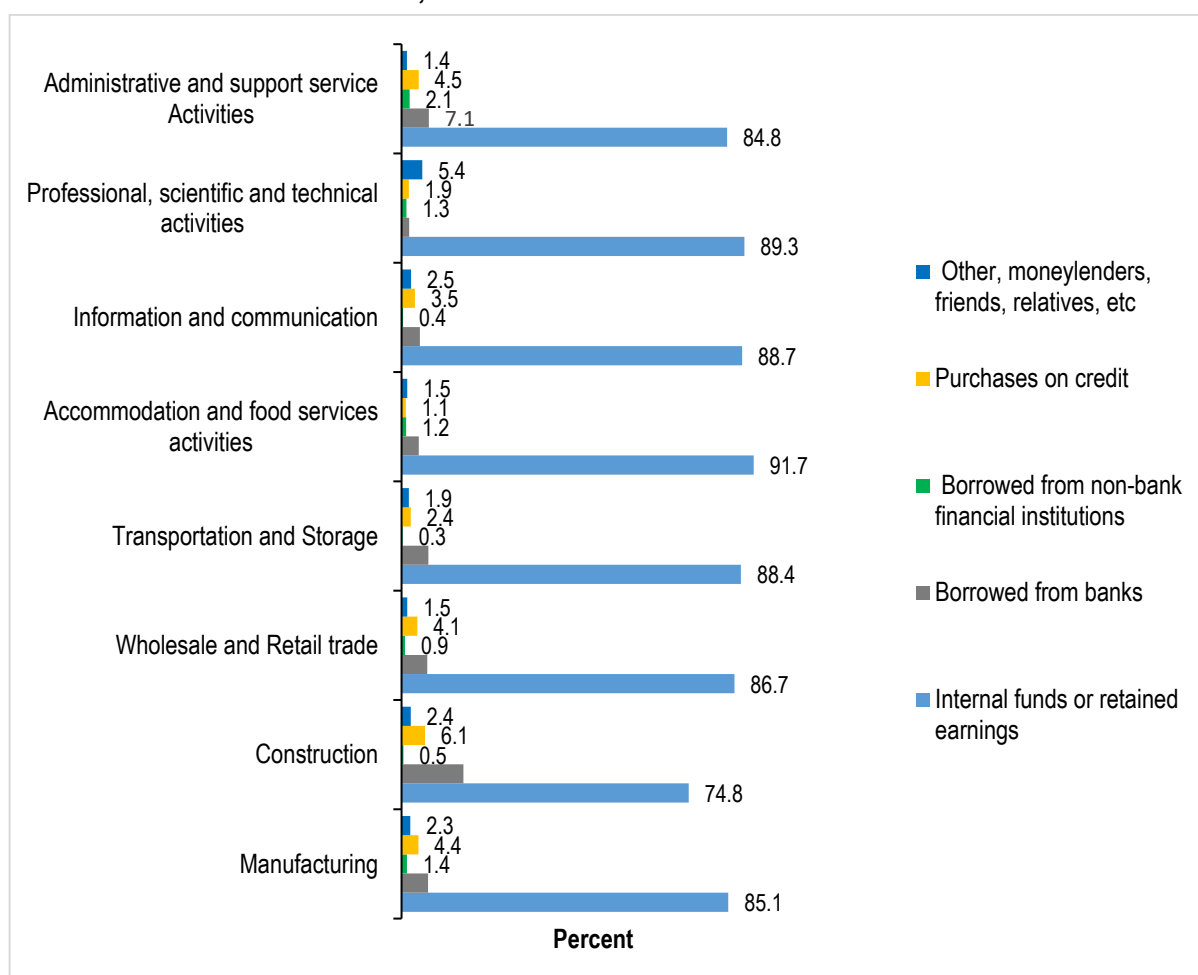


4.3.2 Operating capital by Sector

The results show that internal funds or retained earnings were the dominant source of establishment's operating capital across all sectors, ranging from 74.8 percent in Construction to 93.8 percent in Other Service Activities. Borrowing from banks was the second most important source, ranging from 2.0 percent in Professional, Scientific and Technical Activities to 16.1 percent in Construction. Purchases on credit contributed between 1.1 percent and 6.1 percent, while financing from non-bank financial institutions remained relatively low, ranging from 0.3 percent to 2.1 percent. Other sources, including moneylenders, friends and relatives, accounted for 1.4 percent to 5.4 percent across all sectors. Overall, the results indicate a strong reliance on internally generated funds, with Construction exhibiting the highest dependence on bank financing (**Figure 4.7**).



Figure 4. 7: Average Percentage share of the Establishment's Operating capital by Financing-Source and Sector, 2025.

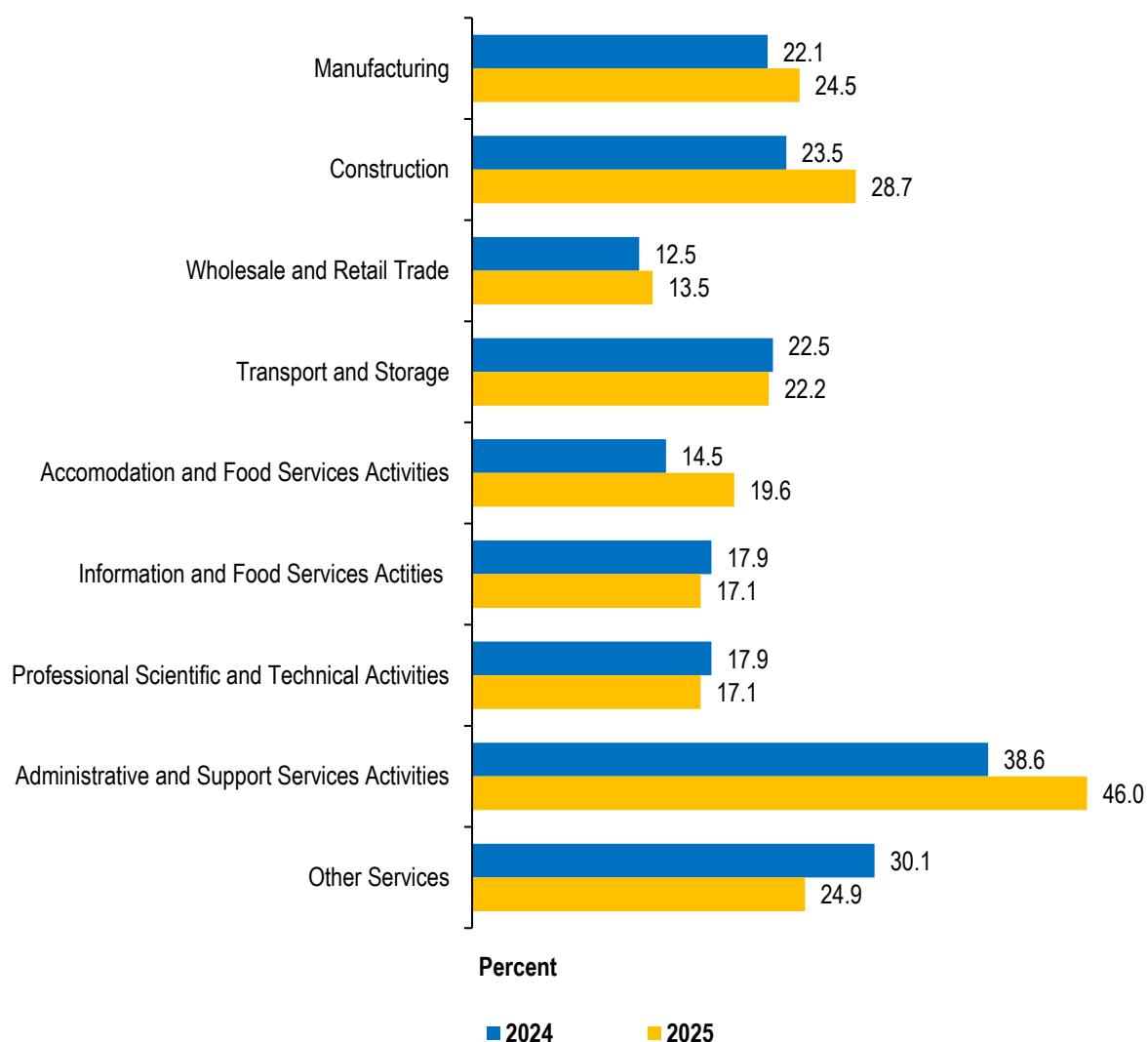


4.3.3 Purchased Fixed Assets

This sub-section presents the percentage of establishments that purchased fixed assets by economic sector. The survey results show that Administrative and Support Service Activities recorded the highest proportion (46.0%) of establishments that purchased fixed assets, followed by Construction (28.7%), Other Service Activities (24.9%) and Manufacturing (24.5%). Wholesale and Retail Trade recorded the lowest proportion (13.5%). Compared with 2024, the proportion of establishments that purchased fixed assets increased in five economic sectors. The largest increase was recorded in Administrative and Support Service Activities from 38.6 percent to 46.0 percent, followed by Construction from 23.5 percent to 28.7 percent. Increases were also observed in Accommodation and Food Service Activities from 14.5 percent to 19.6 percent; Manufacturing from 22.1 percent to 24.5 percent; and Wholesale and Retail Trade from 12.5 percent to 13.5 percent. In contrast, the proportion of establishments that purchased fixed assets declined in Other Service Activities from 30.1 percent to 24.9 percent; Information and Communication from 17.9 percent to 17.1 percent; Professional, Scientific and Technical Activities from 17.9 percent to 17.1 percent; and slightly in Transportation and Storage from 22.5 percent to 22.2 percent (**Figure 16.3**).



Figure 4. 8: Percentage of Establishments Purchased Fixed Assets by Sector, 2024–2025

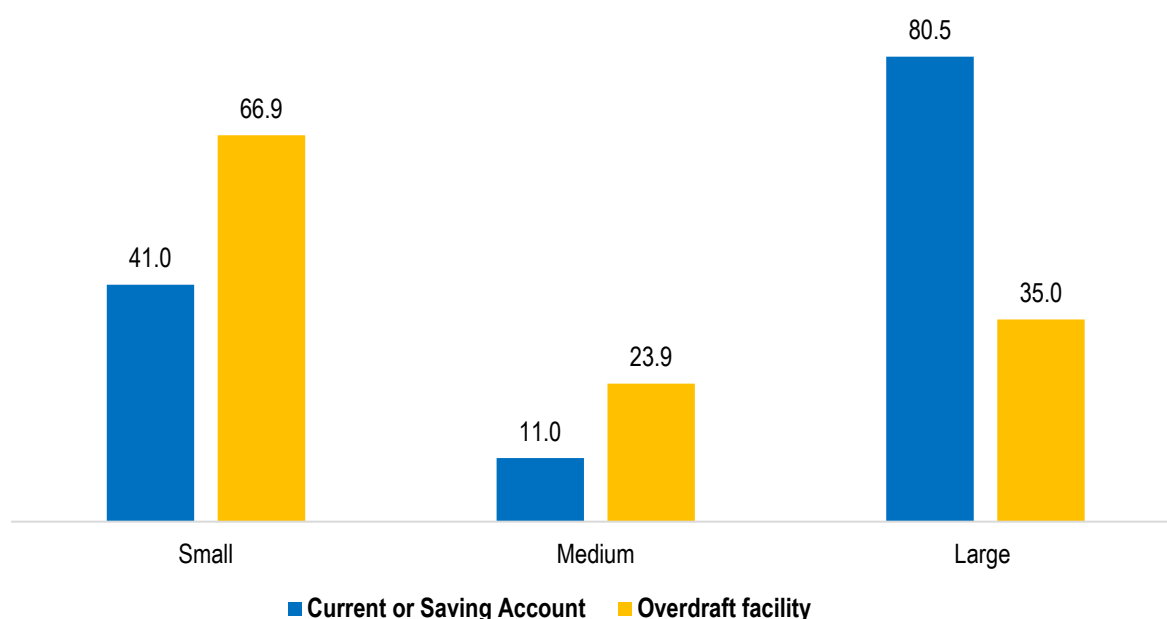


4.3.4 current or savings accounts and overdrafts

The results show variations in access to current or savings accounts and overdraft facilities by establishment size. Large establishments recorded the highest proportion (80.5%) of establishments with current or savings accounts compared with 41.0 percent of small establishments and 11.0 percent of medium establishments. In contrast, small establishments reported the highest proportion (66.9%) of establishments with overdraft facilities, followed by large establishments (35.0%) and medium establishments (23.9%) (Figure 16.4).



Figure 4. 9: Percentage of establishments with current or savings accounts and overdraft facilities by establishment size



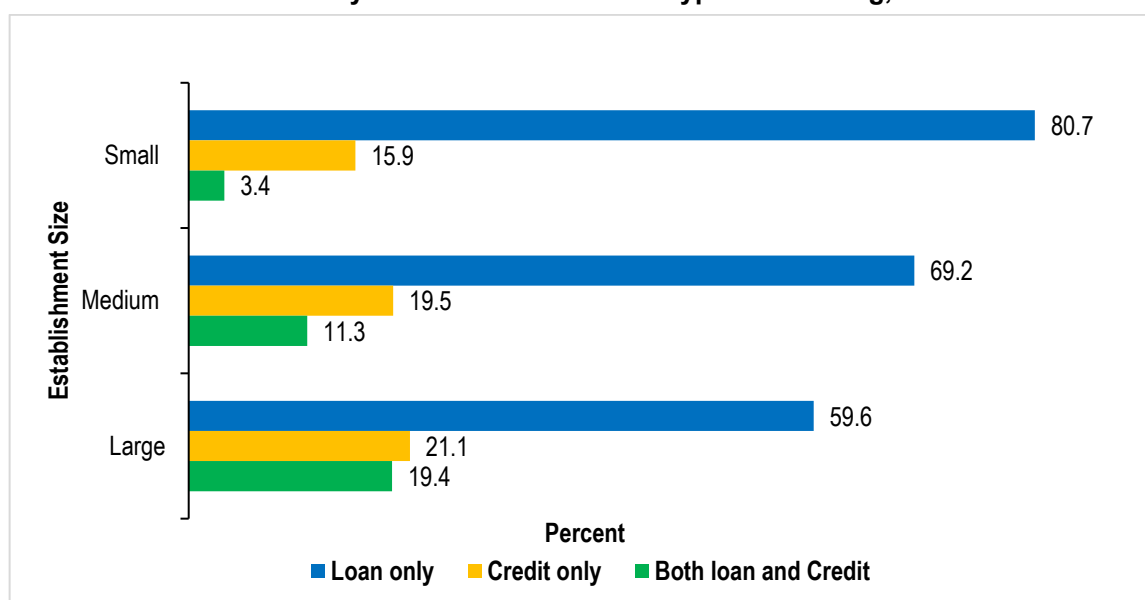
4.3.5 Lines of credit and Loans

The findings present the distribution of establishments with a loan or line of credit from financial institutions by establishment size and type of financing. Among small establishments, 80.7 percent had a loan only, 15.9 percent had a line of credit only, and 3.4 percent had both a loan and a line of credit. For medium establishments, the corresponding proportions were 69.2 percent, 19.5 percent and 11.3 percent, respectively.

Furthermore, large establishments recorded 59.6 percent for loan only, 21.1 percent line of credit only, and 19.4 percent had both forms of financing. Loan-only financing was the most common across all establishment-size, although its share decreased with establishment size (**Figure 4.10**).



Figure 4. 10: Percentage distribution of establishments with a line of credit or loan from financial institutions by establishment size and type of financing, 2025.



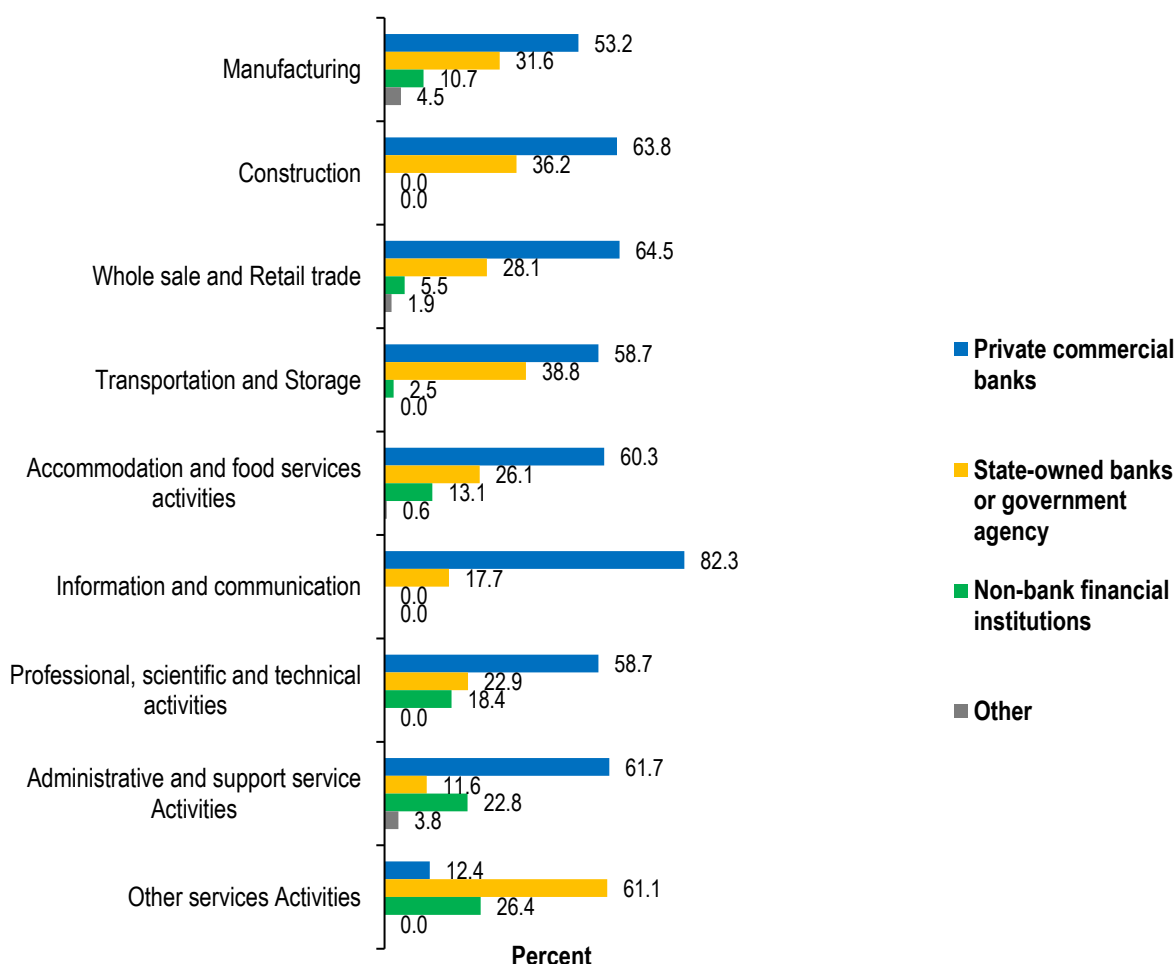
4.3.6 Financial Institutions Granting Loans

The findings show that, Private commercial banks were the leading source of loans in most economic sectors. Their share was highest in Information and Communication, at 82.3 percent, followed by Wholesale and Retail Trade (64.5 percent), Construction (63.8 percent), and Administrative and Support Service Activities (61.7 percent). In contrast, Other Service Activities recorded a different pattern, with state-owned banks or government agencies accounting for the largest share at 61.1 percent, followed by transport and storage with 38.8 percent, construction with 36.2 percent and manufacturing with 31.6 percent.

Non-bank financial institutions accounted for relatively smaller shares across sectors, although they represented 26.4 percent in Other Service Activities, 22.8 percent in Administrative and Support Service Activities, and 18.4 percent in Professional, Scientific and Technical Activities (**Figure 4.11**).



Figure 4. 11: Distribution of establishments by type of financial institutions granted loan and Sector, Tanzania (2025).



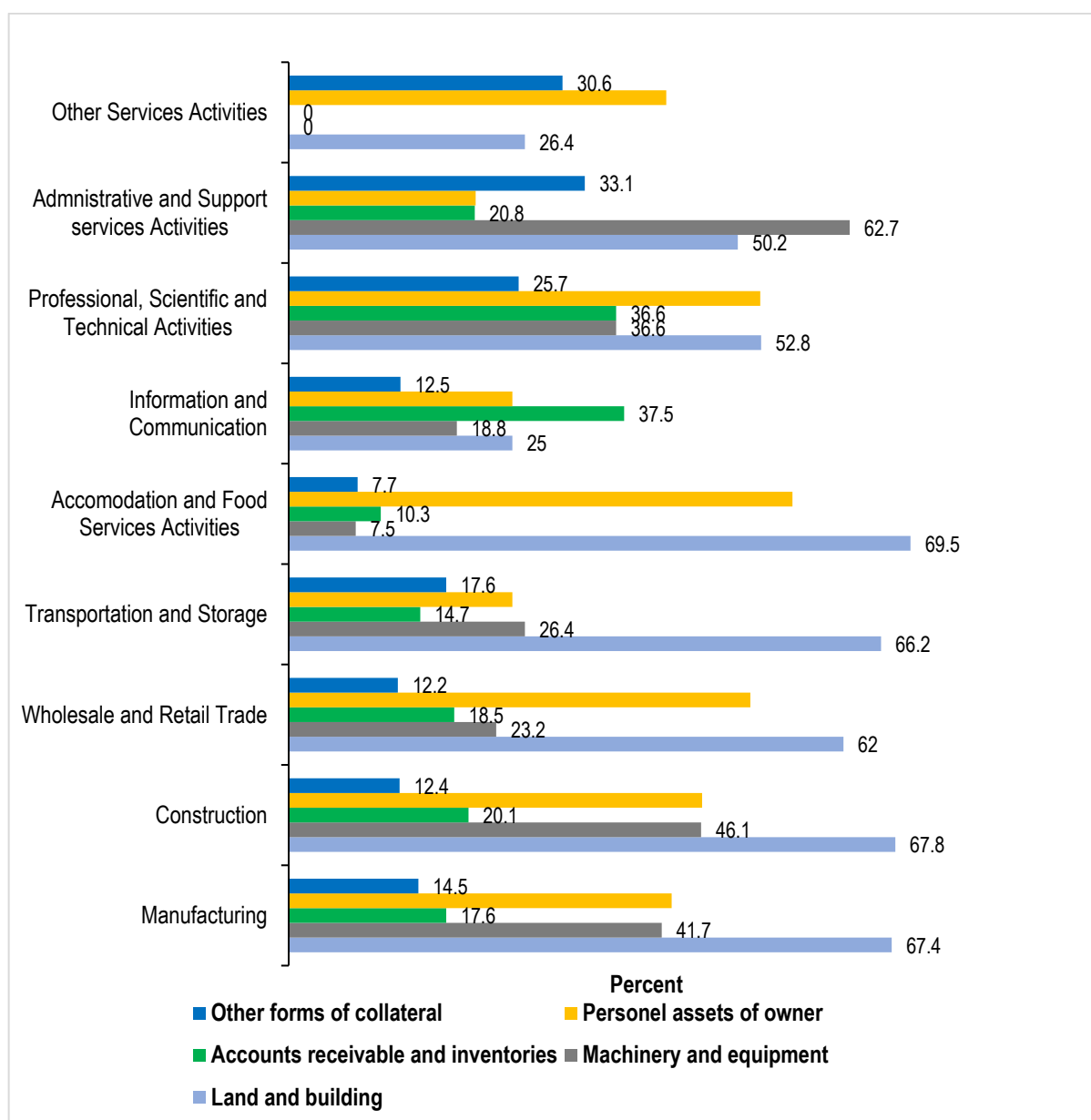
4.3.7 Collateral requirements

The findings indicate that, land and buildings owned by the establishment were the most commonly reported form of collateral, with 64.3 percent, followed by personal assets of owners (46.7 percent) and machinery and equipment, including movable assets (29.8 percent). Accounts receivable and inventories accounted for 17.3 percent, while other forms of collateral accounted for 13.4 percent.

The use of collateral varied across economic sectors. Land and buildings were particularly prominent in Accommodation and Food Service Activities (69.5 percent), Construction (67.8 percent), Manufacturing (67.4 percent), and Transportation and Storage (66.2 percent). Personal assets of owners were most commonly reported in Accommodation and Food Service Activities (56.3 percent), followed by Professional, Scientific and Technical Activities (52.7 percent) and Wholesale and Retail Trade (51.6 percent). Machinery and equipment were especially prominent in Administrative and Support Service Activities, at 62.7 percent (**Figure 4.12**)



Figure 4. 12: Distribution of establishments by sector and type of collateral required, 2025.



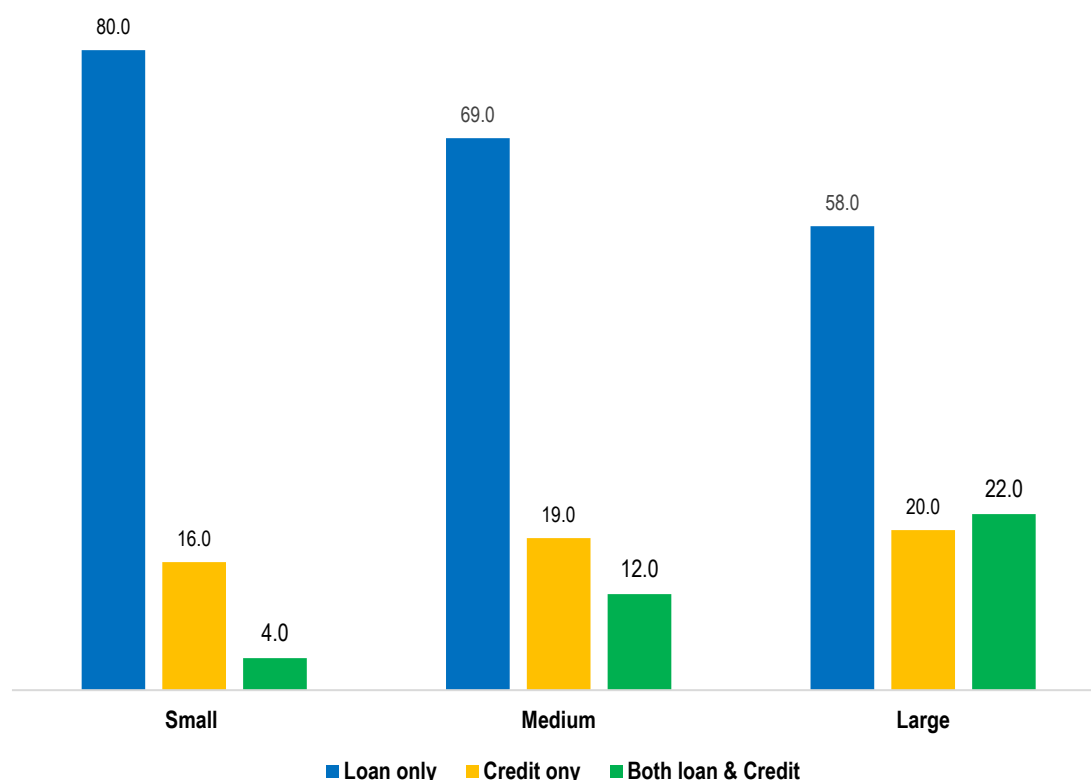
4.3.8 Loan Application Outcomes

The findings depict that, Loan-only financing was the most common arrangement across all establishment-size groups, accounting for approximately 80 percent of small establishments, 69 percent of medium establishments, and 58 percent of large establishments.

The proportion of establishments with a line of credit only was relatively lower, with 16 percent for small establishments, 19 percent in medium establishments, and 20 percent for large establishments. However, the proportion with both a loan and a line of credit increased with establishment size, from about 4 percent for small establishments to 12 percent in medium establishments and 22 percent for large establishments (Figure 4.13)



Figure 4. 13: Percentage Distribution of Loan Application Outcomes, 2025

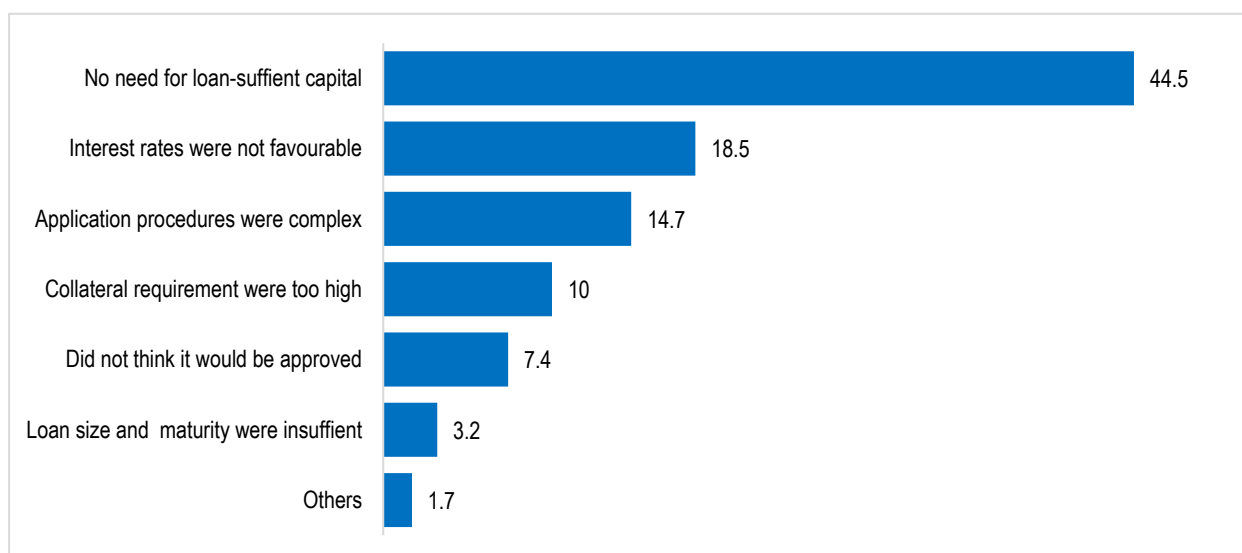


4.3.9 Reasons for Not Applying for Line of Credit or Loan

The results show that 27,718 establishments did not apply for a loan or line of credit. The main reason was that they had sufficient capital and did not need a loan, reported by 44.5 percent of establishments. This was followed by unfavourable interest rates (18.5 percent), complex application procedures (14.7 percent), and high collateral requirements (10.0 percent). Other reasons were reported by less than 13 percent of establishments in total (Figure 4.14).



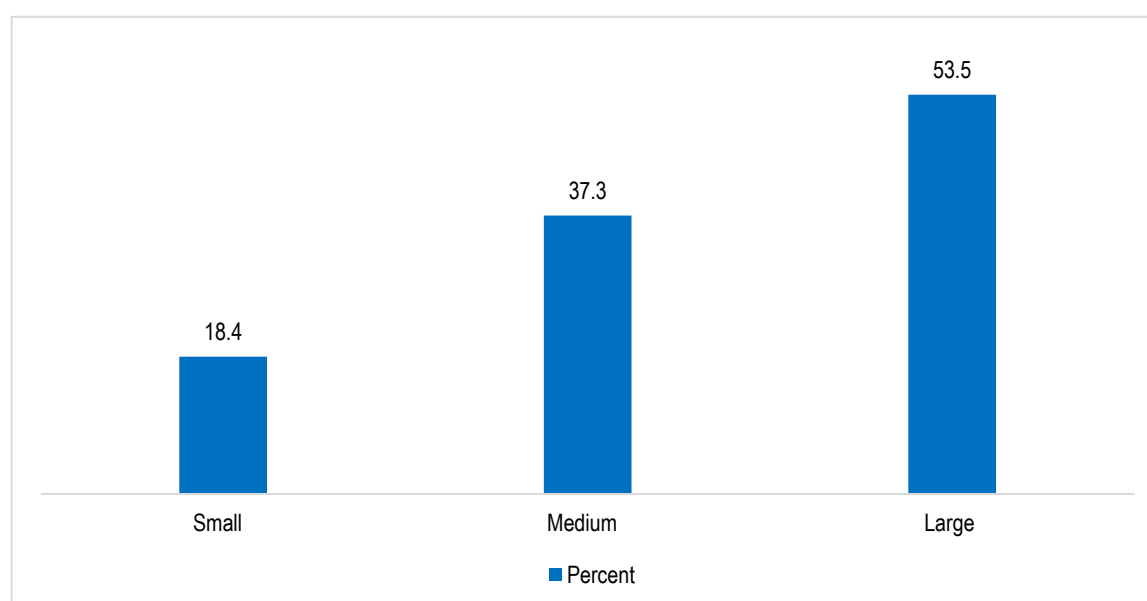
Figure 4. 14: Percentage Distribution of Establishments by Main Reason for Not Applying for a Line of Credit or Loan, 2025



4.3.10 Externally audited financial statements

The results show that the proportion of establishments with externally audited financial statements increased with establishment size. Among small establishments 18.4 percent had externally audited financial statements, compared with 37.3 percent of medium establishments and 53.5 percent of large establishments (**Figure 4.15**).

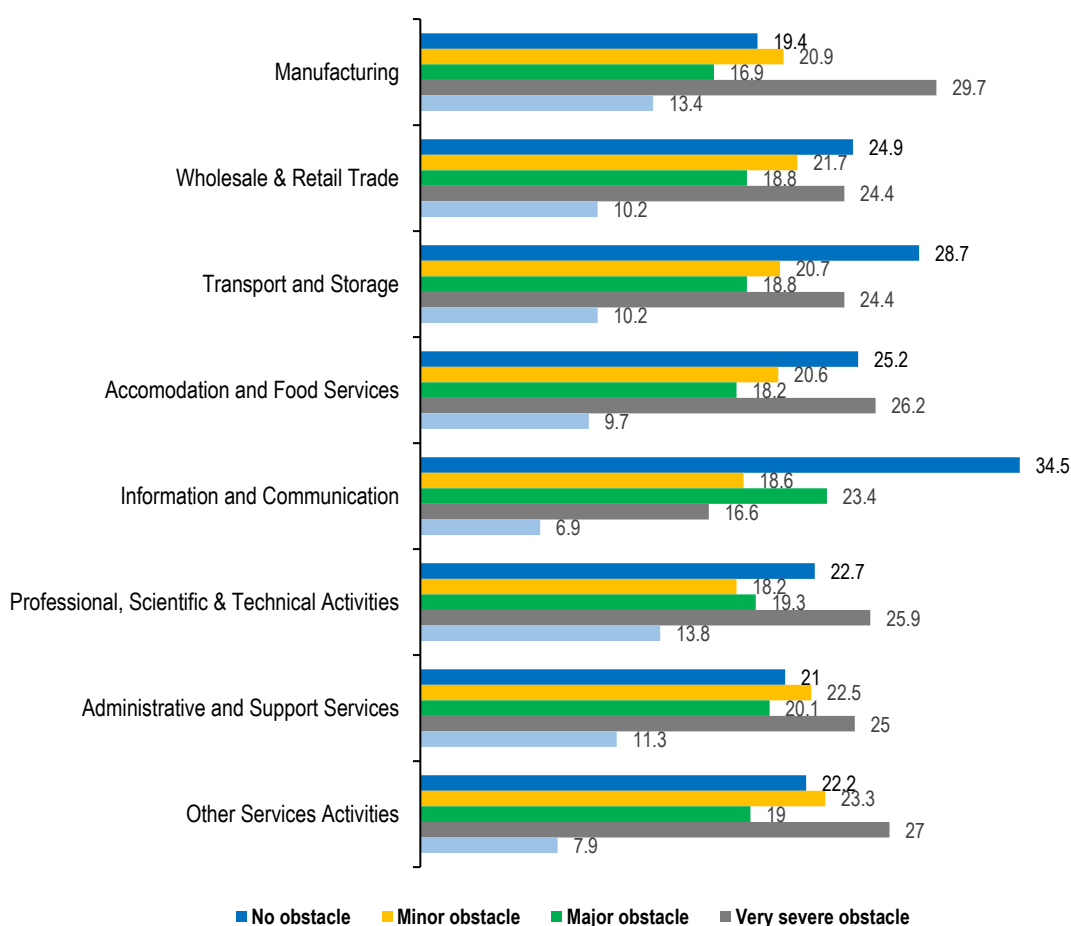
Figure 4. 15: Percentage of Distribution of establishments with externally audited financial statement by size, 2025



4.3.11 Obstacles to accessing finance

The proportion reporting access to finance as a very severe obstacle was highest in construction at 17.3 percent, followed by professional, scientific and technical activities at 13.8 percent and manufacturing with 13.4 percent. Manufacturing recorded the highest reported proportion identifying access to finance as a major obstacle, at 29.7 percent, followed by Construction at 28.2 percent and Other Service Activities at 27.0 percent (Figure 4.16)

Figure 4. 16: Percentage distribution of establishments by the reported level of obstacles to accessing finance for business operations



4.4 Mobile Money Usage

This section presents information on the use of mobile money by establishments in Tanzania. It examines the proportion of establishments using mobile money and the average share of selected transaction values paid or received through mobile money, including labour costs, raw materials and intermediate goods, utilities, and annual sales.



4.4.1 Mobile Money Usage

The findings depict that, Wholesale and retail trade sector had the highest proportion of establishments using mobile financial services with 43.4 percent, while the Other Service Activities sector had the lowest proportion with 21.2 percent. Regarding the value of transactions paid using mobile money services, the Information and Communication sector recorded the highest proportion, at 29.6 percent, followed by Administrative and Support Service Activities (26.3 percent) and Construction (26.1 percent). These transactions covered payments for employee costs, raw materials and intermediate goods, utilities, as well as sales receipts (**Table 4.9**)

Table 4. 9: Mobile Money Use and Average Percentage of Transaction Values Paid through Mobile Money by Sector, 2025

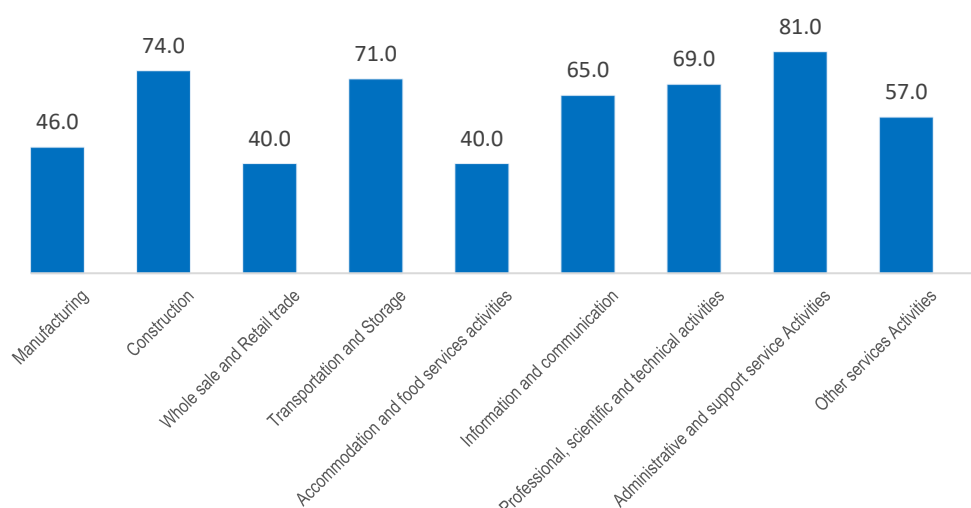
Sector	Total Number of Establishments	Percent of Establishments Used Mobile Money Transaction	Percent of Transaction Paid Using Mobile Money			
			Total labor cost	Annual cost of raw materials and intermediate goods	Annual cost of utilities	Annual sales received
Manufacturing	11,886	35.2	6.6	24.1	34.7	23.7
Construction	729	29.6	22.0	28.2	34.0	20.3
Whole sale and Retail trade	13,314	43.4	9.5	21.1	35.6	28.3
Transportation and Storage	1,910	36.0	10.9	14.5	35.6	28.9
Accommodation and food services activities	5,962	42.7	7.3	14.7	35.3	23.7
Information and communication	513	41.4	25.5	22.1	38.7	32.1
Professional, scientific and technical activities	1,017	30.6	13.1	23.5	38.3	27.4
Administrative and support service Activities	523	30.7	15.9	24.3	36.2	28.9
Other services Activities	375	21.2	10.8	12.3	21.0	20.7

4.4.2 Electronic Payments

The findings depict that, Administrative and support Service Activities recorded the highest proportion, with 81.0 percent, followed by Construction (74.0 percent) and Transportation and storage with 71.0 percent. The lowest average share of 40.0 percent was recorded in both Wholesale and Retail Trade and Accommodation and food service activities (**Figure 4.17**).



Figure 4. 17: Percentage of Electronic Payment Adoption by Sector, 2025

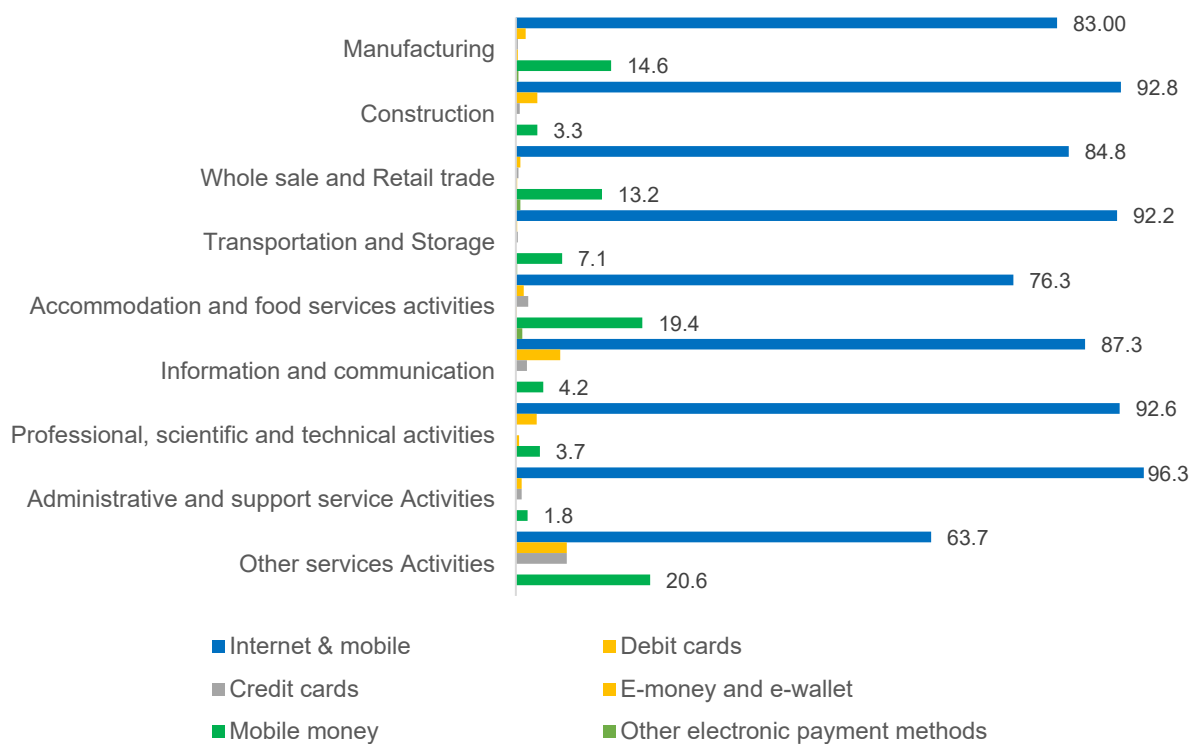


4.4.3 Electronic Payments Methods

The results show that internet and mobile banking accounted for the largest share of monthly electronic payments across all economic sectors. Its share ranged from 63.7 percent in Other Service Activities to 96.3 percent in Administrative and Support Service Activities. High shares were also recorded in Professional, Scientific and Technical Activities (92.6 percent), Construction (92.8 percent), and Transportation and Storage (92.2 percent). Mobile money was the second most commonly reported payment method in most sectors. Its share ranged from 1.8 percent in Administrative and Support Service Activities to 20.6 percent in Other Service Activities, with Accommodation and Food Service Activities also recording a relatively high share at 19.4 percent. The use of debit cards, credit cards, e-money/e-wallets and other electronic payment methods accounted for smaller shares across most sectors (**Figure 4.18**).



Figure 4. 18: Percentage Distribution of Monthly Electronic Payment Methods by Sector, 2025



CHAPTER FIVE

Business Environment, Regulation and Sustainability

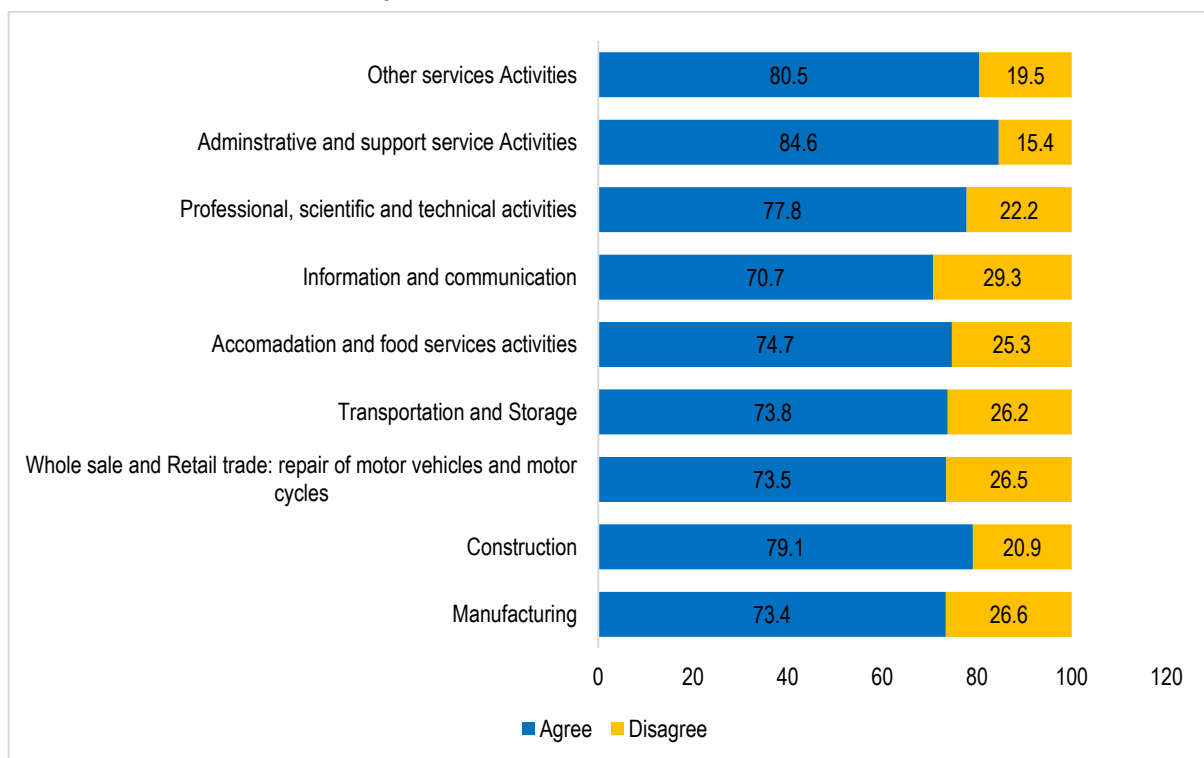
5.1 Business-Government Relations

This section presents information on establishments' interactions with government institutions and public systems, including the judiciary, tax administration, public procurement and licensing procedures.

5.1.1 Court Independence in Resolving Commercial Disputes

The findings show that most establishments agreed that courts are independent in resolving commercial disputes. The highest agreement recorded in Administrative and Support Service Activities with 84.6 percent, followed by Other services activities with 80.5 percent and Construction with 79.1 percent. Moderate agreement observed in Professional, scientific and technical activities with 77.8 percent, Accommodation and food services with 74.7 percent, Transportation and storage with 73.8 percent, and Wholesale and retail trade (repair of motor vehicles and motorcycles) with 73.5 percent. The lowest agreement recorded in Information and communication with 70.7 percent (**Figure 5.1**).

Figure 5. 1: Distribution of Establishments by Agreement on Court Independence in Resolving Commercial Disputes, 2025



5.1.2 Tax Inspections and Visits by Tax Official

The findings indicate that 63.9 percent of all establishments were visited by tax officials in 2025. Among these visited establishments, 88.4 percent experienced 1 to 4 visits, 8.6 percent received 5 to 9 visits, and the remaining 3.0 percent were visited 10 or more times. At the sector level, tax inspection rates were high in Administrative and support service activities with 71.2 percent of establishments, followed by Information and communication with 67.6 percent, Accommodation and food services with 66.8 percent. The lowest inspection rate recorded in Other services activities with 42.3 percent. Most inspected establishments were visited between 1 to 4 times; manufacturing recorded the highest proportion with 91.3 percent. Visits between 5 to 9 times were highest in Professional, Scientific and Technical Activities at 11.4 percent, while visits of 10 or more times were highest in Other Services Activities at 9.6 percent (**Table 5.1**).

Table 5. 1: Distribution of Establishments by Tax Inspection Status and Frequency of Tax Official Visits by Sector, 2025

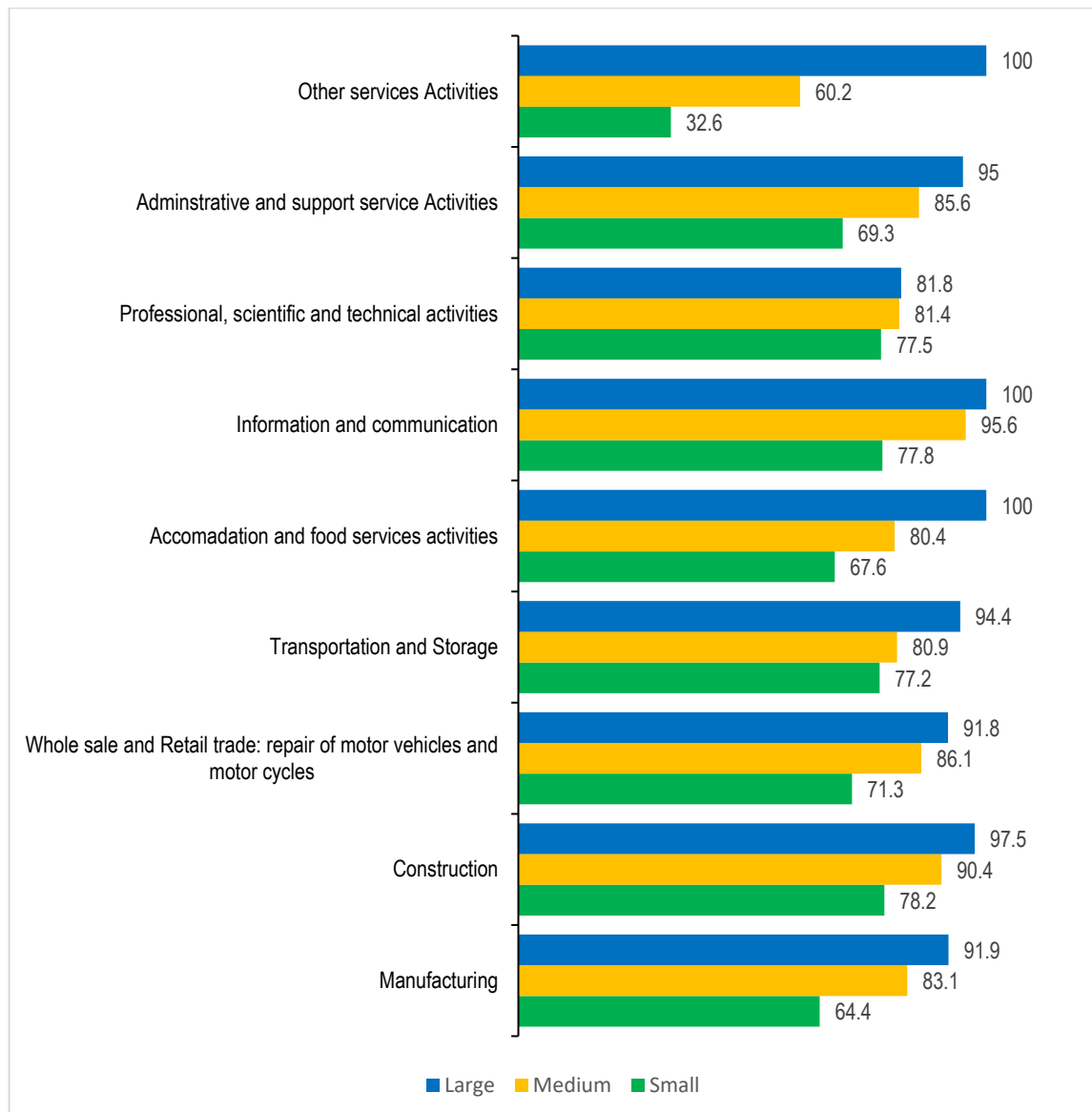
Sector	Number of Establishments	inspected/Visited by Tax Officials		Number of Times Inspected/Visited		
		Number	Percent	1 to 4	5 to 9	10+
				Percent	Percent	
Manufacturing	11,886	7,444	62.6	91.3	6.9	1.8
Construction	729	473	64.9	87.0	7.8	5.2
Whole sale and Retail trade	13,314	8,620	64.7	87.6	9.4	3.0
Transportation and Storage	1,910	1,197	62.7	89.1	7.7	3.2
Accommodation and food services activities	5,962	3,982	66.8	85.6	9.8	4.6
Information and communication	513	346	67.6	89.2	9.9	0.9
Professional, scientific and technical activities	1,017	551	54.1	85.1	11.4	3.5
Administrative and support service Activities	523	372	71.2	87.2	8.8	4.0
Other services Activities	374	158	42.3	84.3	6.1	9.6
Overall (All sectors)	36,228	23,143	63.9	88.4	8.6	3.0

5.1.3 Electronic Tax Filing

The findings show that electronic tax filing was generally higher among large establishments than medium and small establishments across all sectors. Large establishments recorded 100 percent in Information and communication, Accommodation and food services, and Other services. Among medium establishments, Information and Communication recorded the highest proportion with 95.6 percent, followed by Construction sector with 90.4 percent. For small establishments, Construction recorded the highest proportion with 78.2 percent, followed by Information and Communication with 77.8 percent (**Figure 5.2**).



Figure 5. 2: Distribution of Establishments Filing Taxes Electronically, by Sector and Size, 2025.

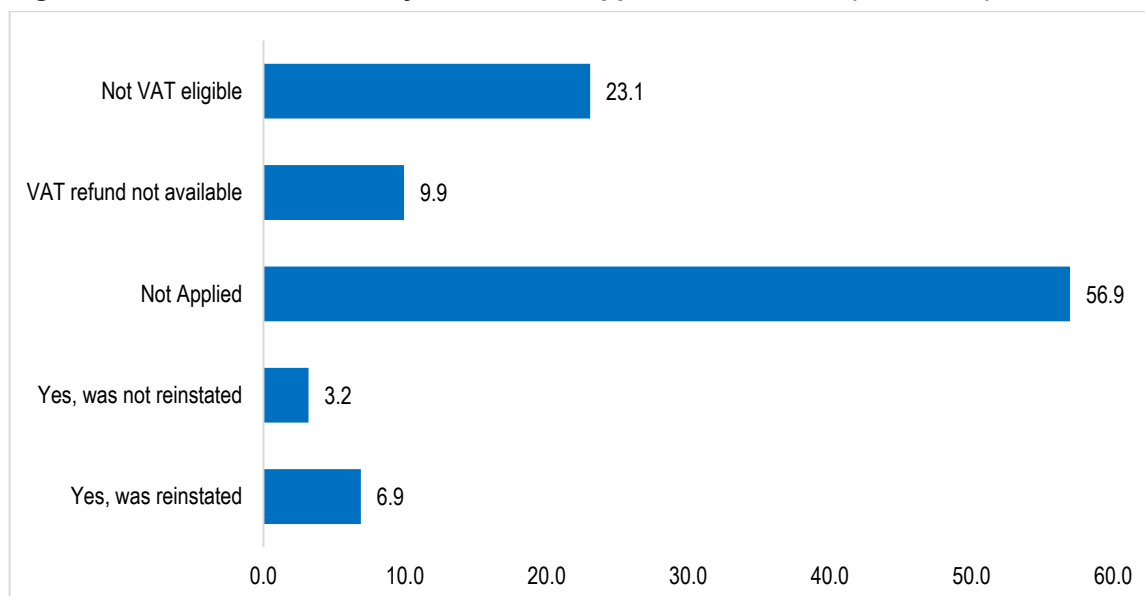


5.1.4 VAT Refund Application

The results indicate that during the year 2022-2024 majority of establishments did not apply for VAT refunds (56.9 percent), followed by establishments that were not eligible for VAT refunds with 23.1 percent and 9.9 percent reported that VAT refunds were not available. In addition, 6.9 percent of establishments had their VAT refunds reinstated and 3.2 percent of establishments applied but did not have their refunds reinstated (**Figure 5.3**).



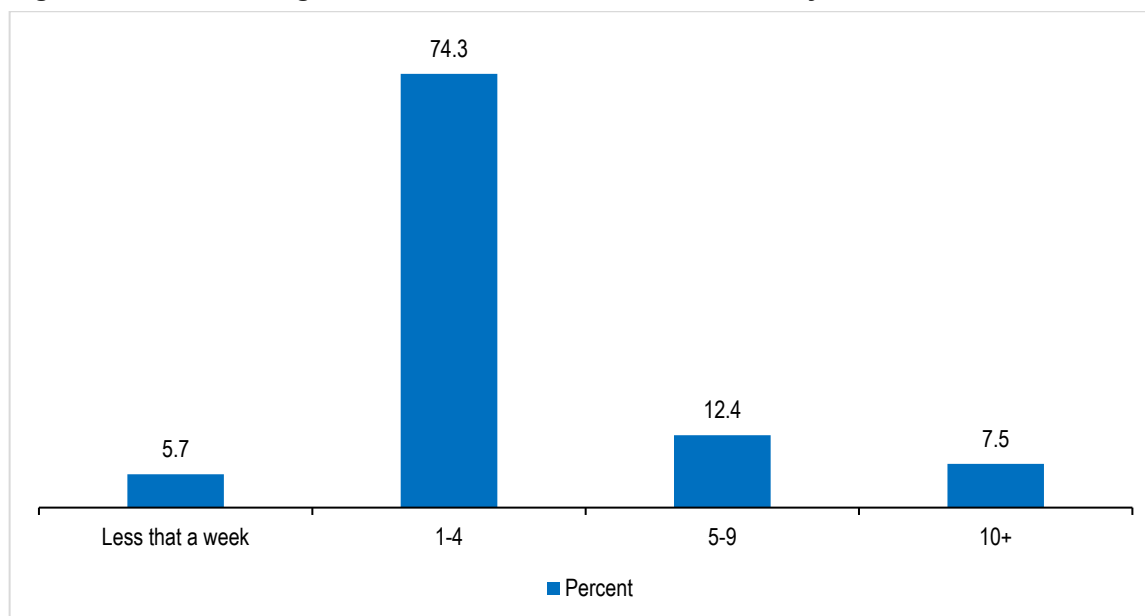
Figure 5. 3: Establishments by VAT Refund application's status, (2022-2024).



5.1.5 Time Taken to receive VAT Refunds

The results show that during the year 2022-2024 majority of establishments (74.3 percent) received VAT refunds within 1 to 4 weeks, followed by establishments that received VAT refunds within 5 to 9 weeks with 12.4 percent and 7.5 percent of establishments received VAT refunds within 10 weeks or more. Only 5.7 percent of establishments received VAT refunds in less than a week (**Figure 5.4**).

Figure 5. 4: Percentage of Establishments with VAT Refund by Time Taken, 2022-2024.



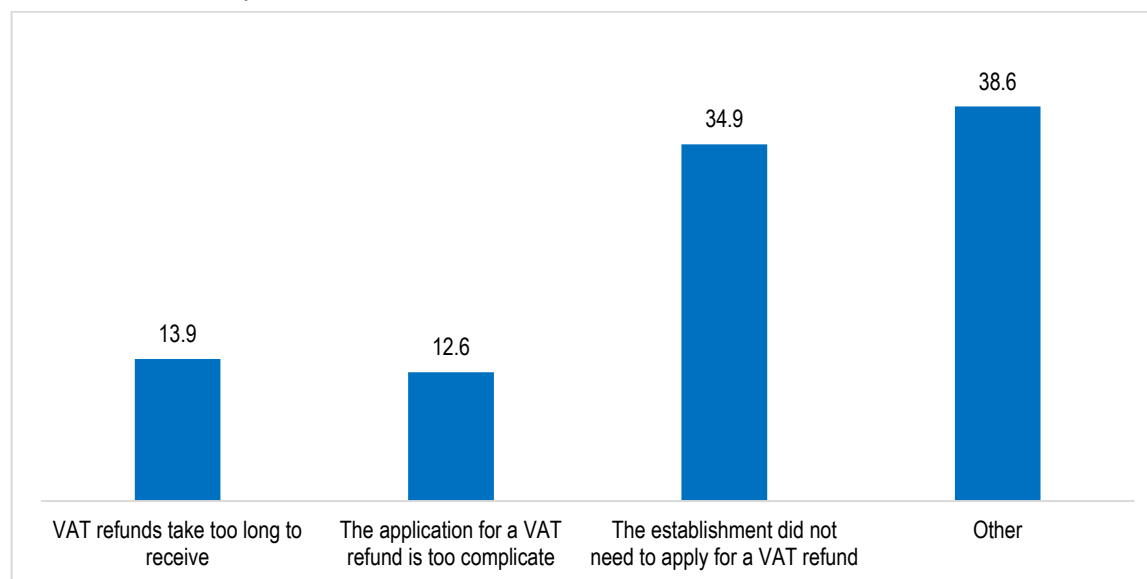
5.1.6 Reasons for not Applying for VAT Refund

The findings show that “Other” reasons accounted for the largest share (38.6 percent) of establishments not applying for VAT refunds. This was followed by establishments that did



not need to apply for a VAT refund (34.9 percent). Among the specific challenges, 13.9 percent reported that VAT refunds took too long to receive, while 12.6 percent considered the application process too complicated (**Figure 5.5**).

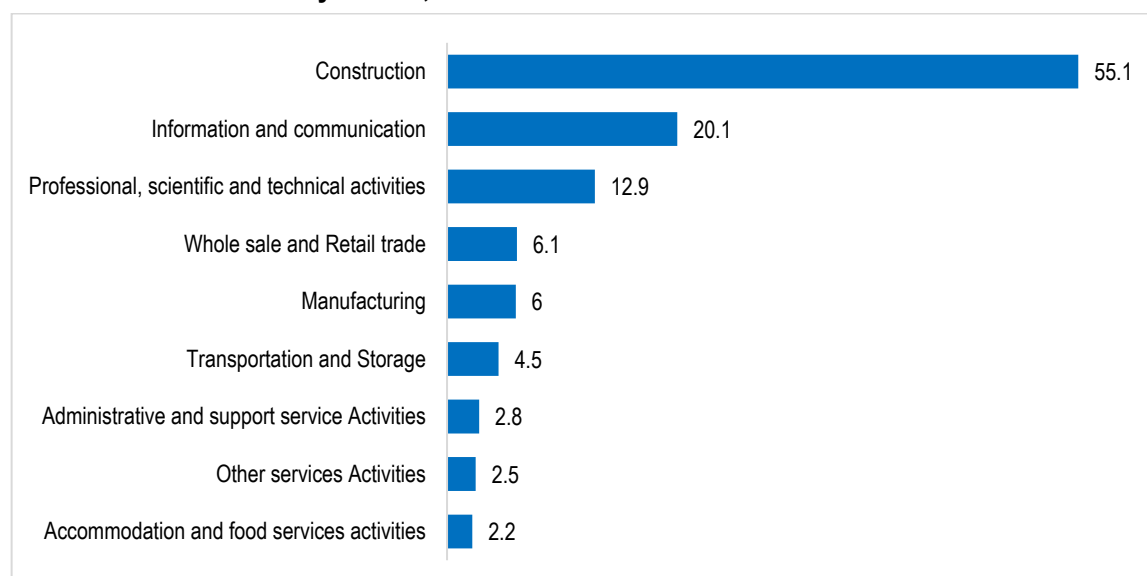
Figure 5. 5: Distribution of Establishments by Main Reason for Not Applying VAT Refund (2022-2024).



2.15.7 Government procurement participation

The results show that the Construction sector had the highest proportion of establishments that secured or attempted to secure government contracts with 55.1 percent, followed by Information and communication (20.1 percent) and Professional, scientific and technical Activities (12.9 percent). However, Accommodation and food service activities recorded the lowest proportion with 2.2 percent (**Figure 5.6**).

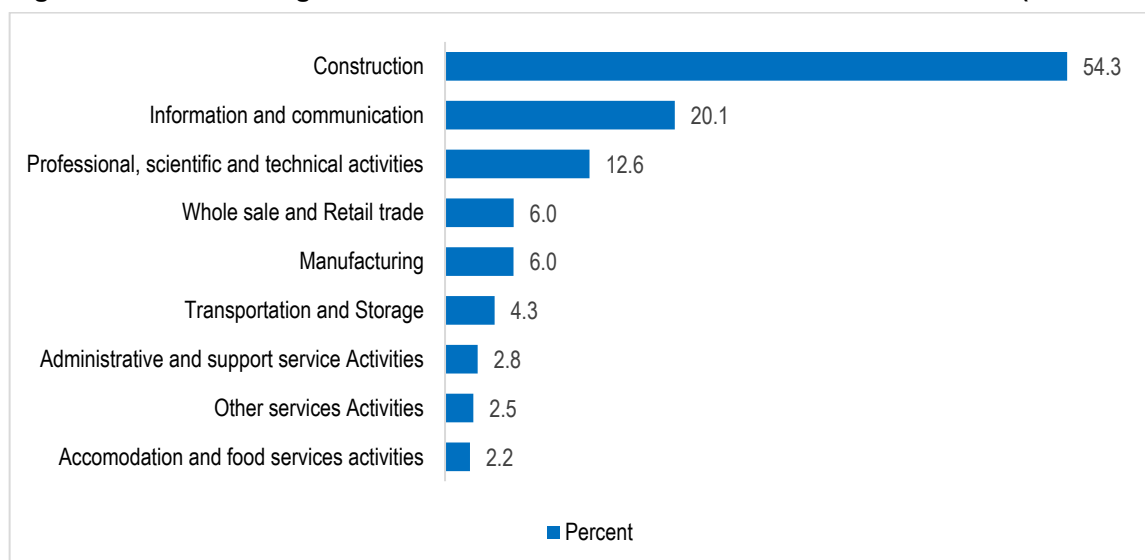
Figure 5. 6: Distribution of Establishments, Which Secured /Attempted to Secure Government Contract by Sector, 2025



5.1.8 Government Contracts

The results show that the Construction sector recorded the highest proportion of establishments holding government contracts during 2022–2024 period (54.3 percent). This was followed by Information and Communication (20.1 percent) and Professional, Scientific and Technical Activities (12.6 percent). The remaining sectors each accounted for less than 10 percent of establishments holding government contracts (**Figure 5.7**).

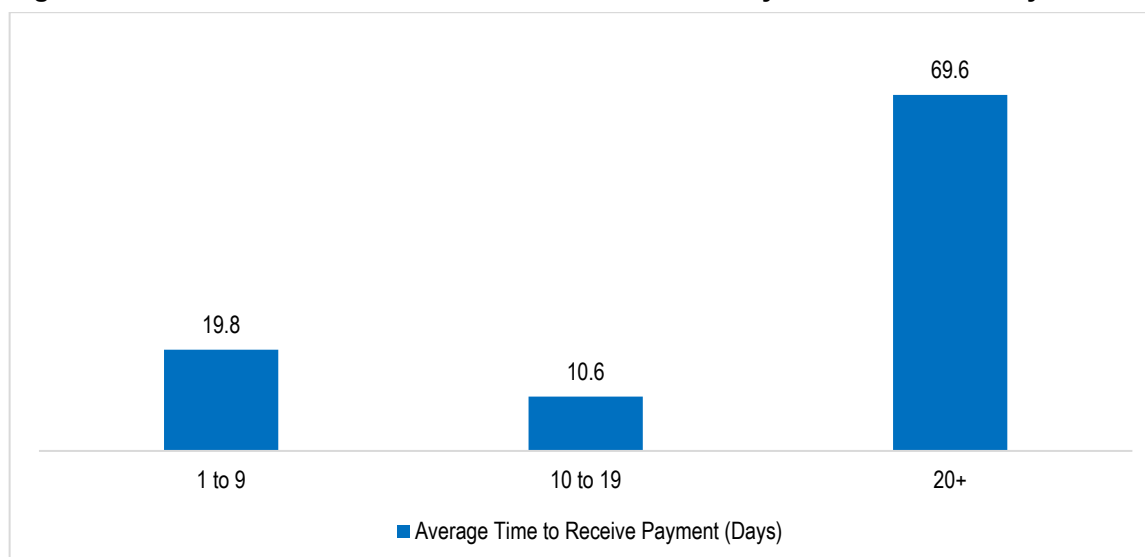
Figure 5. 7: Percentage of Establishments Which Held Government Contracts (2022 - 2024).



5.1.9 Payment time for Government contracts

The survey findings show that majority of establishments holding government contracts during 2022-2024 period received payment after 20 or more days with 69.6 percent. Meanwhile, 19.8 percent received payment within 1 to 9 days and 10.6 percent received payment within 10 to 19 days (**Figure 5.8**).

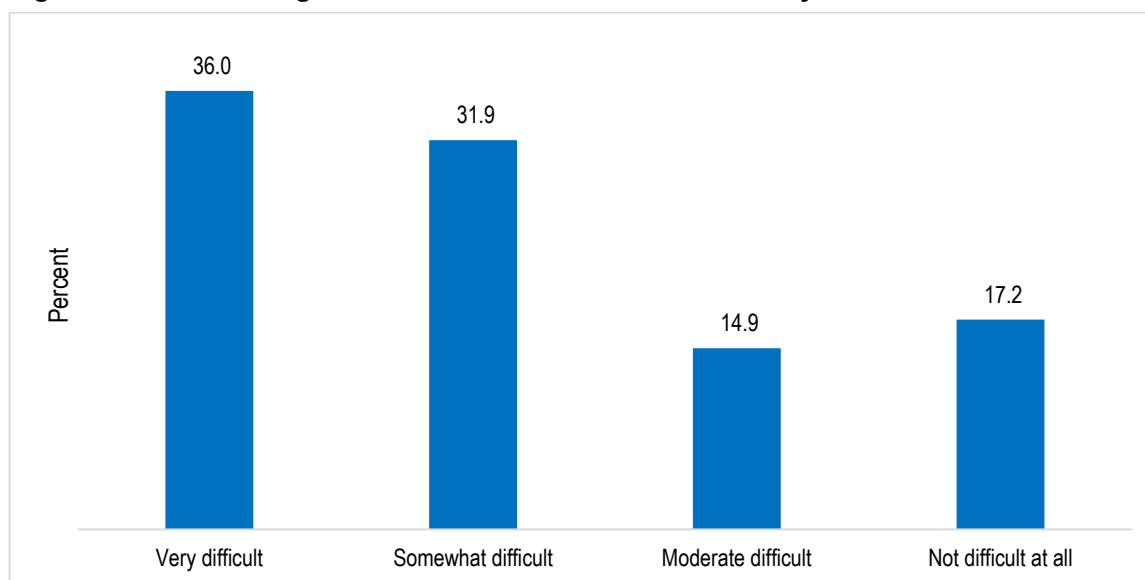
Figure 5. 8: Establishments held Government Contracts by Time to Receive Payment. 2022 – 2024



5.1.10 Difficulties with Public Tender Procedures

The results show that 36.0 percent of establishments considered public tender procedures to be very difficult while 31.9 percent considered them somewhat difficult and only 14.9 percent of establishments reported that the procedure was moderately difficulty. However, 17.2 percent of establishments viewed the public tender procedures as not difficult at all (Figure 5.9)

Figure 5. 9: Percentage of establishments Perceived Difficulty in Public Tender Procedures, 2025.

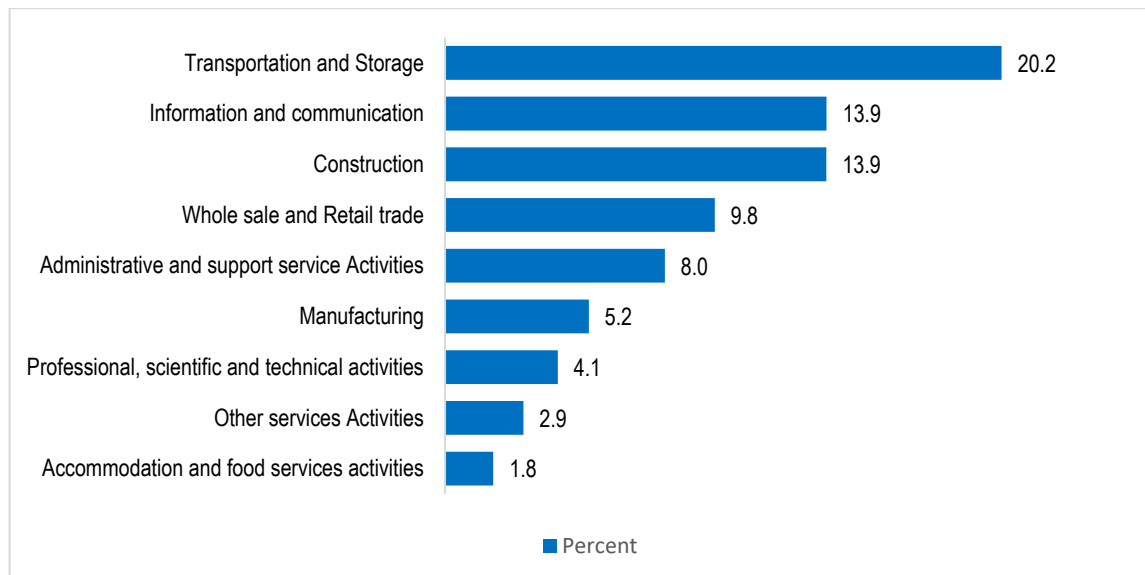


5.1.11 Import Licenses

Demand for import licenses varied significantly across sectors, driven primarily by logistics, infrastructure, and technology sectors. The findings show that during the year 2022-2024 Transportation and Storage sector recorded the highest proportion of establishments that applied for import licences with 20.2 percent, followed by Construction sector and Information and Communication sector both with 13.9 percent each. However, the lowest proportions of establishments that applied for import license recorded in Professional, Scientific and Technical Activities with 4.1 percent, Other Service Activities with 2.9 percent and Accommodation and food service activities which accounted for 1.8 percent (Figure 5.10).



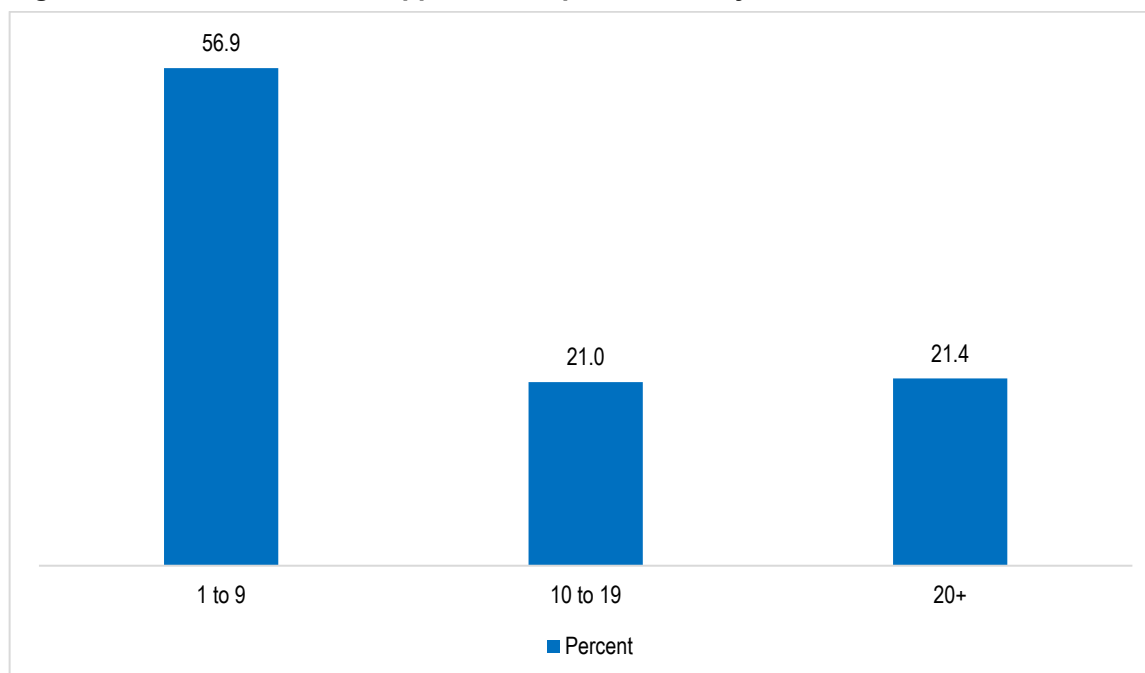
Figure 5. 10: Percentage of Establishments Applied for Import License by Sector, 2022 - 2024



5.1.12 Time required to Obtain Import Licenses

The survey results show that the majority of establishments (56.9 percent) received their import licences within 1 to 9 days. However, 21.0 percent obtained their licences within 10 to 19 days, while 22.2 percent experienced longer delays of 20 days or more (**Figure 5.11**).

Figure 5. 11: Establishments applied for import licence by time taken to obtain the lisen,2025.



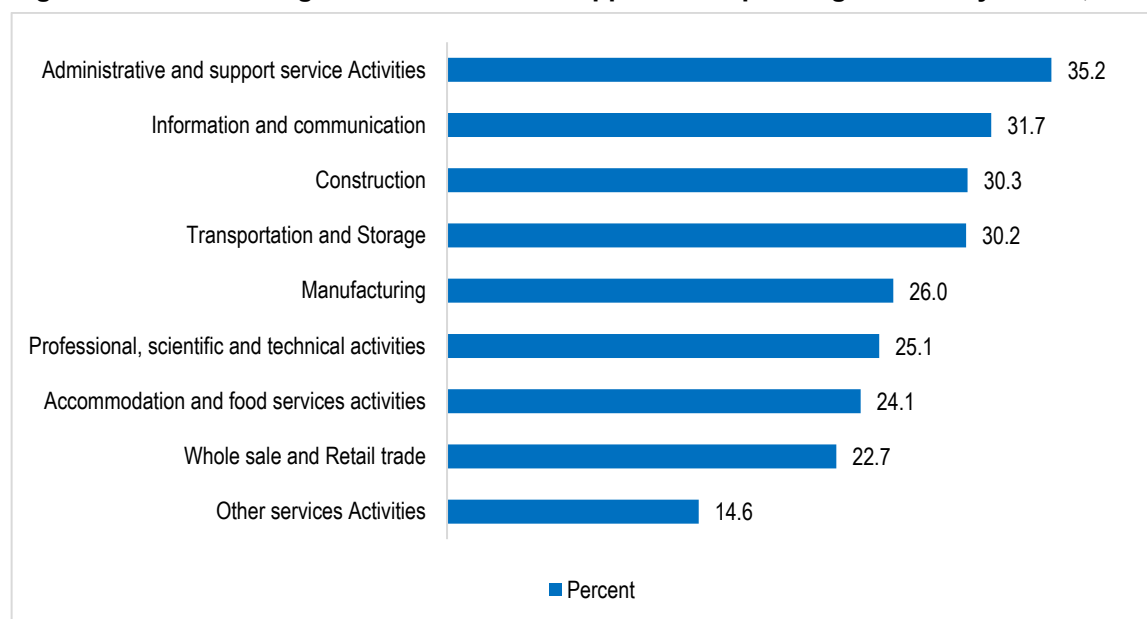
5.1.13 Operating Licenses

The results show that, the highest proportion of establishments applying for operating licences for the 2023-2024 period prior the survey was recorded in Administrative and



Support Service Activities with 35.2 percent followed by Information and Communication with 31.7 percent and Construction sector with 30.3 percent. However, Other Service Activities recorded the lowest proportion of establishments applying for operating licences at 14.6 percent (**Figure 5.12**).

Figure 5. 12: Percentage of Establishments Applied for Operating License by Sector, 2023 - 2024

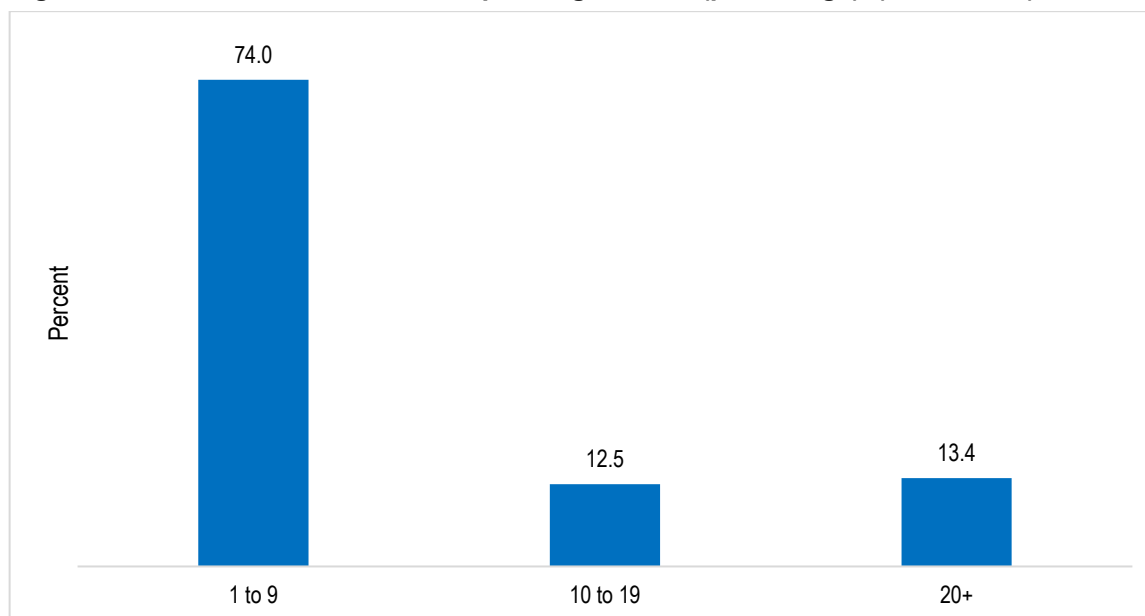


5.1.14 Time required to Obtain Operating Licenses

Majority of establishments obtained their operating licences immediately after submitting their applications. The majority of establishments (74.0 percent) obtained their licences within 1 to 9 days, followed by 12.5 percent of establishments which obtained the operating licence within 10 to 19 days while 13.4 percent of establishments obtained their licences after waiting 20 days or more. (**Figure 5.13**).



Figure 5. 13: Time Taken to Obtain Operating License (percentage), (2023 - 2024).



5.2 Commercial Disputes and Management Practices

This section describes disagreements arising from business transactions or contractual relationships with customers, suppliers, service providers, employees, or government institutions, and the mechanisms used to resolve them.

5.2.1 Commercial Disputes and Resolution Methods

The findings show that commercial disputes were relatively uncommon across surveyed sectors during the year 2022-2024 period prior to the survey, Construction recorded the highest incidence with 8.8 percent, followed by Other Service Activities (8.4 percent) and Transportation and storage (6.5 percent), while Administrative and support service activities (3.4 percent) and Accommodation and food Service activities (3.5 percent) recorded the lowest. Dispute resolution methods varied by sector. Court-based resolution was highest in Administrative and Support Service Activities (33.4 percent), followed by Information and communication (25.1 percent) and Manufacturing (20.9 percent). Arbitration was most common in Accommodation and food service activities (27.5 percent), while mediation or conciliation was highest in Information and communication (37.7 percent). Combined arbitration and mediation or conciliation was most common in Professional, scientific and technical activities (34.4 percent) and Transportation and storage (29.1 percent) (**Table 5.2**).



Table 5. 2: Distribution of Establishments with Commercial Disputes by Resolution Method and Sector, 2022 - 2024.

Sector	All Establishments	Establishment Experienced Commercial Disputes		Resolution Method				
				Courts	Arbitration	Mediation or conciliation	Arbitration; Mediation or conciliation	No
	Number	Number	Percent			Percent		
Manufacturing	11,886	622	5.2	20.9	17.5	23.9	22.0	15.7
Construction	729	64	8.8	14.2	19.2	19.0	23.7	23.9
Whole sale and Retail trade	13,314	546	4.1	17.3	18.9	24.6	23.6	15.6
Transportation and Storage	1,910	124	6.5	15.3	23.1	19.7	29.1	12.8
Accommodation and food service activities	5,962	209	3.5	11.9	27.5	25.4	19.3	15.9
Information and communication	513	25	4.8	25.1	12.2	37.7	12.6	12.4
Professional, scientific and technical activities	1,017	56	5.6	17.2	0.0	22.8	34.4	25.6
Administrative and support service Activities	523	18	3.4	33.4	16.7	16.5	16.9	16.5
Other service Activities	374	31	8.4	20.9	20.9	27.5	6.6	24.1

5.3 Green Economy

This section describes an economic system that promotes sustainable development by reducing environmental risks and ecological scarcities. It emphasizes efficient use of resources, low carbon emissions, environmental protection, and long-term social and economic well-being.

5.3.1 Asset Damage from Extreme Weather events

The findings show that small establishments recorded the highest total monetary loss of TZS 16,613.4 million, followed by medium establishments with TZS 13,755.9 million, and large establishments with TZS 9,171.7 million. Heavy losses were concentrated in Manufacturing and Wholesale & Retail Trade, which reported the highest total losses at TZS 13,914.4 million and TZS 13,509.3 million, respectively. Losses varied significantly by establishment size: Wholesale and Retail Trade suffered the greatest impact among small establishments (TZS 9,859.6 million), Manufacturing led among medium establishments (TZS 9,006.9 million), and Transportation & Storage recorded the highest losses among large establishments (TZS 3,524.9 million) (**Table 5.3**)



Table 5. 3: Establishments with physical asset damage from extreme weather and estimated total monetary loss by size and sector, 2025

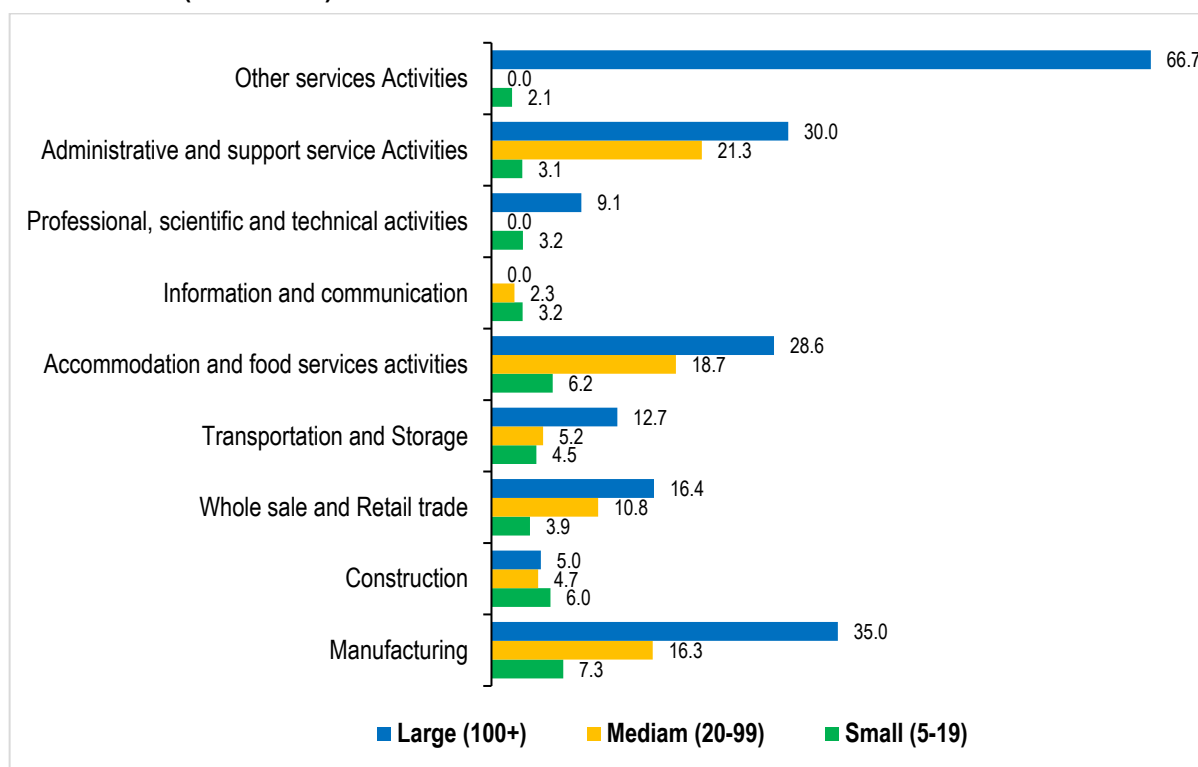
Sector	Percentage of Establishment			Total Monetary Loss (in TZS mil.)		
	Small	Medium	Large	Small	Medium	Large
Manufacturing	6.4	10.0	5.0	2,510.7	9,006.9	2,396.8
Construction	4.8	8.8	10.0	765.4	501.6	231.3
Whole sale and Retail trade	3.2	4.7	9.6	9,859.6	960.7	2,689.0
Transportation and Storage	4.7	7.1	10.4	1,177.4	870.1	3,524.9
Accommodation and food services activities	4.0	8.9	8.9	892.3	1,790.4	64.0
Information and communication	7.3	6.6	0.0	252.0	23.3	-
Professional, scientific and technical activities	1.6	3.0	0.0	78.5	28.8	-
Administrative and support service Activities	9.5	11.4	15.0	1,077.4	525.8	265.6
Other services Activities	0.0	2.5	0.0	-	48.5	-
Total	4.4	7.8	7.0	16,613.4	13,755.9	9,171.7

5.4.2 Monitoring of CO₂ Emissions

The findings show that among large establishments, Other Service Activities recorded the highest proportion of establishments monitoring CO₂ emissions with 66.7 percent, followed by Manufacturing (35.0 percent), Administrative and support service activities (30.0 percent), and Accommodation and food service activities which accounted for 28.6 percent. For medium establishments, Administrative and Support Service Activities recorded the highest proportion monitoring CO₂ emissions, with 21.3 percent, followed by Accommodation and food service activities (18.7 percent) and Manufacturing with 16.3 percent. In addition, small establishments, Manufacturing recorded the highest proportion monitoring CO₂ emissions, with 7.3 percent, followed by Accommodation and Food Service Activities with 6.2 percent and Construction with 6.0 percent (**Figure 5.14**).



Figure 5. 14: Percentage of Establishments that Monitored CO₂ Emissions by Size and Sector, (2022–2024).

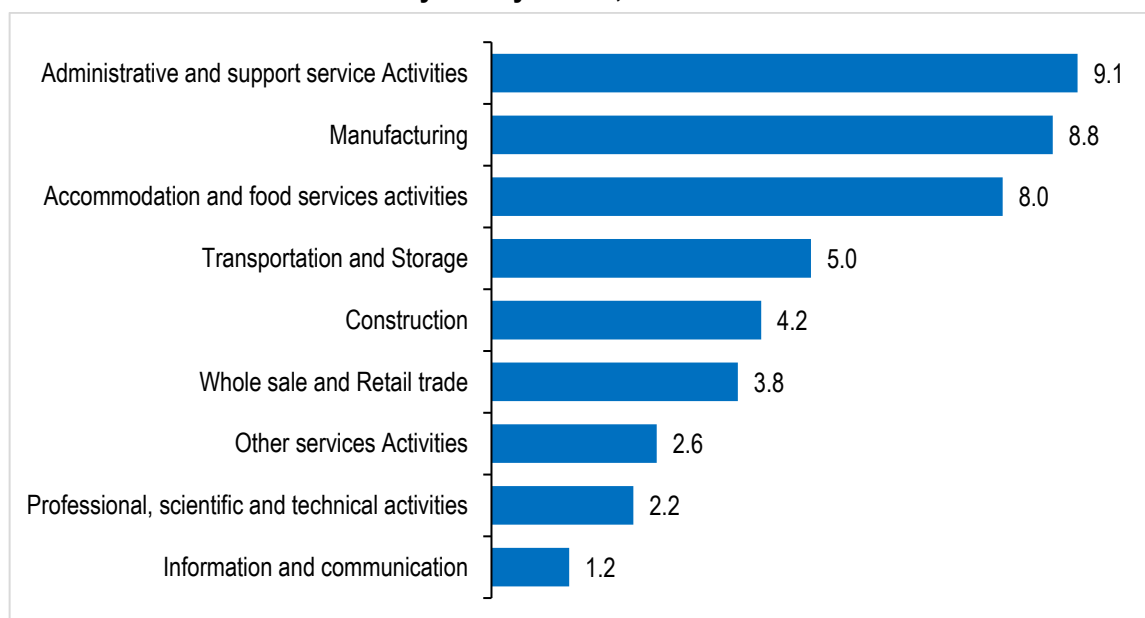


5.3.3 Energy or Environmental Management Measures

The findings show that, highest proportion of establishments adopted energy management measures to reduce emission, waste or pollution over the past three years (2022-2024) was recorded in Administrative and Support Service Activities with 9.1 percent, followed closely by Manufacturing (8.8 percent) and Accommodation and food services activities at 8.0 percent. Moderate levels of adoption were observed in Transportation and storage (5.0 percent), Construction (4.2 percent), and Wholesale and Retail Trade (3.8 percent). **(Figure 5.15).**



Figure 5. 15: Establishments that adopted energy measures to reduce emission, waste or pollution over the last three years by sector, 2022-2024



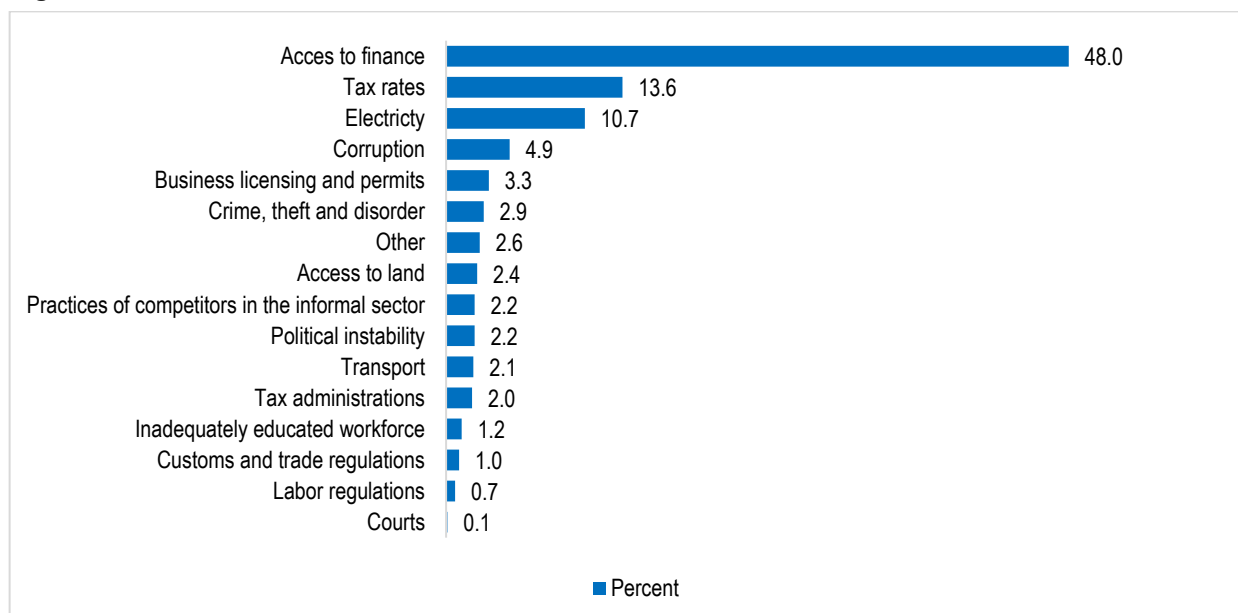
5.4 Business Environment

This section describes the business environment that identifies the main factors that facilitate or limit business operations and growth across different sectors.

5.4.1 Main Business Obstacles

The survey findings show that, access to finance was the most frequently reported obstacle, accounting for 48.0 percent of establishments, followed by tax rates with 13.6 percent and electricity with 10.7 percent. Other obstacles accounted for relatively smaller proportions, including customs and trade regulations, labour regulations, and courts (Figure 5.15).

Figure 5. 16: Main Business Obstacles, 2025.



CHAPTER SIX

Recommendations and Conclusion

3.0 Introduction

This chapter presents the key conclusions and policy recommendations derived from establishments' reported experiences and the trends observed across the economic sectors and establishment-size categories covered by the survey. The recommendations address major factors influencing the business environment, including access to finance, infrastructure, taxation, trade facilitation, enterprise development, gender participation, skills and innovation, governance, and environmental sustainability.

3.1 Recommendations

Based on the findings of the 2025 Comprehensive Enterprise Survey, the following areas are recommended for continued attention by Government, the private sector and other relevant stakeholders. The recommendations are intended to support further dialogue, planning and programme development and should be considered alongside additional sector-specific analysis and stakeholder consultation.

i. Improve Access to Finance

The findings highlight access to finance as an important challenge for establishments, together with a high reliance on internally generated funds for business operations. Continued efforts are therefore needed to improve access to timely, appropriate and affordable financial services, particularly for small and medium establishments, while addressing barriers related to borrowing costs, collateral requirements and access to formal financial institutions.

ii. Strengthen Electricity, Infrastructure and Digital Connectivity

Continued attention should be given to improving the reliability and accessibility of electricity and other infrastructure services required by establishments. The findings also indicate differences in internet access and digital presence by establishment size, suggesting the need to strengthen digital connectivity and support broader participation in the digital economy.

iii. Improve Tax, Licensing and Administrative Services

The findings indicate opportunities to further improve the accessibility, efficiency and transparency of tax administration, VAT refund procedures and business licensing services. Continued simplification and digitalisation of administrative processes, together with clear information on requirements and processing times, may help reduce administrative difficulties experienced by establishments.



iv. Strengthen Trade Facilitation and Market Access

Differences in clearance time across points of entry and exit indicates scope for continued improvements in trade facilitation. Accordingly, continued attention may be given to timely, efficient customs processes, access to information on import and export requirements, and support for establishments in meeting certification, standards and documentation requirements for domestic, regional and international markets.

v. Support Enterprise Development, Skills and Innovation

Continued support is critical to strengthen the development and growth of establishments, including improvements in workforce skills, innovation, research and development and technology adoption. Emphasis may be given to small and medium establishments and sectors reporting relatively lower participation in formal training, innovation and research and development (R&D) activities.

vi. Promote Gender Inclusion and Workforce Participation

The findings indicate differences in women's participation in ownership, management and employment across sectors and occupational categories. This therefore calls for continued focus on expanding opportunities for women in entrepreneurship, leadership, skills development and productive employment, particularly in areas where female participation remains relatively low.

vii. Strengthen Governance and Business-Government Relations

Sustained efforts are needed to improve transparency, administrative efficiency, predictability and service delivery in establishments' interactions with public institutions. Particular attention may be given to areas such as tax administration, business licensing and permits, inspections, public procurement, payment of Government contracts, commercial dispute resolution, and other administrative services affecting business operations.

viii. Promote Environmental Sustainability and Strengthen Enterprise Monitoring

Promote Environmental Sustainability and Business Resilience. The relatively limited adoption of environmental management practices indicates scope for strengthening awareness and capacity related to energy efficiency, emissions monitoring and other environmentally sustainable business practices. Attention may also be given to establishments and sectors reporting exposure to extreme-weather-related damage and losses.

ix. Strengthen Regular Enterprise Monitoring

Regular implementation of the Comprehensive Enterprise Survey using consistent definitions, classifications and methodologies would strengthen the monitoring of changes in enterprise structure, employment, investment, innovation and business conditions over



time. CES findings may also be complemented by other statistical and administrative sources covering economic units outside the survey scope.

3.2 Conclusion

The 2025 Comprehensive Enterprise provides a comprehensive overview of the characteristics, operations and business environment of establishments across the economic sectors covered by the survey. The findings reveal considerable variation by economic sector and establishment size in areas such as employment, turnover, operating costs, access to finance, infrastructure, innovation, taxation, technology use and interactions with public institutions.

The survey shows that small establishments constitute the majority of establishments covered, while medium and large establishments account for substantial shares of economic activity in several sectors. Access to finance emerged as the most frequently reported main business obstacle, alongside other challenges related to tax rates, electricity, selected administrative processes and aspects of business-Government relations. The findings also highlight differences in digital connectivity, electronic payments, innovation, research and development, capacity utilisation and other aspects of establishment performance.

Overall, the CES provides an important evidence base for understanding Tanzania's enterprise sector and identifying areas that may require further attention. Regular implementation of the survey using consistent definitions, classifications and methodologies would strengthen the monitoring of changes in establishment structure, performance and business conditions over time, while providing reliable information to support national economic planning, private-sector development and evidence-based decision-making in a changing business, economic and technological environment.



ANNEXES

Survey Quality Measurement

Introduction

The Comprehensive Enterprise Survey (CES) 2025 was designed to produce reliable and representative statistics on formal enterprises in Tanzania. The survey collected information on key areas including enterprise characteristics, employment, purchases, operating costs, sales, revenue, exports, investment, finance, taxation, and other business activities. For the sampled component, appropriate survey weights were applied to obtain population-level estimates.

As part of the quality assurance process, statistical quality measures were calculated to assess the precision and reliability of the survey estimates. The main measures include Standard Error (SE), Coefficient of Variation (CV), Confidence Interval (CI), Design Effect (DEFF), and Design Factor (DEFT). These measures provide an indication of sampling variability and the effect of the survey design on the precision of estimates.

Standard Error (SE)

Measures the sampling variability associated with an estimate. A smaller SE indicates greater precision, while a larger SE indicates greater uncertainty around the estimate.

Coefficient of Variation (CV)

Expresses the standard error relative to the estimates with a CV below 10 percent are considered highly precise, those between 10 and 20 percent reasonably precise, those between 20 and 30 percent should be interpreted with caution, while estimates above 30 percent indicate low precision and may require qualification before publication.

Design Effect (DEFF)

Measures the effect of the actual survey design on the variance of an estimate compared with a simple random sample of the same size. A DEFF close to 1 indicates similar efficiency to simple random sampling, while a DEFF greater than 1 indicates increased sampling variance, which may arise from clustering, unequal selection probabilities, or unequal survey weights.

Design Factor (DEFT)

Measures the effect of the survey design on the standard error. A DEFT close to 1 indicates limited impact of the survey design, while higher values indicate reduced precision.

For CES 2025, quality measures were assessed for the main indicators, including number of enterprises, employment, wages and salaries, utility costs, purchases, operating costs,



turnover, revenue, exports, access to finance, government contracts, and green economy indicators. The assessment of survey quality should be complemented by other data-quality indicators, including response rates, item non-response. This is important because SE, CV, DEFF, and DEFT primarily measure sampling precision and do not capture all sources of non-sampling error. Together, these measures provide an overall assessment of the reliability and usability of CES 2025 estimates for statistical analysis, planning, policy formulation, and decision-making.

TableA2: Survey Quality Measures of cost of number of employees, consumption tax, turnover, revenue, and number of full-time female employees, raw material, utility, operating, purchases, labor costs by Size, Tanzania, CES 2025

Survey quality measurements by size of the establishments

Size	Number of Establishments	Mean	Std. Error.	CV (%)	DEFF	DEFT
Cost of raw materials						
Small	8,960	53,416,998	9,607,962	17.99	1.13	1.07
Medium	2,100	1,355,103,911	227,729,316	16.81	0.83	0.91
Large	804	15,190,538,853	2,985,130,067	19.65	0.81	0.90
Utility Cost						
Small	28,383	4,149,425	229,277	5.53	1.09	1.04
Medium	6,335	34,532,122	3,215,023	9.31	0.96	0.98
Large	1,510	638,869,214	115,228,514	18.04	0.81	0.90
Turnover						
Small	28,383	887,662,428	115,166,162	12.97	1.01	1.00
Medium	6,335	8,576,521,476	1,043,917,278	12.17	0.82	0.91
Large	1,510	61,261,026,429	6,151,281,117	10.04	0.80	0.89
Labor Costs						
Small	28,383	20,167,846	335,278	1.66	1.00	1.00
Medium	6,335	120,638,978	3,658,236	3.03	0.85	0.92
Large	1,510	1,200,219,833	118,020,307	9.83	0.80	0.90
Operating Cost						
Small	28,383	314,667,223	43,059,329	13.68	0.84	0.91
Medium	6,335	4,273,313,360	555,259,701	12.99	0.81	0.90
Large	1,510	32,429,376,449	6,141,890,026	18.94	0.81	0.90
Revenue						
Small	28,383	1,521,570,033	338,825,159	22.27	1.15	1.07
Medium	6,335	11,242,302,145	1,258,761,057	11.20	0.82	0.91
Large	1,510	87,781,694,734	11,553,566,144	13.16	0.81	0.90
Purchases						



Small	28,383	602,466,371	201,670,889	33.47	1.17	1.08
Medium	6,335	2,448,640,333	582,225,252	23.78	0.83	0.91
Large	1,510	18,803,036,447	3,305,573,060	17.58	0.80	0.89

Number of Employees

Small	28,383	9	0.05	0.53	1.08	1.04
Medium	6,335	38	0.43	1.13	0.88	0.94
Large	1,510	354	29.93	8.44	0.81	0.90

Consumption Tax

Small	28,383	14,924,213	1,641,346	11.00	1.15	1.07
Medium	6,335	257,286,885	93,127,500	36.20	0.83	0.91
Large	1,510	3,529,757,021	913,286,976	25.87	0.79	0.89

Number of permanent full -time female Employees

Small	2,508	1	0.07	5.41	1.17	1.08
Medium	986	3	0.26	7.72	0.80	0.89
Large	367	12	1.30	10.68	0.80	0.89



