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The Entrepreneurship and Enterprise Growth Landscape

Tanzania



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Introduction

The purpose of this report is to inventory different organizations in Tanzania that could help build local capacity, catalyze, and accelerate SME development and growth. It outlines specific activities, programs, and services offered by these organizations and, where possible shows their interconnectivity. The organizations inventoried offer specific services (i.e. technical assistance programs) to assist entrepreneurial growth and enterprise development in Tanzania. Those included are believed to have some type of sustained institutional capacity to maintain and/or grow their services, as evidenced by a fulltime presence in Tanzania, permanent staff, institutional longevity and/or fee-for-service programs. This information has been compiled primarily via desk research and thus relies on resources available in the public domain. Research was conducted from January through March 2017.

The report includes a contextual overview of Tanzania, which helps to shed light on some of the challenges and opportunities for SME development and poverty alleviation. It then puts into perspective some of the key sectors that have been the focus of enterprise development activities. The report also includes an overview of key donor programs, as they can often stimulate SME-related activities and also provide a sense of where large-scale interventions in the SME landscape are occurring.

Overview of Tanzania

Relevant History¹

Tanzania is the 13th largest country in Africa, with a landmass of 947,303 kilometers, and it shares borders with eight countries. European colonialism began in the late 19th century when Germany colonized an area known as German East Africa, which also included present-day Rwanda and Burundi. After the German defeat in World War I, Tanzania was subject to British rule. The mainland was governed as Tanganyika with the Zanzibar Archipelago remaining a separate colonial jurisdiction. Following independence (in 1961 and 1963, respectively) the two entities merged in April 1964 to form the United Republic of Tanzania. Until 1992, the independent country was



¹ https://en.wikipedia.org/wiki/History_of_Tanzania Accessed March 30, 2017.

officially a one-party state. In 1992 the constitution was amended to establish a multiparty political process, and three years later Tanzania conducted its first multiparty general elections (in more than 30 years) for the office of president and for members of the parliament.

Population, Poverty & Human Development

With 53,470,000 inhabitants,² Tanzania has the largest population in East Africa and the lowest population density; a third of Tanzanians are urban dwellers.³ The number of Tanzanian youth – about two-thirds of the population is under 25 – is growing rapidly due to the high fertility rate of 4.8 children per woman.⁴

Tanzania's population includes more than 120 different indigenous African peoples, most of who are today clustered into larger groupings. Because of the effects of rural-to-urban migration, modernization and politicization, some of the smallest ethnic groups are gradually disappearing.⁵ Tanzania has two official languages, Kiswahili and English, with Kiswahili being the national language. Over 100 different languages are spoken in Tanzania, making it the most linguistically diverse country in East Africa.⁶

Poverty and Development Indicators

Human Development Index 2015⁷ rankings:
151/188 (low human development category)
80% literacy rate
Education quality: 42%
Healthcare quality: 27%
Quality of life: 27%
Gender Inequality: 125⁸
Poverty Rate Headcount Average: 47%⁹
Global Food Security Index 2016 ranking: 95¹⁰
Access to electricity (2012): 15%¹¹
Access to improved water sources (2015): 56%¹²

² World Bank. <http://www.worldbank.org/en/country/tanzania> Accessed March 30, 2017.

³ CIA, The World Factbook. <http://www.worldbank.org/en/country/tanzania> Accessed Jan 17, 2016.

⁴ Ibid.

⁵ <https://www.britannica.com/place/Tanzania> Accessed March 22, 2017.

⁶ <https://en.wikipedia.org/wiki/Tanzania> Accessed March 30, 2017.

⁷ UNDP. *Human Development Report 2016*. (Note: the 2016 report contains the 2015 rankings.)

⁸ Ibid.

⁹ World Bank. PovCal Net. <http://iresearch.worldbank.org/PovcalNet/home.aspx> Accessed February 28, 2017.

¹⁰ <http://foodsecurityindex.eiu.com/Country/Details#Tanzania> Accessed March 30, 2017.

¹¹ World Bank, Sustainable Energy for All. World Bank Statistics.

<http://data.worldbank.org/indicator/EG.ELC.ACCS.ZS> Accessed February 20, 2017.

Economy

GDP: \$45.6 million¹⁴

GNI per capita: \$910¹⁵

Tanzania is one of the world's poorest economies in terms of per capita income, but has achieved high growth rates based on its vast natural resource wealth and tourism. GDP between 2009 and 2015 grew at 6-7% per year. While this rate is high, it is still lower than that of successful emerging economies when the nation's high population growth rate is factored into the equation. According to the World Bank, "If Tanzania aims to reduce the income gap between itself and middle income countries, it will have to grow faster and better." The World Bank's recommendation is to transform the education system and to foster growth among business enterprises.¹⁶

According to TechnoServe:

"As a relatively new market economy, Tanzania is still testing how business is done in a free market. Many farmers and other small business owners remain highly risk averse, and even the most compelling opportunity can be rejected. However, there is a growing portfolio of successful Tanzanian businesses, which is helping to attract investors and new enterprises."¹⁷

Statera Capital, an impact investment banking and transaction advisory firm focused on Sub-Saharan Africa, emphasizes the following points in its Tanzania investment thesis¹⁸:

- Excellent market size and access
- Safe and peaceful
- Economic growth is accelerating

¹² WHO/UNICEF Joint Monitoring Programme (JMP) for Water Supply and Sanitation. World Bank Statistics. <http://data.worldbank.org/indicator/SH.H2O.SAFE.ZS> Accessed February 20, 2017.

¹³ WHO/UNICEF Joint Monitoring Programme (JMP) for Water Supply and Sanitation. <http://data.worldbank.org/indicator/SH.STA.ACSN>. World Bank Statistics. <http://data.worldbank.org/>. Accessed February 20, 2017.

¹⁴ World Bank. <http://www.doingbusiness.org/data/exploreeconomies/tanzania>. Accessed March 30, 2017.

¹⁵ Ibid.

¹⁶ The World Bank. [Tanzania Economic Update: Stairways to Heaven](#). February 2012.

¹⁷ <http://www.technoserve.org/our-work/where-we-work/country/tanzania> Accessed March 30, 2017.

¹⁸ <http://www.stateracapital.com/whytanzania.pdf>. Accessed March 22, 2017.

- Industrial developments have a synergistic effect on growth
- Fiscally strong for its level of development
- Open and welcoming to new investment
- Smart money continues to flow into Tanzania
- Overcoming its challenges

Tanzania has largely completed its transition to a market economy, though the government retains a presence in sectors such as telecommunications, banking, energy and mining. Tanzania has historically had a collectivist mentality, which dates back to its independence.

Explanation of Ujamaa

Ujamaa (Swahili for “familyhood”) was independence president Julius Nyerere’s social and economic policy for Tanzania, laid out in the Arusha Declaration in 1967. It was based on collective agriculture (called “villagization”), nationalizing banks and industry, and promoting national self-reliance. During the 1960s the process was voluntary, but moved more slowly than Nyerere liked – by the end of the decade there were only around 800 collective settlements of around 250 families each.¹⁹ During the 1970s collectivization was enforced, and in 1975 Nyerere announced that there were 9.1 million people living on collective farms – 65% of Tanzania’s population.²⁰ By 1980 there were over 2500 such settlements.²¹

The idea behind collectivization was to make the distribution of farm inputs and infrastructure easier, to improve education (which was made free and compulsory) and to reduce tribal tensions.²² It was meant to increase productivity, and to encourage Tanzanians to take care of one another as they would in a traditional society.²³ But instead productivity fell, with collective farms producing only 50% of what independent farms produced, and by the time Nyerere left office in 1985 Tanzania had become one of Africa’s poorest countries. Ujamaa ended with his rule.²⁴

The Ujamaa policy improved healthcare and reduced tribalism²⁵, as well as chalking up some impressive accomplishments in education – at its peak Tanzania’s literacy rate was 91%, the highest in Africa.²⁶ But it also crippled industry and banking, and left transportation networks in a dire state.²⁷

¹⁹ Alistair Boddy-Evans, “What Was Ujamaa?,” *About.com Education*, accessed February 17, 2017, <http://africanhistory.about.com/od/tanzania/a/What-Was-Ujamaa.htm>.

²⁰ Assumpta Massoi, “The Legacy of Nyerere’s Ujamaa Policy,” *Inter Press Service*, October 22, 1999, <https://www.razoo.com/story/lpsnews>.

²¹ Boddy-Evans, “What Was Ujamaa?”

²² *Ibid.*

²³ Massoi, “The Legacy of Nyerere’s Ujamaa Policy.”

²⁴ Boddy-Evans, “What Was Ujamaa?”

²⁵ *Ibid.*

²⁶ Massoi, “The Legacy of Nyerere’s Ujamaa Policy.”

²⁷ Boddy-Evans, “What Was Ujamaa?”

Once Nyerere resigned, the Tanzanian government liberalized trade and undertook a variety of market reforms. Foreign exchange and investment was deregulated, and the country was opened up to foreign banks. State monopolies were privatized (though, as of 2013, 176 enterprises remained para-statal). One result of this was that the local textile industry collapsed and small-scale farmers were hurt by rising fertilizer prices. In recent years companies in certain industries – including mining and transportation – have been repossessed by the state.²⁸

To date, many Tanzanians blame the failure of Ujamaa not on the concepts behind it but on its implementation, on corrupt local leaders or on a lack of support from neighboring countries. Tanzanians still place great value on the idea of national self-reliance.²⁹

Key Economic Sectors

The Tanzanian economy depends on agriculture, which accounts for more than one-quarter of GDP, provides 85% of exports, employs about 80% of the work force and accounts for 7% of government expenditures.³⁰ Key agricultural products include coffee, sisal, tea, cotton, pyrethrum (insecticide made from chrysanthemums), cashew nuts, tobacco, cloves, corn, wheat, cassava, bananas, fruits, vegetables, cattle, sheep and goats. In addition to agricultural processing, the other main industries are mining (diamonds, gold and iron, as well as salt and soda ash), cement, oil refining, shoes, apparel, wood products and fertilizer.³¹

Tourism is on the rise. The total contribution of tourism to Tanzania's GDP in 2014 was 9.3%, at \$USD 4.5billion.³² The World Travel and Tourism Council (WTTC) projects that the Tanzanian tourism sector will increase by 4.9% (to 7.7% of GDP) by 2025.³³

Key Factors for Doing Business

The World Bank interviewed a representative sample of the private sector in five of the most active economic regions in Tanzania. The sample consisted of 813 business establishments surveyed from January 2013 through August 2014. The Enterprise

²⁸ "Overview of Progress and Policy Challenges in Tanzania" (OECD, 2013), <https://www.oecd.org/daf/inv/investment-policy/IPR-Tanzania-2013-Overview-Progress-Policy-Challenges.pdf>.

²⁹ Massoi, "The Legacy of Nyerere's Ujamaa Policy."

³⁰ CIA, The World Factbook. Accessed Jan 17, 2016.

<https://www.cia.gov/library/publications/the-world-factbook/geos/tz.html>

³¹ Ibid.

³² World Travel and Tourism Council statistics presented on TanzaniaInvest.com.

www.tanzaniainvest.com/economy. Accessed March 21, 2017.

³³ Ibid.

Survey (ES) covered several topics relating to the business environment as well as performance measures for each firm. According to the survey, access to finance and electricity continue to be the biggest obstacles to private firms' operations.³⁴

The World Bank's Ease of Doing Business Ranking³⁵

Tanzania ranks 132 out of 190 economies for doing business in the World Bank's 2017 ranking. This is an improvement over 2016, when the country ranked 144.

It ranks 135 for starting a business, and 44 for getting credit (up from 152 in 2016). This improvement was the result of Tanzania's credit bureau expanding borrower coverage and beginning to distribute credit data from retailers.³⁶

Corruption

Tanzania ranks 116 out of 176 countries in Transparency International's Corruption Perceptions Index 2016. While this is considered a high corruption ranking, Kenya and Uganda rank even higher, at 145 and 151 respectively.³⁷ However, the World Bank Enterprise Survey notes that approximately 65% of firms expected to give gifts to secure a government contract.³⁸

Security & Safety

Crime and a general threat of terrorism exist in Tanzania, but there are no significant threat levels (such as exist in Kenya). In general the country is considered safe by U.S. and U.K. authorities.³⁹ Furthermore, Tanzania has a relatively good ranking on the Fragile State Index⁴⁰, compared to Kenya and Uganda.

Land Ownership

Land ownership remains restrictive in Tanzania. Under the Land Act of 1999, all land in Tanzania belongs to the state. Procedures for obtaining a lease or certificate of occupancy can be complex and lengthy, both for citizens and foreign investors. Less than 10% of land has been surveyed, and registration of title deeds is done manually, mainly at the local level. Foreign investors may occupy land for investment purposes through a government-granted right of occupancy ("derivative rights" facilitated by Tanzania Investment Centre, or through sub-leases that confer a granted right of occupancy). Foreign investors can also partner with Tanzanian leaseholders. Rights of occupancy and derivative rights may be granted for periods of up to 99 years and are

³⁴ World Bank Enterprise Surveys. Tanzania Country Profile 2013.

³⁵ World Bank. Doing Business Rankings. Economy Profile 2017: Tanzania.

³⁶ Ibid.

³⁷ http://www.transparency.org/news/feature/corruption_perceptions_index_2016.

³⁸ World Bank Enterprise Surveys. Tanzania Country Profile 2013.

³⁹ Review of US Department of State and UK travel advice.

⁴⁰ <http://fsi.fundforpeace.org>

renewable⁴¹.

World Economic Forum Global Competitiveness Index (GCI)⁴²

The World Economic Forum's Global Competitiveness Index (GCI) characterizes Tanzania as a *factor-driven economy*.

The GCI identifies three specific stages, each implying a growing degree of complexity in the operation of the economy:

Stage 1: *Factor-driven* (based primarily on unskilled labor and natural resources). Companies compete on the basis of prices and sell basic products or commodities, with their low productivity reflected in low wages.

Stage 2: *Efficiency-driven*. As wages rise with advancing development, countries move into the efficiency-driven stage, when they must begin to develop more efficient production processes and increase product quality. At this point, competitiveness becomes increasingly driven by higher education and training, efficient goods markets, efficient labor markets, developed financial markets, the ability to harness the benefits of existing technologies, and market size (both domestic and international).

Stage 3: *Innovation-driven*. Countries are only able to sustain higher wages and a higher standard of living if their businesses are able to compete by providing new or unique products. At this stage, companies must compete by producing new and different goods using the most sophisticated production processes and through innovation.

Development Issues

Sustainable Development Goals

In May 2016, the Economic and Social Research Foundation (ESRF), in collaboration with the Ministry of Finance's Poverty Eradication Division and with support from UNDP, coordinated a brainstorming workshop to discuss the implementation of the SDGs in Tanzania.⁴³

Tanzania has identified key priorities in 8 SDG goal areas:⁴⁴

- End poverty

⁴¹ US State Department. Bureau of Economic and Business Affairs. 2013 Investment Climate Statement – Tanzania.

⁴² World Economic Forum. The Global Competitiveness Report 2016-2017.

⁴³ Tausi Kida and Desmond Mushi, "Implementation of SDGs in Tanzania: The Way Forward," *Southern Voice on Post-MDGs Development Goals*, June 6, 2016, <http://southernvoice.org/implementation-of-sdgs-in-tanzania-the-way-forward/>.

⁴⁴ Blandina Kilama et al., "Assessing Data for the Sustainable Development Goals in Tanzania" (Policy Research for Development, February 2016), <http://www.post2015datatest.com/wp-content/uploads/2016/02/Tanzania-Final-Feb-2016.pdf>.

- Ensure quality education for all
- Create jobs, sustainable livelihoods and inclusive growth for all
- Ensure sustainable energy and develop infrastructure for all
- Establish a sustainable, healthy and resilient environment for all
- Establish open, accountable, inclusive and effective institutions, rule of law, and peaceful and inclusive society
- Establish a global partnership for sustainable development
- Ensure access to quality healthcare for all

Apart from identifying priority areas, it's not totally clear what concrete steps have been taken to implement the goals, if any, though there has been plenty of discussion around why they are important and what should be done to implement them.

Gender

Tanzania's 2015 Gender Inequality Index (GII) value was 0.544, ranking it 129 out of 159 countries.⁴⁵ According to the OECD Development Center's Gender Index, Tanzania ranks high (unequal) on gender equality as of 2014.⁴⁶

Tanzanian family structures tend to disadvantage women. Although mothers and fathers have equal legal parental authority and nothing restricts women from being heads of households, in practice households are patriarchal. Nor do women have equal inheritance rights; widows can only inherit from a husband if there are no children, and women can only inherit immovable property for their lifetimes. They cannot sell it, unless there are no male members of the family. While women technically have the right to acquire and own land, the National Land Policy states that family land will be governed by custom and tradition, and customary law tends to restrict women's rights.⁴⁷

Although domestic violence is addressed in Tanzania's national gender and development strategy, it remains widespread and severely underreported, surrounded by stigma and community pressure to keep silent. A 2012 human rights report published by the Legal and Human Rights Centre put the rate of gender-based violence in Tanzania at between 30% and 50%.⁴⁸

In formal finance, women are underrepresented; only 13.8% of women had accounts at formal financial institutions in 2011, compared to 20.8% of men. But at the same time women seemed to have greater access to microfinance loans, and made up 62.81% of microfinance borrowers.⁴⁹

⁴⁵ UNDP. *Human Development Report 2016*. (Note: the 2016 report contains the 2015 rankings.)

⁴⁶ "Gender Equality in Tanzania," *Social Institutions and Gender Index (SIGI)*, accessed March 6, 2017, <http://www.genderindex.org/country/tanzania>.

⁴⁷ *Ibid.*

⁴⁸ *Ibid.*

⁴⁹ *Ibid.*

Tanzania's political structure, on the other hand, is designed to be inclusive. The 14th Amendment to the Constitution (2004) requires 50% gender parity among presidential nominees, while the Constitution includes a 30% quota for women's representation in the National Assembly, implemented through the reservation of special seats. Women are also allotted one-third of the seats in local government.⁵⁰

Environment⁵¹

The most significant environmental problem in Tanzania is the degradation of natural resources, including land, forests, water and biodiversity. However, other problems such as waste management, water scarcity and air pollution are growing increasingly urgent.

Tanzania has some of the richest biodiversity in the world, but is currently suffering from the rapid loss of habitat and natural resources. Biodiversity is crucial to resilient ecosystems and dwindling biodiversity can thus have ramifications beyond the disappearance of individual species. The main factors contributing to this loss are habitat change caused by resource exploitation, pollution (including the use of pesticides), invasive species and climate change.

Wildlife hunting is driven primarily by the demand for ivory and the pet trade. One of the most visible issues is the decimation of Tanzania's elephant population, which has shrunk by 50% (from 109,051 to 50,894) since 2009.

The Green Climate Fund under the UN Climate convention is expected to be an important vehicle for channeling climate finance to Tanzania. Tanzania is attempting to strengthen their National Designated Authority (in practice the Vice President's Office) and strategic frameworks for engagement with the Green Fund.

Micro, Small & Medium Sized Enterprises

In Tanzania, the term "SME" is used to refer to micro, small and medium sized enterprises, although the term MSME is sometimes used as well. SMEs per the government definition engage in non-farm economic activities: mainly manufacturing, mining, commerce and services. The majority of micro enterprises operate in the informal sector.⁵²

From the Small and Medium Enterprise Policy⁵³

⁵⁰ Ibid.

⁵¹ Sida. *Environmental and Climate Change Policy Brief: Tanzania*. February 2016.

⁵² Tanzania Ministry of Industry and Trade. *Small and Medium Enterprise Policy*. 2003.

⁵³ Ibid.

Category	# of Employees	Capital Investment in Machinery (Tshs.)
Micro	1–4	Up to 5 mil.
Small	5 – 49	Above 5 mil. to 200 mil.
Medium	50 – 99	Above 200mil.to 800 mil.

For enterprises that fall into more than one category, the level of investment is the deciding factor.

Tanzania has had a national policy to address SMEs since 2003. In addition, a number of government-led visioning documents, policy frameworks and strategies all point to SMEs as an important part of the economic and social development of the country.

Policy Frameworks

Tanzania’s national development plan, entitled *Tanzania Development Vision 2025*⁵⁴, is intended to guide economic and social development efforts. The objective is “to awaken, co-ordinate and direct the people's efforts, minds and national resources towards those core sectors that will enable Tanzania to attain their development goals and withstand the expected intensive economic competition ahead.” It seeks to transform Tanzania from a low productivity agricultural economy to a semi-industrialized one.⁵⁵ It is supported by the *National Five Year Development Plan 2016/17 – 2020/21: Nurturing Industrialization for Economic Transformation and Human Development*⁵⁶ that has been developed by the Ministry of Finance and Planning.

The *Sustainable Industrial Development Policy - SIDP (1996 - 2020)*⁵⁷ places specific emphasis on the promotion of SMEs through the following measures: supporting existing and new promotion institutions, simplifying taxation, licensing and registering SMEs, and improving access to financial services. In addition, SIDP encourages informal sector businesses to grow and become formalized, and identifies measures that would enable indigenous entrepreneurs, women, youth and people with disabilities to take part in economic activities.⁵⁸

Other policies that address SME support include⁵⁹:

- The National Micro Finance Policy
- The Agricultural and Livestock Policy

⁵⁴ <http://www.mof.go.tz/mofdocs/overarch/vision2025.htm>

⁵⁵ Ibid.

⁵⁶ [http://www.mit.go.tz/uploads/files/National%20Five%20Year%20Development%20Plan%202016-17__2020-21%20\(1\).pdf](http://www.mit.go.tz/uploads/files/National%20Five%20Year%20Development%20Plan%202016-17__2020-21%20(1).pdf)

⁵⁷ http://www.tanzania.go.tz/egov_uploads/documents/Sustainable-Industries-Development-Policy_sw.pdf

⁵⁸ Tanzania SME Policy 2003.

⁵⁹ Ibid.

The Minerals Policy of Tanzania
The National Employment Policy
The Gender and Women Development Policy
The Cooperative Development Policy
The National Energy Policy
The National Environmental Policy and Rural Development Strategy

Outside of these frameworks, the government aims to promote SME development by maintaining macroeconomic stability; reviewing the tax regime; simplifying licensing procedures; and implementing a competition policy and a program called “Business Environment Strengthening for Tanzania (BEST)”.⁶⁰

Small and Medium Enterprise Development Policy - April 2003⁶¹

The Small and Medium Enterprise Development Policy outlines strategies for implementing the SME development policy, which focuses on three main areas: creating an enabling business environment, developing financial and non-financial services, and putting in place supportive institutional infrastructure. This includes strategies for a legal and regulatory framework, physical infrastructure, business development services (including entrepreneurship development, business training, information, technology, marketing and access to finance), and an institutional framework for SME development. The policy also addresses environmental considerations, gender, disadvantaged groups and those with HIV-AIDS. The Ministry of Industry, Trade and Investment is responsible for its overall implementation.

In 2012 the policy underwent a rapid review by the United Nations Industrial Development Organization (UNIDO), which concluded that “despite notable achievements in assisting the development of SMEs in the country, there are also challenges that impede its effective implementation, in particular inadequate coordination and weak synergy among stakeholders, insufficient resources to implement envisaged programs, compounded by lack of prioritization and at times inconsistencies in legislation.”⁶² UNIDO noted a need for more coordination within the government, greater leadership and more donor coordination.⁶³

Institutional Support

The following government and para-statal organizations are providing support to promote SME development in Tanzania:

⁶⁰ <http://www.best-dialogue.org>

⁶¹ Tanzania SME Policy 2003.

⁶² UNIDO. Tanzania SME Development Policy 2003: Ten Years After. Implementation Review. November 2012.

⁶³ Ibid.

The Ministry of Industry, Trade and Investment assumes overall responsibility for supporting the country's SME policy, and has a Small and Medium Enterprises Unit charged with creating a conducive environment for the graduation and formalization of informal sectors. Its functions include:

- Developing, monitoring, evaluating and reviewing implementation of the SME policy, guidelines, legislation and standards;
- Developing mechanisms to ensure that SMEs comply with environmental regulations and thus promoting environmentally responsible entrepreneurship;
- Developing and implementing strategies for enhancing graduation and formalization of the informal sector; and
- Developing strategies for facilitating SME access to financial services.

<http://www.mit.go.tz>

The National Economic Empowerment Council (NEEC) resides within the prime minister's office. Its primary functions include developing strategies for the mobilization and utilization of resources for economic empowerment activities. NEEC also facilitates and coordinates empowerment and entrepreneurship training programs for various groups of citizens, depending on their needs and challenges, as well as conducting research.

<http://www.uwezeshaji.go.tz>

The Small Industries Development Organization (SIDO) was established in October 1973 as a para-statal organization charged with developing the small industry sector in Tanzania. It has a number of mandates ranging from policy formulation to direct support to industries, and hands-on involvement in the establishment of SMEs in both rural and urban areas. This includes technology development and transfer services (such as cluster initiative and incubation centers); training and regional extension services (including business training); marketing and information services; and financial services.

<http://sido.go.tz>

The Tanzania Investment Centre (TIC) was established in 1997 by the Tanzania Investment Act to be "the primary agency of the Government to coordinate, encourage, promote and facilitate investment in Tanzania and to advise the Government on investment policy and related matters." Their mandate includes stimulating and supporting the growth of entrepreneurship and SMEs in Tanzania.

<http://www.tic.co.tz/>

The Tanzania Commission for Science and Technology (COSTECH) is a para-statal organization affiliated with the Government of Tanzania as a subsidiary institution of the Ministry of Education, Science & Technology. COSTECH's role is to be the chief advisor to the government on all matters pertaining to science and technology, and their

application to the socio-economic development of the country.

<http://www.costech.or.tz>

The Tanzania Entrepreneurship and Competitiveness Centre (TECC) is a public-private partnership aimed at creating a knowledge economy with skilled manpower and entrepreneurs, and supporting local economic development through public-private partnerships. TECC was jointly formed in 2013 by the National Economic Empowerment Council (NEEC), the Tanzania Private Sector Foundation (TPSF) and the Commission for Science and Technology (COSTECH). It is funded by the International Development Agency, DFID and DANIDA. TECC is intended to be a focal point for entrepreneurs and MSMEs in a facilitation and coordination role. It is also meant to be involved in the development of economic clusters, as well as supporting skills development, economic development and business intelligence services.

<http://tecc.or.tz>

The Tanzania Engineering and Manufacturing Design Organization (TEMDO) is an applied engineering research and development institution within the Ministry of Industry, Trade and Marketing. TEMDO provides engineering and other technological support services for SMEs, with the aim of commercializing manufacturing technologies through the companies they support.

<http://temdo.or.tz>

The Vocational Educational and Training Authority (VETA) is charged with coordinating, regulating, financing, promoting and providing vocational education and training in Tanzania. VETA owns 28 training centers throughout the country.

<http://www.veta.go.tz>

Private Sector Support

The CEO Roundtable of Tanzania (CEOt) was founded in 2000 by a small group of CEOs. Its main objective is to create a forum through which industry leaders within the Tanzanian private sector can constructively engage with government, its development partners and other stakeholders with a view toward creating a more conducive environment for business to prosper and for the country to develop. They host events relevant to socio-economic development in the country.

<http://ceo-roundtable.co.tz>

The Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA) is a private sector association which was established in 1988 with the support of the government. TCCIA has regional offices and over 100 district centers. It works closely with international organizations and the government to strengthen the private sector. It offers members information, business linkages and business development services as well as engages in advocacy.

<http://www.tccia.com>

The Tanzania Private Sector Foundation was established to promote private-sector-led social and economic development in Tanzania. Its functions include government engagement, policy and lobbying, and it acts as the principal interlocutor at the national level on all private sector matters. Its goal is to continuously develop the private sector business agenda, focusing on positioning the private sector as an engine of growth. It also works on the creation of wealth and jobs, and on maximizing Tanzania's competitive advantages in the global economy.

<http://tpsftz.org>

International Sector Support

The following organizations are cited specifically because of the extent of their support for and investment in entrepreneurship and business growth:

The African Development Bank

The African Development Bank Strategy Paper for Tanzania 2016-20 and respective plan is based on two strategic pillars:⁶⁴

- Infrastructure development (domestic and regional transport, and access to electricity)
- Strengthening governance and accountability (financial management, and unlocking private sector investment and finance for job creation)

Innovations mainstreamed into this most recent strategy paper include green and inclusive growth, and gender equality and empowerment.⁶⁵

<http://www.afdb.org>

DANIDA – Danish Development Cooperation

For several years Tanzania has been one of the top recipients of Danish development assistance, and Denmark is among the largest bilateral donors to the country. The overall aim of Danida's work in Tanzania is defined by the new Denmark-Tanzania Country Policy 2014-2018, which objectives include: reducing poverty and inequality and ensuring equal access to quality social services; promoting inclusive green growth and employment; and strengthening democracy, good governance, rule of law and respect for all human rights.

<http://um.dk>

One of the projects that Danida supports is **BEST-Dialogue**, which gives grants to Tanzanian membership organizations from the business sector. Grants can help these

⁶⁴ "Tanzania Country Strategy Paper 2016-20" (African Development Bank, February 2016), https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/TANZANIA1_-_CSP_2016-2020.pdf

⁶⁵ Ibid.

organizations to receive training, or carry out research to identify factors that make doing business difficult. Grantees present their findings to government along with proposals for policies to help improve the business environment. Since it was established in 2004, BEST-Dialogue has supported over 34 organizations.

<http://www.best-dialogue.org>

Department for International Development (DFID) – United Kingdom

DFID has over 36 active projects in Tanzania and has earmarked 200 million GBP for the country. Their top priorities include wealth creation (scaling up programs and increasing work with the private sector), achieving global goals, making government more effective, and helping Tanzanians hold their government to account.

<https://www.gov.uk/government/organisations/department-for-international-development>

Ministry of Foreign Affairs Finland

Tanzania is Finland's longest-standing development cooperation partner and the largest recipient of Finnish development cooperation appropriations: Finland's bilateral support to Tanzania was about 36 million euros in 2014. Objectives of the Finnish development cooperation with Tanzania include good governance and equitable service delivery; sustainable management of natural resources and access to land; and inclusive, sustainable and employment-enhancing growth.

www.formin.finland.fi

One of the key investments Finland has made in regards to entrepreneurship is the funding of TANZICT (the Information Society and ICT Sector Development Project), which ran from 2011-2016. It was designed as a collaboration between Tanzania's Ministry of Communications, Science and Technology (MCST) and Finland's Ministry for Foreign Affairs. One of the project's components revolved around entrepreneurship and innovation: catalyzing innovation hubs and living labs to build the capacity of aspiring entrepreneurs.

<https://tanzict.or.tz>

Ministry of Foreign Affairs Netherlands

In 2013 the Netherlands ended its "development" relationship with Tanzania, which had lasted more than 40 years. It has been replaced by a "partnership of equals" focused mainly on investment in the economy. The Netherlands is, however, keeping a number of development programs open in Tanzania, including the Private Sector Investment Programme (PSI), the Development-Related Infrastructure Investment Vehicle (DRIVE), the Netherlands Senior Experts Programme (PUM), the Matchmaking Facility (MMF), the Dutch Employers Cooperation Programme (DECP) and the Centre for the Promotion of Imports from Developing Countries (CBI).

After the United Kingdom, the Netherlands is the second largest EU investor in

Tanzania. More than 100 Dutch companies are active in the country in sectors such as infrastructure, financial services, energy, transport, technology and maritime services. Traditionally, Dutch businesses have also been active in horticulture, floriculture and tourism. Interest in investing in the oil and gas, agricultural and financial sectors has also increased sharply among Dutch businesses in recent years.

<https://www.government.nl/topics/international-relations/contents/tanzania>

United States African Development Foundation (USADF)

The U.S. African Development Foundation (USADF) is an independent U.S. Government agency established by Congress to support and invest in African owned and led enterprises that improve lives and livelihoods in poor and vulnerable African communities. The Tanzania country program was established in 1986, and USADF now manages a portfolio of 12 projects with a total commitment of \$1.5 million. The country strategy focuses on export-oriented enterprise development, with an emphasis on agriculture and agro-processing activities; most of the projects work directly with agricultural and agro-processing entities.

A grant to the Community Reinvestment Grant Trust (2013-2016) was used to provide finance and business development services to previous USADF grantees. CRGT was created to provide funding to the “missing middle” of agricultural finance: farmers’ associations with a track record of successful business, but minimal credit history and little access to commercial lending.

www.usadf.gov

United States Agency for International Development (USAID)

The U.S. Government is Tanzania’s largest bilateral donor. Tanzania remains a recipient of numerous presidential initiatives being implemented in the region, including the President’s Emergency Fund for AIDS Relief, the President’s Malaria Initiative, the Sustainable Financing Initiative, Power Africa, Trade Africa, Feed the Future, the Global Climate Change Initiative, and Let Girls Learn. USAID programs in Tanzania are aligned with Tanzanian national development goals and support Tanzania’s National Strategy. They work to empower Tanzanian women and youth; achieve inclusive, broad-based and sustainable economic growth; and improve effective democratic governance in order to advance Tanzania’s goal of achieving middle income status by 2025.

<https://www.usaid.gov/>

The World Bank

The World Bank has various projects in Tanzania and has just announced that the country will be able to access up to \$2.4 billion in concessional financing over the next three years, an increase of half a billion dollars over previous allocations. These additional resources will come from the World Bank Group’s International Development Association (IDA). Tanzania is one of the Bank’s “scale-up countries,” meaning that in addition to concessional resources, they will be able to borrow money on non-

concessional terms that are lower than market rates.⁶⁶

<http://www.worldbank.org>

SMEs' Contribution to the Economy

A survey of SMEs in 2012 estimated that there were 2.75 million MSME owners and about 3.16 million MSMEs in Tanzania, contributing around 27% of the GDP and employing more than 5.2 million people. Of these enterprises, 97.1% were “micro”, with 66.1% of the total being own account (one person) activities.⁶⁷

The graduation rate of micro enterprises to small, medium and large in Tanzania is very low, the result being that most remain micro; medium sized enterprises are rare. The majority of SMEs are found in the trading sector, with 55% being in wholesale and retail trading.⁶⁸ Ernst & Young posited in a feasibility study for an investment fund that the above observation on sectors might be a problem, as it can “suffocate innovation and the growth of other sectors, such as manufacturing”.⁶⁹

Problems that persist for SMEs, according to experts, include: an unfavorable legal and regulatory framework, underdeveloped infrastructure, weak business development services, limited access to finance, and ineffective and poorly coordinated institutional support.⁷⁰

Entrepreneurship Ranking

The Global Entrepreneurship and Development Institute ranks countries by their levels of entrepreneurship. GEDI's methodology is to collect data on the entrepreneurial attitudes, abilities and aspirations of the local population, then weigh these against the prevailing social and economic “infrastructure”, including factors such as broadband connectivity and transport links to external markets. GEDI distills this information into 14 “pillars” to measure the health of the regional ecosystem. Tanzania ranks 118 of 137 countries globally in their 2017 Global Entrepreneurship Index,⁷¹ with the strongest area

⁶⁶ World Bank. “Tanzania is a Frontrunner for Scaled Up Resources From World Bank Group.” March 20, 2017. <http://www.worldbank.org/en/news/press-release/2017/03/20/tanzania-is-a-frontrunner-for-scaled-up-resources-from-world-bank-group>

⁶⁷ Olomi, Donath R and Mori, Neema. “Lessons from Equity Financing Experience of Tanzanian SMEs: Draft Report.” Institute of Management and Entrepreneurship Development (IMED) June, 2015. International Growth Centre Working Paper.

⁶⁸ Ibid.

<http://www.theigc.org/wp-content/uploads/2016/01/Olomi-Mori-2015-Working-paper.pdf>

⁶⁹<http://www.theigc.org/wp-content/uploads/2016/01/Olomi-Mori-2015-Working-paper.pdf>

⁷⁰ Small and Medium Enterprise Policy 2003.

⁷¹ Global Entrepreneurship and Development Institute. Global Entrepreneurship Index 2017. <https://thegedi.org/global-entrepreneurship-and-development-index/>

being opportunity perception and the weakest being start-up skills.⁷²

One of the major challenges facing Tanzania is that of human capital. Tanzania ranks 116 out of 130 countries in the World Economic Forum's Human Capital Index (2016).⁷³ The Human Capital Index takes a life-course approach to human capital, evaluating the levels of education, skills and employment available to people in five distinct age groups, ranging from under 15 to over 65 years old. The aim is to assess the outcomes of past and present investments in human capital and offer insight into what a country's talent base will look like in the future.⁷⁴

Access to Finance

Tanzania's financial sector has of 20 licensed banks and 11 non-bank financial institutions.⁷⁵ However, matching supply and demand of SME finance is a challenge. SMEs in Tanzania lack access to finance from local banks, despite the fact that 75% of banks in Tanzania report having dedicated SME units.⁷⁶ Some of the reasons for this include strict requirements around KYC (Know Your Counterparty), formal registration, collateral and credit history, as well as a dearth of MSME tailored products.⁷⁷ Banks cite a lack of information and poor quality information as the biggest hindrances to SME lending, including the absence of third-party guarantees. A majority of banks also see business regulation as a significant impediment.⁷⁸

According to the International Finance Corporation (IFC), there is a lending gap of up to USD 2.48 billion annually.⁷⁹ According to the African Development Bank (AfDB), only 12% of SMEs currently own a credit line at a financial institution.⁸⁰ According to research by the International Institute for Science, Technology and Education (IISTE), 53.3% of SMEs see access to credit as the main constrain to growing their businesses.⁸¹

Other relevant statistics include:

⁷² Ibid.

⁷³ World Economic Forum. Human Capital Report 2016.

⁷⁴ Ibid.

⁷⁵ <https://www.microfinancegateway.org/country/tanzania>. Accessed March 30, 2017.

⁷⁶ Pietro Calice, Victor Chando, and Sofiane Sekioua, "Bank Financing to Small and Medium Enterprises in East Africa: Findings of a Survey in Kenya, Tanzania, Uganda and Zambia," Working Paper (African Development Bank Group, March 2012).

⁷⁷ Tanzania Invest. "Tanzanian Commercial Bank To Extend Focus On Lending To SMEs" November 29, 2015.

<http://www.tanzaniainvest.com/finance/banking/equity-bank-tanzania-to-extend-lending-to-small-medium-entreprises-smes>

⁷⁸ Ibid.

⁷⁹ Ibid.

⁸⁰ Ibid.

⁸¹ Ibid.

- 20% of the 3.1 million MSMEs in the country (620,000 MSMEs) are served by formal financial institutions, 12% use informal means, and the biggest proportion – nearly 70% – are totally excluded, using no financial services at all.⁸²
- In a 2011 survey of 519,450 agri-business SMEs, only 168,300 (32% of the total) accessed formal financial services, approximately 13% were informally served, and slightly over 54% were totally excluded from any formal or informal financial services.⁸³
- According to the same 2011 survey, “72 percent of MSMEs in Tanzania are dependent on an individual’s own savings generated mainly through informal means . . . The general observation is that enterprises use very little formal or informal credit and use of insurance services is insignificant.”⁸⁴
- In the National Financial Inclusion Framework the baseline percentage of SMEs with access to formal financial services is 10%. The target the framework sets is 50%.⁸⁵

There do seem to be some attempts to address the barriers SMEs face in accessing local finance. The following commercial banks among others have specifically targeted SMEs:

- The National Bank of Commerce (NBC) launched a business banking product in 2016 that focuses on three million SMEs. The sectors to be covered include agriculture, transportation, manufacturing, communications and enterprises in need of trade financing.⁸⁶
- The National Microfinance Bank (NMB) in 2015 launched a six-year USD 35 million syndicated loan facility with the Netherlands Development Finance Company (FMO) to boost its lending to small and medium enterprises (SMEs) and corporate borrowers.⁸⁷
- CBRD has been backed by IFC to support small businesses, particularly those owned by women, as well as farmers and agri-business.⁸⁸
- Equity Bank is reported to be increasing its focus on Tanzanian SMEs.⁸⁹

⁸² “Tanzania National Financial Inclusion Framework (2014-2016).” Sourced from to the 2010 Micro Small and Medium Enterprises Survey (MSME Survey).

⁸³ Ibid. “2011 Agriculture Finance Markets Scoping Survey (AgFiMS, 2011).

⁸⁴ Ibid.

⁸⁵ Ibid.

⁸⁶ All Africa. Tanzania Bank Targets Three Million Small Businesses. May 10, 2016.

<http://allafrica.com/stories/201605110309.html>

⁸⁷ <https://www.fmo.nl/news-detail/a72dbda4-dd5f-4fa6-a46d-d4d230ad990c/fmo-enhances-access-to-finance-for-sme-s-in-tanzania> Accessed March 20, 2017.

⁸⁸ <http://ifcext.ifc.org/ifcext/Pressroom/IFCPressRoom.nsf/0/7E00898A1D1C17BA85257CB70068E1B8> Accessed March 20, 2017.

⁸⁹ “Tanzanian Commercial Bank To Extend Focus On Lending To SMEs”. Tanzaniainvest.com

In addition, The African Guarantee Fund (AGF) is active in Tanzania. The Fund is designed to facilitate access to finance for SMEs by sharing potential risk with financial institutions, as well as providing capacity development to financial institutions in appraising SMEs.

Financial Inclusion

Financial inclusion has been an issue for Tanzania: studies show that 11.7 million people were financially excluded in 2009.⁹⁰ This could be attributed to the fact that most bank branches are concentrated in Dar es Salaam, and only a few have a countrywide network that could be linked to the provision of microfinance services.⁹¹ The Bank of Tanzania has taken the lead in developing a National Financial Inclusion Framework (NFIF) that articulates the role of mobile money as a key enabler of financial inclusion.

Mobile money is enabling financial inclusion. According to the GSMA⁹²:

Tanzania is one of the world leaders in mobile money transfers (mobile phone-based money transfer), with 44% of adults having access to it and a total of 16 million people subscribing. M-Pesa was first introduced in Tanzania in 2008: since then over 40 million mobile money accounts have been registered. Today, each month 95 million mobile money transactions are made, transacting an average of USD 1.6 billion. Adults are using these services to pay bills, make transfers to family and friends, and conduct business transactions. Mobile money penetration rates in Tanzania have reached 65% in urban areas and about 25% in rural areas. For 32% of a population of 52 million, mobile money is the only financial service they use.⁹³

Savings and Credit Cooperative Organizations (SACCOS) are another way to create financial inclusion. They are not as popular in Tanzania as they are in Kenya, but their membership is growing rapidly. The number of SACCOs rose from 803 in the year 2000 to 3,865 in March 2015, while over the same period membership rose by a factor of

November 29, 2015. <http://www.tanzaniainvest.com/finance/banking/equity-bank-tanzania-to-extend-lending-to-small-medium-entreprises-smes>

⁹⁰ <https://www.microfinancegateway.org/country/tanzania>. Accessed March 30, 2017.

⁹¹ Ibid.

⁹² The GSMA represents the interests of mobile operators worldwide, uniting nearly 800 operators with almost 300 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and Internet companies, as well as organizations in adjacent industry sectors.

⁹³ "Tanzania Mobile Money"

<http://www.tanzaniainvest.com/mobile-money>. Accessed March 30, 2017.

nearly ten — from 133,134 to 919,992 subscribers.”⁹⁴

Impact Investment

Tanzania benefits from the trend among impact investors to look for deals in East Africa. Thus, after Kenya and Uganda, Tanzania remains the third most desirable destination for impact capital, although the amount of capital flowing into Tanzania is significantly less than Kenya.⁹⁵ In 2016 there were eight deals in Tanzania, a total investment of USD 25 million, with an average deal size of \$107,000.⁹⁶

The authors of *The Landscape for Impact Investing in East Africa Report: Tanzania* note that:

“Despite positive trends, many adverse conditions persist in Tanzania. Sourcing talent, particularly for middle management, remains extremely difficult. Many businesses operate informally with multiple sets of accounts, which can compromise impact investors’ ability to place capital. There are few investment-ready businesses, due in part to the lack of high-quality pre-investment support for promising enterprises. In addition, the nature and timing of government involvement in the private sector is unpredictable and can have severe economic consequences.”⁹⁷

Key Facts and Figures from The Landscape for Impact Investing in East Africa: Tanzania⁹⁸ Report - 2015

- There **have been** 109 non-DFI impact deals in Tanzania, disbursing approximately USD 227 million in capital (roughly half the number of deals as in Kenya, and a third of the capital disbursed)
- There are 129 impact capital vehicles managed by 92 non-DFI impact investors actively considering Tanzania (nearly as many as consider Kenya)
- Less than USD 35 million has been committed exclusively to Tanzania

⁹⁴ “Tanzania’s Five-Year National Framework Aims to Raise Financial Literacy,” *Pesa Forum*, April 23, 2016, <http://www.pesaforum.co.tz/news/tanzanias-five-year-national-framework-aims-to-raise-financial-literacy/>, <http://www.pesaforum.co.tz/news/tanzanias-five-year-national-framework-aims-to-raise-financial-literacy/>.

⁹⁵ The GIIN and Open Capital Advisors. *The Landscape for Impact Investing in East Africa Report: Tanzania. August 2015.*

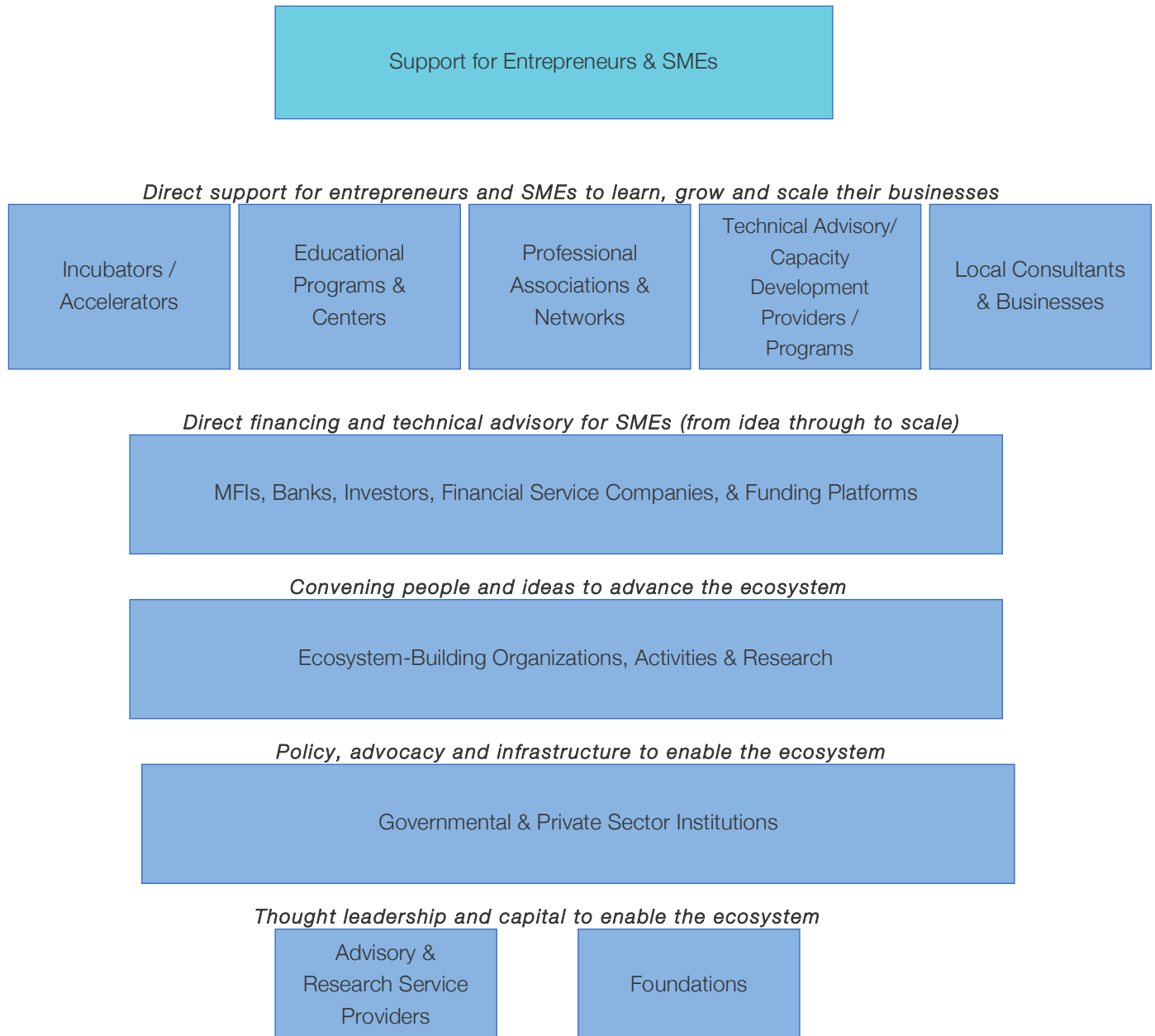
⁹⁶ Disrupt Africa African Tech Startups Funding Report 2015—sourced from *ANDE State of the Sector Report 2015.*

⁹⁷ *The Landscape for Impact Investing in East Africa Report: Tanzania.*

⁹⁸ *Ibid.*

The Ecosystem

Ecosystem Map



Ecosystem-Building Organizations, Activities & Research

The following organizations and initiatives are conveners and/or platforms that share best practice across the sector (in person or virtually), conduct research, and/or host convenings.

Consortiums & Platforms

ANDE East Africa Chapter

The Aspen Network of Development Entrepreneurs (ANDE) is a global network of organizations that propel entrepreneurship in emerging markets. ANDE supports its 200+ members primarily through knowledge sharing and networking, but also provides training, research and funding, and coordinates advocacy and education. The East Africa Chapter is the largest in the ANDE network and is based in Nairobi; it brings together ANDE members supporting small and growing businesses in East Africa, who then work to identify common challenges that can be addressed collectively. The Chapter is now hosting more events in Tanzania; these have included happy hours and content-specific sessions, such as a discussion on how to close the skills gap in the Tanzanian ecosystem.

<http://www.andeglobal.org/?page=EastAfrica>

Financial Sector Deepening Trust Tanzania (FSDT)

Financial Sector Deepening Trust Tanzania (FSDT) aims to develop market systems that benefit underserved individuals, households and enterprises, offering them capacities and opportunities to improve their lives. This involves addressing challenges, and supporting innovations and market interventions in the financial sector through partnerships with financial sector stakeholders. FSDT uses a broad range of financial instruments – including loans, guarantees and grants – to spur innovation among financial service providers and the development of the financial ecosystem. Leveraging its position as a thought leader in financial inclusion, FSDT pushes for facilitation in the market, achieved through a combination of convening, advocacy, and engagement support delivered to financial service providers, industry associations, regulators, policymakers and donors operating in the market. FSDT also sponsors research and its dissemination: evidence generation is a cornerstone of their work. Their theme areas are agricultural and rural finance, SME finance, digital finance and insurance. FSDT is funded by organizations such as DFID, DANIDA, DIFTAD, SIDA and the Bill and Melinda Gates Foundation.

<http://www.fsd.tz>

VC4Africa

VC4Africa is the largest online community of entrepreneurs and investors dedicated to building companies in Africa. Entrepreneurs have access to free online tools, mentorship opportunities and private deal rooms, while Investor Pro Account users (their revenue model) can set up intelligent alerts, follow progress, conduct due diligence and connect directly with

entrepreneurs. The community has members in 159 countries and meet-ups have been hosted in more than 50 cities around the world. They operate as a peer-to-peer network and champion an open source approach. The core vision behind the project is that VC4Africa is only a platform within a larger social movement. Argidius, Doen Foundation and Hivos are the founding community partners.

<https://vc4africa.biz>

Work & Event Spaces

KiliHub

KiliHub, founded by Anza, is a co-working space in Moshi exclusively available to charities, NGOs, non-profits and social impact businesses. It offers office space, conference rooms, networking events and hot-desking.

<http://www.kilihub.com>

KiOTA

KiOTA is the first open space in Iringa, founded in 2015 by the Centre for Entrepreneurship and Innovation (CEI) of the University of Iringa (UoI) in collaboration with the TANZICT project. It is a place that is designed to encourage entrepreneurship, innovation and a co-working culture in order to facilitate community development. KiOTA has a strong focus on ICT, agriculture and forestry.

<http://kiotahub.or.tz>

Events & Convenings

This research found no annual conferences or convenings taking place in Tanzania. There are, however, “one-off” events such as those hosted by ANDE, as well as the *Stakeholders’ Roundtable on Accelerating Innovation and Growth of SMEs Through Responsive Policies* hosted by the Centre for Policy Research and Advocacy (CPRA) and the Tanzania Private Sector Foundation (TPSF) in 2016. The latter was supported by Business Environment Strengthening for Tanzania (BEST-D) in collaboration with the Intelligence for Innovation (iN4iN) Africa Network, and is sponsored by the German Academic Exchange Service (DAAD).

Incubators and Accelerators

The following organizations provide some combination of product development assistance, incubation, training and/or mentoring. This includes fixed-term cohort-style accelerators as well as individual business development service providers with formalized curricula. The list also includes organizations that lead design and/or prototyping venture incubation processes.

As noted earlier, TANZICT (the Information Society and ICT Sector Development Project in Tanzania), sponsored by the government of Finland, was a catalyst for starting and supporting hubs and learning labs such as Buni Hub, Kinu, RLabs Iringa and Mbeya Living Lab. However, many of the living labs that were active during the TANZICT program, as well as hubs like Kinu, do not appear to be currently functional. TANZICT funding ended in 2016.

The Agribusiness Innovation Center (AIC) of Tanzania

The Agribusiness Innovation Center (AIC) of Tanzania is an agro-processing-focused service center, operating under the PASS Trust, which delivers market-leading business development services to agro-enterprises that are growth oriented or have the potential to grow. It specifically focuses on growing value-adding enterprises, giving special attention to women entrepreneurs in Tanzania. The AIC provides entrepreneurs with a set of services that include: business coaching; market research, marketing and procurement facilitation; technology identification, technical training and access to processing technologies; and financial services. (AIC is an infoDev Agribusiness Entrepreneurship Center.) AIC is located in Morogoro.

<http://www.aic.co.tz/>

ANZA

Anza's accelerator program offers 12 months of support for viable social enterprises that are already operational and interested in growth. They provide business planning, consulting and mentoring, as well as access to credit through a loan fund. In addition to the accelerator Anza is committed to ecosystem building, and the organization has engaged in research and mapping. They offer an innovation challenge for students, and founded the KiliHub – the largest co-working space in Tanzania. ANZA has links to the African Entrepreneur Collective and supports the SPRING Accelerator program. ANZA is located in Moshi.

<http://anza.co.com/>

BUNI Hub

Buni Hub is a meeting space for the local ICT and developer community at the Tanzania Commission for Science and Technology. Their goal is to foster innovation and technology entrepreneurship through capacity building, mentoring programs and community empowerment. The Hub was founded in 2011 with a focus on discovering, nurturing and mentoring youths with innovative technological solutions to problems facing Tanzania; since then they have worked with over 5,000 Tanzania youths, over 60% being college students and recent graduates. They offer an internship program, a mini-fabrication lab, mentoring and a pre-incubation program. Buni is based in Dar es Salaam.

<http://buni.or.tz>

CEED

CEED creates communities of entrepreneurs while building the ecosystems in which these entrepreneurs operate: developing, connecting and mentoring them along the way. CEED was developed using a peer-to-peer model whereby entrepreneurs share their experiences, help others overcome challenges, and develop trust in one another through the network. It was founded by SEAF. Focus areas include agribusiness, women, youth, and technology. CEED is just starting operations in Tanzania.

<http://ceed-global.org/>

Dar Teknohama Business Incubator (DTBi)

DTBi is an independent autonomous entity of COSTECH that promotes the growth of ICT technology-based emerging companies. The incubator aims to serve as a hub for technology start-ups, and actively identifies and provides for services such as business development services and access to shared resources. It also facilitates access to finance and markets through support, guidance and business management, and provides networking for technical trends and opportunities to access markets. DTBi is based in Dar es Salaam.

<http://teknohama.or.tz>

EQWIP

EQWIP is a network of 17 global youth innovation spaces, a concept powered by Canada World Youth (CWY) and Youth Challenge International (YCI). Each EQWIP HUB provides a platform for youth – especially women – to build market-relevant skills, and gain access to the mentorship, networks, technology and capital necessary to prepare them for meaningful employment or for launching a new enterprise. Young Canadians work in specialized teams to support each HUB. EQWIP HUB in Tanzania is located in Dar Es Salaam.

<http://eqwiphubs.org>

KIJANA JIAJIRI

KIJANA JIAJIRI is a dedicated program to promote entrepreneurship among underserved young Tanzanians and provide them with the practical support they need to get started and grow a business. They target young adults (18-30 years old) who have the potential to be entrepreneurs and have viable business ideas. They offer training in business and entrepreneurship skills, mentoring and coaching, access to finance, and links to business programs and networks. The program is sponsored by the Government of Tanzania using NEEC resources, and is supported by a grant from Tanzania LNG, a joint venture between BG Tanzania, Statoil, ExxonMobil, Ophir Energy and Pavilion Energy. KIJANA JIAJIRI is jointly implemented by Youth Business International, the National Economic Empowerment Council (NEEC) and the Tanzania Entrepreneurship and Competiveness Centre (TECC). The organization is based in Dar es Salaam.

<http://www.kijanajijiri.com>

Reach for Change

Reach for Change supports social entrepreneurs interested in sustainable and scalable ventures that create better lives for children. Selected social entrepreneurs benefit from their accelerator and virtual incubator programs, receive salary funding and support from their partners in the business sector, and gain access to their global network of experts. This is all done in-country, through face-to-face training and support as well as through regional and global conferences. Launched in Sweden in 2010, Reach for Change is present in 18 countries on three continents, and supports more than 400 entrepreneurs globally. They have a Tanzania program based in Dar es Salaam.

<http://reachforchange.org>

SIDO Business and Technology Incubator

SIDO Business and Technology Incubator is a service center aimed at supporting entrepreneurs to develop commercial businesses. The center provides work premises, technical advice, financial support through loans, and business development services on demand to enable the start-up, growth, competitiveness and sustainability of enterprises. The incubator is based in Dar es Salaam.

<http://www.sido.go.tz/UI/IncubatorProgramme.aspx>

SPRING Accelerator

SPRING is an accelerator working with growth-oriented businesses on innovations that can transform the lives of poor and vulnerable girls aged 10-19 living across East Africa and South Asia. SPRING businesses receive nine months of technical expertise, including Human-Centered Design boot camps, investment-readiness support and mentorship. In return, businesses commit to finding innovative ways to reach adolescent girls with products and services that meet their needs, all determined, formed and tested by girls themselves. SPRING is currently recruiting its second cohort in East Africa and has local support in Tanzania, partnering with ANZA. It is funded by DFID, the Nike Foundation and USAID.

<http://springaccelerator.org/>

TAREBI (Tanzania Renewable Energy Business Incubator)

TAREBI (Tanzania Renewable Energy Business Incubator) is a renewable energy business incubator supported by NorgesVel in partnership with the IMED foundation. It offers a range of services, expertise and facilities to its clients in all areas of clean energy technology, as well as mentoring, training and capacity building, connections to financial institutions, market linkages, office space, placements and networking among stakeholders. TAREBI aims to address the needs of early-stage, energy-based technology businesses. It is based in Dar es Salaam.

<http://www.tarebi.org/>

Twende

Twende works with Tanzanians to design, develop and disseminate life-improving technology solutions to the challenges they and their communities face. They offer workshops and

prototyping. After a workshop ends, participants are given the opportunity to continue their projects; Twende provides funding to finish the first prototype, and continues providing personalized technical advice to bring those prototypes to the testing stage. This involves continued in-person visits to participants. They also work with a select group of entrepreneurs who would like to take their innovations to the next level by bringing them to market, offering them workshop space, networks, knowledge, interns and skills development. Twende is based in Arusha.

<http://www.twende-tanzania.org>

Twigalpha

Twigalpha is a co-working community center for entrepreneurs and startups, and also serves as an event venue for meet-ups. It aims to elevate entrepreneurship through business and technology solutions, assisting companies in strategy development and raising capital through custom advisory services. The community has a strong tech focus and is located in Dar es Salaam.

<http://www.twigalpha.com>

Zanzibar Technology and Business Incubator

The Zanzibar Technology and Business Incubator program was set up by the Ministry of Labour Empowerment, Elders, Youth, Women and Children (MLEEYWC) in 2015 to encourage the women and youth of Zanzibar to launch their own businesses. They offer a 12-month incubator program, which includes soft loans to promising enterprises.

<http://www.ztbi.org>

Observations:

- An incubator opened by Mara Launchpad in Q1 2013 was closed by 2014, and many of the living labs that were supported by TANZICT around 2012-2014 do not appear to be currently active.
- Organizations such as Growth Africa, Open Capital Advisors and Unreasonable East Africa are “opportunistic” in Tanzania—seeking potential applicants and clients, but without the depth of a local presence.
- SEED, which used to run programs in Tanzania, is no longer recruiting applicants for its entrepreneurship programs.
- The Tony Elumelu Foundation welcomes applicants from Tanzania, although the number of accepted applicants is low when compared with Kenya and Uganda.

Education Programs & Centers

The following organizations are universities and education centers that focus on developing entrepreneurship skills and/or offer entrepreneurship programs.

Cambridge Development Initiative

Cambridge Development Initiative offers an eight-week entrepreneurship course at the University of Dar es Salaam for young entrepreneurs. They focus on manufacturing and urban living, off-grid energy and waste, water, sanitation and hygiene. The students visit local incubators and receive information about accessing funding. The initiative has teamed up with the National Economic Empowerment Council to link students to funding for early stage business ideas.

<http://www.cambridgedevelopment.org>

The Centre for Entrepreneurship and Innovation (CEI)

The Centre for Entrepreneurship and Innovation (CEI) is the organ of the University of Iringa responsible for mainstreaming entrepreneurship into curricula; conducting entrepreneurship awareness and training for students, staff and the community; undertaking entrepreneurship and business training, research and consultancies; and fostering strategic partnerships between the university and industry.

<http://kiotahub.or.tz/center-for-entrepreneurship-and-innovation/>

The Institute of Management and Entrepreneurship Development (IMED)

The Institute of Management and Entrepreneurship Development's mission is to develop managerial and entrepreneurial competencies of individuals. They do this through offering open courses, and tailored courses and consulting to entrepreneurs, businesses, NGOs, development partners, and governments. IMED's key partners include Tanzania Gatsby Trust and SIDO. Their headquarters are in Dar es Salaam.

<http://www.imedtz.org>

The Morogoro Vocational Teachers Training College (MVTTC)

The Morogoro Vocational Teachers Training College is a government institution governed by the Vocational Education and Training Authority (VETA). At the moment MVTTC is the only college in Tanzania with a mandate to train vocational teachers at certificate and diploma level. MVTTC runs an Entrepreneurship Education and Training Program, started in 2010 and developed with the help of the Dutch organization NUFFIC. The Program has since been rolled out to 120 vocational training centers throughout the county; as a result, over 14,000 students have been trained in entrepreneurial skills, and more than 400 teachers have been trained to teach entrepreneurship.

<http://www.mvttc.ac.tz>

Moshi Co-Operative University (MoCU)

Moshi Co-Operative University (MoCU) runs a 'Cooperative Entrepreneurship and Innovation Centre', established in 2009 as a collaborative initiative between Moshi University College of Cooperative and Business Studies and the Humber Institute of Technology and Advanced

Learning (in Canada). The Center provides entrepreneurship training and tailor-made programs to small and medium entrepreneurs; consultancy and advisory services; and business counseling to farmers and entrepreneurs who have already accessed credits and started small enterprises. It doesn't offer degree programs, but conducts trainings and short courses for students, SMEs, financial institutions and the community at large.

<http://www.mocu.ac.tz>

Nelson Mandela African Institute of Science and Technology – School of Business Studies and Humanities (BuSH)

The School of Business Studies and Humanities delivers courses with a focus on innovation, entrepreneurship and strategic leadership. At the moment it offers core courses on entrepreneurship and management, and envisages eventually offering Masters and PhDs in Innovation Management and Entrepreneurship. It runs an Innovation and Entrepreneurship Acceleration Initiative during which students are required to take innovation and entrepreneurship courses, and all students are required to identify business opportunities stemming from their research. The school also runs the "African Grand Challenge @ NM-AIST", which involves students from a range of African universities. Ideas from the Challenge are intended to be developed into business plans, products and services.

<http://www.nm-aist.ac.tz/pages/bush.php>

University of Dar es Salaam Business School

The University of Dar es Salaam Business School offers a Masters of Entrepreneurship and Enterprise Development, which is an 18-month program consisting of 14 courses plus practical assignments. The program covers policy analysis, regulatory frameworks, international trade and e-commerce, as well as skills like small business finance and technology transfer. It accepts applicants without bachelor degrees if they have professional business qualifications and at least two years' work experience in a middle or senior position in a job related to enterprise development. The school also offers a postgraduate diploma in entrepreneurship and enterprise development, to enhance the capacity of business development service practitioners to provide support in training, counseling and consulting for SMEs and entrepreneurs. This is a 15-month program that includes coursework on accounting and marketing for SMEs, consulting skills, and business diagnosis and counseling. Entry requirements include at least two years' experience in SME development.

<http://www.udbs.udsm.ac.tz>

University of Dodoma, Mount Meru University, and Mzumbe University also offer degrees in entrepreneurship.

Professional Associations & Networks

African Women Agribusiness Network-East Africa (AWAN-EA)

The African Women Agribusiness Network-East Africa (AWAN-EA) is a regional business support organization that promotes women in agricultural value chains in small and medium enterprises, through facilitation or direct provision of need-based services and through advocacy aimed at creating a better business environment for East African women. They offer market support, training and lobbying. They coordinate with the Tanzania Women Chamber of Commerce.

<http://awanafrica.com/tanzania>

The Entrepreneurs' Organization (EO)

The Entrepreneurs' Organization (EO) is a global business network of 12,000+ entrepreneurs in 160 chapters and 50 countries, including Tanzania. The Tanzania chapter, founded in 2015, has 31 members. They host local events and networking sessions.

<http://www.eonetwork.org>

Tanzania Women Chamber of Commerce (TWCC)

The Tanzania Women Chamber of Commerce (TWCC) was established in 2005 with the aim of creating a platform to raise the voices of women entrepreneurs. They support opportunity, innovation, networking and capacity building for women entrepreneurs through a membership structure, and their work includes advocating around various laws, policies and procedures. They run regular breakfasts and events and encourage women in the informal sector to register their businesses.

<http://www.twcc-tz.org/>

Technical Advisory / Capacity Development Providers & Programs

Human Capital Focused Service Providers

African Management Initiative (AMI)

The African Management Initiative (AMI) combines an online learning platform with tailor-made training packages for SMEs in East Africa, with the potential to expand the model continent-wide. They take business school content and contextualize it in an accessible form for entrepreneurs and middle managers in growing businesses. They are also developing an approach to measuring observable behavior change through 360 reviews, and are measuring revenue growth in directly-supported businesses. The courses are online, and most are taught by African business professors using African case studies. Courses themselves are free, but they charge for certificates.

<http://www.africanmanagers.org/>

African Management Services Company (AMSCO)

The African Management Services Company (AMSCO) is a pan-African organization that provides integrated human capital development solutions to private and public businesses across Sub-Saharan Africa. Established in 1989 in the Netherlands, AMSCO grew out of the African Training and Management Services (ATMS) project a joint initiative of the International Finance Corporation, the United Nations Development Programme and the African Development Bank to provide critical management and technical skills to indigenous enterprises in sub-Saharan Africa. AMSCO has, over the past 28 years, evolved to become the leading advisory solutions provider, working to address the issues of market systems and capacity failures through management and skills development. AMSCO offers four services: recruitment, expatriate management, training and development, and development and advisory solutions.

<http://www.amSCO.org>

PUM

PUM is a Netherlands-based organization with 38 years of experience and a network of 265 representatives in 70 countries around the world who connect directly with entrepreneurs, business support organizations and local partners. They work with 3,000 senior experts who share their knowledge on a one-on-one basis, either through short-term and repetitive advisory missions in the field or through online coaching activities. PUM has a local Tanzanian presence in multiple regions, and was running 44 projects in Tanzania as of 2015.

<http://www.pum.nl>

TrueMaisha

TrueMaisha is a Tanzanian company that maximizes human resources, focusing on

entrepreneurs' and individuals' capacity to better transform their personal and their organizations' abilities through professional capacity building solutions (including trainings, advisory services, retreats, event management, human resource capacity building and management). Their training program empowers leaders and managers to take entrepreneurial principles and utilize them to increase the effectiveness of their new or existing organizational ventures. They also offer a course on entrepreneurial management of organizations.

<http://truemaisha.co.tz>

International NGOs

The following international NGOs have strong programming on enterprise development specific to Tanzania, and/or a long-established office in the country. Project work featured is mostly donor funded.

Cordaid

Cordaid is the Dutch Catholic Organization for Relief and Development Aid which receives significant funding from private donors. It works to fight poverty and exclusion in the world's most fragile societies and has a strong focus on SME development. Although Cordaid does not have a local office in Tanzania, it does have a significant project portfolio in the country. It works via local partners in Tanzania and they have been funders to EFTA, Matchmaker Group and the SME Impact Fund.

<https://www.cordaid.org>

Cuso International

Cuso International is currently managing and implementing the Tanzania Local Enterprise Development (T-LED) project. This five-year project, funded by Global Affairs Canada (GAC) and implemented in partnership with VSO, supports Tanzanian SMEs in overcoming existing barriers to accessing growth markets in the extractive and agribusiness sectors, with particular attention paid to the additional challenges faced by female-headed SMEs. They also strive to enhance the quality and coordination of market-driven business development services. The project aims to bring together the private sector, civil society and government to encourage a more equitable and market-driven distribution of resources. It is being implemented in four regions of Tanzania (Mwanza, Iringa, Lindi and Mtwara), and includes local government partners. A key project component is matching Tanzanian SMEs with Canadian SMEs for mentoring sessions (or exchanges) in which relevant day-to-day business issues and practical questions will be addressed.

<http://www.cusointernational.org/>

Energy 4 Impact

Energy 4 Impact (formally Global Village Energy Partnership International (GVEP)) supports businesses that provide energy access to off-grid communities. They focus on technology skills, delivery networks and capital in order to build markets and expand energy access in the

form of energy-efficient cookstoves, briquettes, solar lighting and home systems, biogas and mini-grid electrification. They run an Energy for Business Development (EBD) Program that provides advisory services and capacity building support for micro, small and medium enterprises in the energy sector, developing productive use activities in newly electrified villages, clean cooking and women's economic empowerment in Kenya, Tanzania, Senegal and Uganda. The EBD Program is financed by the ESME Trust Fund, which is administered by the World Bank. Their local office is in Mwanza.

<http://www.energy4impact.org/>

The Gatsby Trust

The Gatsby Trust (TGT) is registered as a charitable trust in Tanzania. It works as a catalyst for SMEs and farmer development through innovations that make markets work for the poor. The overall aim is wealth creation through supporting the establishment and growth of innovative SMEs. TGT's program activities aim at empowering vulnerable groups and SMEs with entrepreneurial skills and opportunities within a variety of value chains, and include sector-wide interventions in tea, forestry, textiles and cotton. The Trust is supported by the Gatsby Foundation and international donors. (Note that the Trust is a local NGO.)

<http://tanzania-gatsby.com>

International Youth Foundation (IYF)

International Youth Foundation (IYF) building partnerships, initiatives, and curricula that prepare young men and women to succeed as citizens, employees, entrepreneurs, and change-makers. They have been operational in Tanzania since 2000. They are implementing the project *Via: Pathways to Work*: a five-year initiative that kicked off in 2016 in partnership with The MasterCard Foundation that improves economic opportunities for underserved youth in Tanzania and Mozambique by driving sustainable changes in the technical and vocational education and training (TVET) and entrepreneurship systems. The program focuses on systemic changes at the institutional level and across youth training and support service providers. Implementing partners include the Tanzania Entrepreneurship and Competitiveness Centre (TECC) and the Vocational Education and Training Authority (VETA).

<http://www.iyfnet.org>

MEDA

Mennonite Economic Development Associates (MEDA) is an international economic development organization whose mission is to create business solutions to poverty. Founded in 1953 by a group of Mennonite business professionals, they partner with the poor to start or grow small and medium-sized businesses in developing regions around the world. The following projects are active in Tanzania: Strengthening Small Business Value Chains (SSBVC) (funded by Global Affairs Canada); BEST Cassava, which targets privately owned cassava seed entrepreneur businesses (funded by the Bill and Melinda Gates Foundation); the ENGINE project to increase private sector investment in the Southern Agricultural Growth Corridor of Tanzania (SAGCOT) through facilitating the growth and capacity building of a sustainable

market for business development service providers (funded by USAID); and Invest East Africa, which helps to improve SME capacities to trade within the East African Community (executed in partnership with the Small Enterprise Assistance Fund (SEAF)). Their office is based in Dar es Salaam.

<http://www.meda.org>

SNV

SNV has been present in Tanzania for over 40 years, aiming to achieve inclusive growth and development with a focus on the energy, agriculture, water, sanitation and hygiene sectors. SNV works in alignment with Tanzania's National Strategy for Growth and Reduction of Poverty. They implement the Opportunities for Youth Employment (OYE) project funded by MasterCard Foundation, aimed at increasing youth employment and income through skills and capacity development, linking youth to market opportunities for employment and enterprise development, and selecting opportunities in growth sectors that have concrete potential for employment creation. SNV works with youth organizations, vocational training centers, local government and business associations to identify young people who are out-of-school and unemployed. They then coordinate with training providers to carefully screen and select disadvantaged young people to participate in the program. Their office is based in Dar es Salaam.

<http://www.snv.org/>

Swisscontact

Swisscontact is a business-oriented independent foundation for international development cooperation. It works in 34 countries and promotes economic, social and environmental development. It has a local presence and ongoing projects in Tanzania. Projects include microfinance skills development, supporting financial services for SMEs, and promotion of women entrepreneurs. Swisscontact is currently implementing the U-LEARN program supported by The MasterCard Foundation to grow youth's micro-businesses into strong SMEs.

<http://www.swisscontact.org>

TechnoServe

TechnoServe is a nonprofit organization operating in 29 countries, where they work with enterprising men and women in the developing world to build competitive farms, businesses and industries. TechnoServe has a local office in Tanzania, and for over twenty years they have worked with farmers, cooperatives, suppliers and processors to strategically develop competitive industries around key crops, including cash crops such as cocoa and coffee, and staples like maize and rice. In addition to a large coffee program and other agricultural programs, TechnoServe implements the Strengthening Rural Youth Development through Enterprise (STRYDE) program sponsored by The MasterCard Foundation; and the ExxonMobil Foundation-sponsored Business Women Connect program, which aims to improve women micro-entrepreneurs' access to mobile savings technologies and business skills in two regions

in Tanzania. The TechnoServe office is located in Dar es Salaam.

<http://www.technoserve.org/>

Support for Agribusiness Development

Agribusiness is a major focus for Tanzania, spearheaded by the innovative **Southern Agricultural Growth Corridor of Tanzania (SAGCOT)** – an inclusive, multi-stakeholder partnership to rapidly develop the region’s agricultural potential. SAGCOT was initiated at the World Economic Forum (WEF) Africa summit 2010 with the support of founding partners that include farmers, agribusinesses, the Government of Tanzania and private sector companies.⁹⁹

SAGCOT’s objective is to foster inclusive, commercially successful agribusinesses that will benefit the region’s small-scale farmers, and, in so doing, improve food security, reduce rural poverty and ensure environmental sustainability. The risk-sharing model of a public-private partnership (PPP) approach has been demonstrated to be successful in achieving these goals, and SAGCOT marks the first PPP of this scale in Tanzania’s agricultural history.¹⁰⁰

The Southern Agricultural Growth Corridor covers approximately one-third of mainland Tanzania. It extends north and south of the central rail, road and power “backbone” that runs from Dar es Salaam to northern Zambia and Malawi.¹⁰¹

The Government of Tanzania has created two PPP institutions to lead the implementation of SAGCOT: the SAGCOT Centre, which acts as a focal point for planning and advertising for the entire SAGCOT program; and the SAGCOT Catalytic Trust Fund, which supports early-stage investment in the corridor by providing matching grants.¹⁰²

In 2016 The World Bank Board of Executive Directors approved USD 70 million in new financing to support Tanzania’s agriculture sector and strengthen it by linking smallholder farmers to agribusinesses in order to boost incomes and promote job-led growth.¹⁰³

Agriculture and Agribusiness Support in Tanzania

A number of development NGOs that have depth in agriculture—supporting and strengthening producer organizations, developing value chains and enabling market

⁹⁹ <http://www.sagcot.com/who-we-are/what-is-sagcot/>. Accessed March 15, 2017.

¹⁰⁰ Ibid.

¹⁰¹ Ibid.

¹⁰² World Bank. “New Project to Link Farmers to Agribusiness in Tanzania.” March 10, 2016. <http://www.worldbank.org/en/news/press-release/2016/03/10/new-project-to-link-farmers-to-agribusiness-in-tanzania> Accessed March 30, 2017.

¹⁰³ Ibid.

access—are active in Tanzania. They are supporting work on export and cash crop value chains, as well as local market production of agriculture, dairy and livestock. These organizations include: Catholic Relief Services (CRS), Farm Africa, Gain, Heifer International, Hivos, ICCO, Land O'Lakes Development, Mercy Corps and World Vision, among others.

Standards systems for sustainable agriculture that offer capacity development support—including Fairtrade, Rainforest Alliance and Utz Certified—are also active in Tanzania, supporting capacity building, production and supply chain development for coffee, tea, cocoa and flowers.

In addition to the organizations and activities featured above, the following organizations and investors are also worth highlighting:

AgDevCo is a social impact investor and project developer operating exclusively in the agriculture sector in Africa. Their mission – to reduce poverty and improve food security – is underpinned by a belief that the best route out of poverty for the majority of Africa's rural poor is the development of profitable agriculture with strong links to markets. AgDevCo has had a local office in Tanzania since 2013 and has \$20,707,884 in committed investments in the country.

<http://www.agdevco.com/>

The **AgriFin Accelerate** program is a six-year, USD 24.7 million program of Mercy Corps, supported by The MasterCard Foundation. It uses a market facilitation and technical assistance model to catalyze the development of digitally enabled products and services for smallholders, and works with ecosystem actors committed to serving farmers sustainably and at scale. These include mobile network operators, financial institutions, farmer networks, technology innovators, agriculture value chain players, government, and other key market stakeholders.

<http://mercycorpsafrica.org>

AgriProFocus Tanzania has developed an online network linking different stakeholders in the agribusiness sector. The network includes farmers and farmer organizations, traders, input suppliers, processors and exporters, national and international agencies, knowledge institutions and government agencies. They aim to connect to, support and influence private sector development in Tanzanian agriculture. The intention is for network members to meet, do business and learn from each other. Through this knowledge base, members can also access information from the 12 other countries where AgriProFocus operates. The network also provides business brokering, facilitates communities and provides a platform for learning.

<http://agriprofocus.com/tanzania>

AGRA, formed in 2006, is an alliance led by Africans with roots in farming communities

across the continent. All their work is conducted through partnerships— with farmers, farmer organizations, community leaders, agricultural researchers, national and local governments, businesses, civil society groups, philanthropies, international organizations and donor countries. In the SME space, they support business development services for African-owned agribusinesses, helping them attract investments to make capital improvements like purchasing new milling machinery or expanding warehouse space. They also link traders to farmers and farm organizations to create business opportunities for smallholder growers, as well as partnering with AECF. Between 2007 and 2015 they made 98 grants in Tanzania valued at USD 51.29 million, which includes funding everything from PhDs and R&D in seed development to production, post harvest and marketing activities. They have also launched a number of innovative financing products with local banks.

<http://agra.org/>

Cheetah Development uses a “Micro Venture Capital” (MVC) investment model that specializes in agriculture and food value chains. They invest in agriculture value chain businesses that connect smallholder farmers to the market and integrate them with agribusiness supply chains. Their investment selection and development process identifies gaps in the value chain (rather than existing entrepreneurs) and fills those gaps with new businesses. They add philanthropic risk capital during startup, lower costs by sharing back-office services across companies, and use a replication process similar to franchising. They also finance smallholder farmer crop inputs (the Tanzanian Investment Bank provides matching finance), and conduct farmer trainings.

<http://www.cheetahdevelopment.org/>

Global Communities, with support from the US Department of Agriculture, is implementing the Agribusiness Investment for Market Stimulation (AIMS) program to bolster trade by increasing access to financing for SMEs engaged in agribusiness in Kenya, Tanzania and Malawi. The core of the program is to support lending to banks through a USD 50 million loan guaranty facility (LGF) backed by the Overseas Private Investment Corporation (OPIC). Global Communities complements this LGF with technical support to partner banks and agribusiness SMEs, including cooperatives, farmer associations and savings and credit cooperatives.

<http://www.globalcommunities.org>

The Maendeleo Agricultural Enterprise Fund (MAEF), a project of FarmAfrica, works to identify, stimulate and scale up SMEs that serve or engage smallholder farmers. The fund acknowledges that support is needed not only for small-scale farmers, but also for the rural SMEs that buy produce from small-scale farmers and supply goods to them. MAEF invests in these agricultural-sector SMEs by providing working capital and support in agronomy, business and marketing.

<http://maef-farmafrica.org/>

The Private Agricultural Sector Support Trust (PASS) is a facility established in 2000 in order to stimulate investment and growth in commercial agriculture and related sectors. PASS offers a range of business development services to clients on a cost sharing and/or commercial basis, including feasibility studies, development of business plans, capacity building in technical areas and market linkages. They also provide appraisals of loan write-ups in line with collaborating banks' terms and conditions, and can furnish partial credit guarantees.

<http://www.pass.ac.tz>

Root Capital is an agricultural impact investor whose clients are farmers associations and private businesses that help build sustainable livelihoods by aggregating hundreds, or even thousands of rural producers in Africa and Latin America. Root Capital provides loans ranging from USD 50,000 to 2 million to rural small and growing businesses, especially those not currently reached by commercial lenders. Their Financial Advisory Services program provides targeted financial management training to current and prospective clients so they have the financial management skills they need to grow and sustain their businesses. Their Catalyze strategy is to conduct R&D, study impact at the household and business levels, and look for ways to increase impact, as well as to share learning from their work with like-minded peers so as to build the common standards and practices necessary for the industry to thrive and scale.

<http://www.rootcapital.org>

The Small Enterprise Assistance Fund (SEAF) engages in investment activity in emerging markets and manages for-profit investment vehicles that target businesses operating in under-served communities. In 2015 SEAF launched a USD 8 million investment and lending vehicle and business advisory practice "KASI Agriventures Fund" in Tanzania. These operations are intended to serve entrepreneurs in the country's agribusiness sector. SEAF is focusing its efforts on animal feed producers and distributors; export-oriented fruit, vegetable and/or spice processors; equipment leasing finance providers; and non-bank financial institutions serving small and growing agribusinesses.

<http://www.seaf-kasi.org>

The SME Impact Fund aims to address the financial challenges that smallholder farmers face and unlock their agricultural potential by financing their buyers (SMEs, i.e. processors), rather than financing smallholder farmers directly, which would be commercially unsustainable due to high transaction costs and high-risk investments. The SME Impact Fund uses the relationship between SMEs and smallholder farmers to channel funding needs. This also fits into the broader value chain approach they promote.

<http://www.smeimpactfund.com/>

Voxtra is a Kenya-based agriculture-focused impact investment fund whose core investment areas are Kenya, Tanzania and Uganda. The East Africa Agribusiness Fund

invests, for profit, in companies whose success is tightly linked to improving the livelihoods of smallholder farmers. Their investments range in size from USD 500,000 to 3 million, and they hold investments for periods of three to seven years. Voxtra actively supports their portfolio companies to deliver on their growth plans by providing strategic advice and operating a technical assistance facility funded by the Norwegian Agency for Development Cooperation.

<http://voxtra.org/>

Local Consultants

The following organizations provide consulting directly to SMEs, as well as providing services to investors and development agencies. They all have a physical presence in Tanzania.

Diligent Consulting Ltd.

Diligent Consulting Ltd. is a Tanzanian consulting firm operating primarily in the fields of agribusiness, international trade and SME development. They provide research, short-term studies, policy analysis and capacity building, and have supported projects for USADF, IFAD and AfDB. They are located in Dar es Salaam.

<http://dcl.co.tz/>

LAMP

LAMP is an independent advisory service provider based in Tanzania. They specialize in bringing technology solutions and international investors into private and public African enterprises. Their focus is primarily on East Africa, with a mission to contribute to their clients' competitiveness while ensuring broader economic and development priorities. LAMP's clients include enterprises, investors and financiers, government agencies and ministries, as well as businesses abroad. Their strategic focus is enterprise development, matching viable businesses seeking investment with suitable investment partners (private equity funds, venture capitalists, impact investors and other financiers and foreign companies). They also design and implement development projects with governments, enterprises and investors, collaborating in a partnership model focused on commercialization and sustainability. LAMP is located in Dar es Salaam.

<http://www.lamptz.com>

Match Maker Group

The Match Maker Group empowers emerging businesses in Africa to grow and to create impact. They do this by delivering consultancy and financial services such as value chain consultancy, project management, training, business development and enterprise financing. The Group consists of Match Maker Associates and Match Maker Fund Management, which manages the SME Impact Fund. Both companies are registered in Tanzania and have offices in Arusha and Dar es Salaam. They offer private sector development services to non-profit,

donor and private sector clients, services that combine consultancy, training and coaching to ensure long-term sustainable growth. The group is supported by Cordaid.

<http://www.matchmakergroup.com>

Statera Capital

Statera Capital is an impact investment banking and transaction advisory firm focused on Sub-Saharan Africa. They provide management consulting, investment fund design, technical financial modeling, transaction advisory and market entry advisory services. For African companies and institutions, they provide strategic advisory, proprietary investment and capital raising services to secure funding.

<http://www.stateracapital.com>

International consultants who are engaged or could be engaged in projects in Tanzania (but do not have a local presence) include: Bankable Frontier Associates (BFA)¹⁰⁴, Dalberg¹⁰⁵, Enclude¹⁰⁶, Endeva, I-Dev, Intellecap and Open Capital Advisors.

Financiers

The organizations featured in this section have a local presence in Tanzania and offer specialized programs or services for financing SMEs in the country.

BRAC

BRAC works in 12 countries, and has developed support services in the areas of human rights, social empowerment, education and health, economic empowerment and enterprise development, livelihood training, environmental sustainability, and disaster preparedness. BRAC started its work in Tanzania in 2006 with programs in microfinance, small enterprises development, education, agriculture, poultry and livestock, and empowerment and livelihood for adolescents. Their Small Enterprise Programme has been successful among Tanzanian entrepreneurs, expanding their businesses in agriculture (maize) and livestock (poultry) since it was launched in 2014. Due to its success the program has expanded and will reach a large number of entrepreneurs, helping them in their business investment by training them on business operations and management.

<http://www.brac.net/>

¹⁰⁴ Bankable Frontier Associates (BFA), in partnership with The MasterCard Foundation, is administering the FIBR (Financial Inclusion on Business Runways) project in Ghana and Tanzania to demonstrate how to better connect poor people to financial services by capturing and digitizing the data of business transactions in the informal economy.

¹⁰⁵ Dalberg, with funding from The United Nations Capital Development Fund (UNCDF), researched and published “Youthstart Goba: Inception Phase - Youth Economic Opportunity Ecosystem Analysis. Tanzania Country Report. 2016.”

¹⁰⁶ Endeva has undertaken an Africa Social Enterprise Ecosystem Diagnostic project with funding from the World Bank in 2016. (Report not publicly available to date.)

DOB Equity

DOB Equity is an independent, long-term investor in companies in East Africa, investing in companies that will positively contribute to a more sustainable society while delivering long-term profitability. The fund is evergreen, with all proceeds from investments reinvested into the fund itself; it makes initial investments of between €0.25 million and €2 million per investee with the possibility of follow-on investments. DOB Equity has a team of professionals based in Tanzania.

<http://www.dobequity.nl>

EFTA

EFTA Ltd is a Tanzanian finance company that specializes in serving SMEs and farmers. It focuses on equipment loans of up to USD 60,000, with no collateral required other than the equipment itself. They are headquartered in Moshi and have offices across the country, serving entrepreneurs within a two-hour drive of these offices.

<http://www.efta.co.tz>

Grofin

Grofin is a development financier specializing in financing and supporting small and growing businesses (SGBs) across Africa and the Middle East. They combine patient capital and specialized business support to grow emerging market enterprises, advising borrowers on management, marketing, financial planning and reporting. They have a local office in Tanzania.

<http://www.grofin.com/>

MTI Investment

MTI Investment's mission is to help SMEs in East Africa grow faster and more profitably. It bills itself as a "university-based" approach to investing, seeking businesses run by highly competent university-educated managers and owners, and capitalizing on their university-based networks to support these businesses in their growth. They provide "partners" with capital, support in their corporate governance (typically through board membership from one of the MTI investment partners), and assistance to improve their financial reporting. They will typically "invest" in the firm by offering interest rates below the prevailing bank lending rates of 19-25%. After a pre-negotiated period (2-5 years), MTI Investment has the option of converting this debt into equity. Their East Africa office is in Tanzania.

<http://www.mti-investment.com>

SunFunder

SunFunder is a solar finance business based in San Francisco and Tanzania with a mission to unlock capital for solar energy in emerging markets. They aggregate capital through the Solar Empowerment Fund, a private debt offering that gives accredited investors an opportunity to invest in a diversified, vetted impact portfolio of off-grid and grid deficit solar projects. With this capital, they provide short-term inventory and project finance loans to leading solar energy

companies to help them scale deployments of solar energy systems and catalyze growth in the sector.

<http://sunfunder.com>

Foundations

The following foundations are highlighted for their commitment to economic development in Tanzania and their funding of organizations and projects featured in this report.

Aga Khan Foundation

The Aga Khan Foundation (AKF), along with the Aga Khan Development Network (AKDN) agencies, have for more than a century been contributing to the social, economic and cultural development of Tanzania, both on the mainland and in Zanzibar. In recognition of AKDN's long and substantial contribution to the socioeconomic development of the country, an Agreement of Co-operation was signed with Tanzania in 1991 and subsequently revised and endorsed in 2001. The agreement, which facilitates the effective utilization of both financial and human resources, stands as a commitment to accelerate development that brings the greatest benefit to Tanzanians. One example of their work is the Aga Khan University campus currently being extended in Arusha, an investment of over USD 1.5 billion in tertiary education that represents the largest in East Africa's history.

<http://www.akdn.org/>

Gatsby Foundation

The Gatsby Foundation focuses on accelerating inclusive and resilient economic growth in East Africa by demonstrating how key sectors can be transformed. They take the approach of an "engaged funder", proactively looking for opportunities and partnerships in areas of interest rather than funding proposals from others. Instead of simply providing finance, they design and manage their own programs, funding and implementing them as well as building local organizations dedicated to sector transformation. In Tanzania they focus on the cotton, tea, textiles and forestry sectors. They have set up the Tanzania Gatsby Trust, which is governed, managed and staffed locally.

<http://www.gatsby.org.uk>

MasterCard Foundation

The MasterCard Foundation's focus is helping economically disadvantaged young people in Africa find opportunities to move themselves, their families and their communities out of poverty and into a better life. They fund and partner on projects focusing on financial inclusion, youth livelihoods and agri-entrepreneurship. The Foundation partners with Heifer International on youth entrepreneurship in the dairy sector, supports the AgriFin Accelerate program delivered via Mercy Corps, finances AgDevCo's Smallholder Development Unit, and partners with TechoServe to scale the Strengthening Rural Youth Development through Enterprise

(STRYDE) project.

<http://www.mastercardfdn.org/>

Segal Family Foundation

The Segal Family Foundation works with over 180 organizations across 20 countries in Sub-Saharan Africa, including 20 organizations in Tanzania (as well as 55 in Uganda and 50 in Kenya). They support African-led, grassroots NGOs, focusing on smaller and younger organizations that address adolescent sexual and reproductive health and productive youth with grants of around \$50,000.

<http://segalfamilyfoundation.org>

Shell Foundation

The Shell Foundation works to tackle the social, environmental and market barriers that inhibit people from accessing opportunities to earn income, improve their quality of life and escape the poverty trap. They aim to apply entrepreneurial thinking to catalyze new ways to deliver lasting public benefit and spur inclusive economic growth in developing countries. The Foundation works to create social enterprises with groundbreaking technologies and services that deliver social, environmental and economic value to low-income consumers at a price they can afford, with a strong focus on access to energy.

<http://www.shellfoundation.org>

Small Foundation

Small Foundation is working to end extreme poverty and chronic hunger in Sub-Saharan Africa by 2030. They aim to do this by catalyzing the proliferation of sustainable income-generating opportunities for extremely poor people in rural areas, most of who are smallholder farmers. The Foundation supports finance and technical assistance providers that improve the business ecosystem for on-farm and off-farm micro, small and medium rural enterprises by expanding access to knowledge, finance, technology and markets. Organizations they support in Tanzania include AgDevCo and ANDE.

<http://www.smallfoundation.ie>

The Vodacom Foundation

The Vodacom Foundation helps women and girls across the country improve their health, access better education and create new enterprises. Working with local NGOs and partners, they have supported over 120 projects to date, investing over Tshs 14 billion to improve the lives of Tanzanians. To spur new enterprises, the Foundation offered zero interest loans to women via M-Pesa to support enterprise projects.

<https://vodacom.co.tz/foundation>

Funding Platforms

Access to Capital for Rural Enterprises (ACRE)

Access to Capital for Rural Enterprises (ACRE) is a platform that allows international development charities to provide technical support and access to small and medium size enterprises with growth potential. ACRE targets upstream enterprises, making investments via a syndicated finance model that complements downstream commercial deals. Tanzania is one of their pipeline countries.

<http://acreimpactinvest.org/>

Human Development Innovation Fund

The Human Development Innovation Fund (HDIF) is an initiative supported by DFID in collaboration with COSTECH, and implemented by Palladium and KPMG with the support of technical partners. HDIF aims to identify and support innovations that have the potential to create social impact in education, health, and water, sanitation and hygiene (WASH) across Tanzania. With a focus on market driven solutions, HDIF uses a challenge fund model supported by technical assistance to support the development, testing and scaling of innovative models of service delivery, information and communication technologies for development (ICT4D), and product solutions in health, education and WASH.

<http://www.hdif-tz.org>

Analysis

Mapping

The following “maps” segment the ecosystem into different parameters.

Map I: The Ecosystem by Type of Organization: this distinguishes between organizations that directly and indirectly support entrepreneurs and SMEs.





Map II: Stage of Business Support: this map shows what stage of business growth different incubator and accelerator programs are supporting.

Map III: Specialized Programming: this map orients different organizations around various thematic focuses.





Map 1: Ecosystem by Type of Organization

Incubators / Accelerators (14)	Technical Advisory / Capacity Development Support (13)
The Agribusiness Innovation Center (AIC) of Tanzania ANZA BUNI Hub CEED Dar Teknohama Business Incubator (DTBi) EQWIP KIJANA JIAJIRI Reach for Change SIDO Business & Technology Incubator SPRING Accelerator Tanzania Renewable Energy Business Incubator (TAREBI) Twende Twigalpha Zanzibar Technology & Business Incubator Workspaces (2) KilliHub KIOTA	African Management Institute (AMI) African Management Services Company (AMSCO) Cordaid CUSO International Energy 4 Impact The Gatsby Trust International Youth Foundation MEDA PUM SNV Swisscontact TechnoServe TrueMaisha
Education Programs & Centers (7)	Professional Networks & Associations (3)
Cambridge Development Initiative The Centre for Entrepreneurship and Innovation (CEI) The Institute of Management and Entrepreneurship Development (IMED) Morogo Vocational Teachers Training College Moshi Co-Operative University (MoCU) Nelson Mandela African Institute of Science and Technology – School of Business Studies and Humanities (BuSH) University of Dar es Salaam Business School	African Women Agribusiness Network-East Africa (AWAN-EA) The Entrepreneurs' Organization (EO) Tanzania Women Chamber of Commerce (TWCC)
Local Consultants (4)	Financiers (6)
Diligent Consulting Ltd. LAMP Match Maker Group Statera Capital	BRAC DOB Equity EFTA Grofin MTI Investment SunFunder
Platforms & Consortiums (3)	
ANDE East Africa Chapter VC4Africa FSDT	
Foundations (7)	Funding Platforms (2)
Aga Khan Foundation Gatsby Foundation MasterCard Foundation Segal Family Foundation Shell Foundation Small Foundation Vodacom Foundation	Access to Capital for Rural Enterprises (ACRE) Human Development Innovation Fund

Map II: Stage of Business Support for Acceleration Services

				
	Ideation	Start-up	Early	Expansion/ Growth
	<i>Idea stage, pre-cash flow</i>	<i>Product development begins and initial operations established</i>	<i>Generating revenue, but usually pre-profit</i>	<i>Generating a sustainable profit and ready to scale through investment in new facilities, entry into new markets, etc.</i>
The Agribusiness Innovation Center (AIC) of Tanzania				
ANZA				
BUNI Hub				
CEED				
Dar Teknohama Business Incubator (DTBi)				
EQWIP				
KIJANA JIAJIRI				
Reach for Change				
SIDO Business & Technology Incubator				
SPRING Accelerator				
Tanzania Renewable Energy Business Incubator (TAREBI)				
Twende				
Twigalpha				
Zanzibar Technology & Business Incubator				

Map III: Specialized Programming

<p>Agriculture</p> 	<p>African Women Agribusiness Network-East Africa (AWAN-EA) AgDevCo AGRA Agri Profocus Tanzania AgriFin Accelerate The Agribusiness Innovation Center (AIC) of Tanzania Cheetah Development EFTA Farm Africa Global Communities MEDA PASS Root Capital SEAF SME Impact Fund TechnoServe Voxtra</p>
<p>Women</p> 	<p>African Women Agribusiness Network-East Africa (AWAN-EA) SPRING Accelerator Tanzania Women Chamber of Commerce (TWCC) TechnoServe</p>
<p>Youth</p> 	<p>BUNI Hub Cambridge Development Initiative EQWIP International Youth Foundation (IYF) KIJANA JIAJIRI MasterCard Foundation Reach for Change SNV TechnoServe</p>
<p>Tech</p> 	<p>BUNI Hub Dar Teknohama Business Incubator (DTBi) SIDO Business & Technology Incubator Twigalpha</p>

SWOT

<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none"> • Acknowledgement by the government that SMEs are a driver of economic growth and need institutional and systemic support • Longstanding and solid policy framework • Concentration of efforts and organizations in Dar es Salaam (a micro ecosystem) • Growing financial inclusion via mobile technology • Impact investors willing to source deals despite challenging circumstances • Safe and stable country in which to operate 	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none"> • Many initiatives by the government and agencies, but lack of coordination and confusing for an outsider to navigate • Geographic diversity of population, but no concentration of efforts outside of Dar es Salaam • Small pipeline of startups and investment-ready deals compared to neighboring countries • Lack of pipeline deters investment in entrepreneurship and the ecosystem • Very little entrepreneurial culture due to socialist legacy
<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none"> • Importing ideas and organizations that are working effectively from Kenya and Uganda • Supporting an entrepreneurship culture • Supporting the development of the startup pipeline • Capitalizing on growing momentum for banks to serve the SME sector 	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none"> • Lack of an entrepreneurial culture and a supportive ecosystem keeps organizations and funders away, or makes them flock to stronger countries (like Kenya, Uganda, Rwanda) • Strong donor dependence inhibits sustainable business models • Without success stories, hard to crowd in funding

Conclusions

The Tanzanian government recognized the value of SMEs in driving its economy as early as 2003, when it introduced its small and medium enterprise policy. The government, despite the absence of a thriving SME sector, continues to support SMEs and tries to stimulate their development and growth through policy and initiatives. International donors also continue to support governmental and NGO efforts to catalyze entrepreneurship and SME development.

Tanzania, however, is a challenging environment. It is a large country both in terms of land mass and population, and there are therefore multiple geographic “epicenters” that need to be tackled in building an ecosystem. The country also carries a legacy of socialism and economic malaise that limits the entrepreneurial spirit, though this is changing. Mobile technology is rapidly advancing and creating financial inclusion, and a large youth population is seeking economic opportunity. New initiatives are being launched to build entrepreneurship skills, commercialize technology and support opportunities for those who wish to pursue entrepreneurship.

Donors and organizations will need to work together to catalyze an ecosystem as the current one is sparse in terms of both numbers and the weakness of organizations. This will take deliberate planning and coordination—something at which the government has not been successful at to date. Finding anchor organizations and partners willing to invest for the long term will be key to Tanzania’s success. The ecosystem requires building a culture of entrepreneurship, having the human capital development and support systems in place, and chalking up some “wins” in the form of success stories in order to crowd in organizations, funders, and entrepreneurs themselves.

Organizations Profiled

Organization	Organization Type
Access to Capital for Rural Enterprises (ACRE)	Funding Platform
ANZA	Incubator/Accelerator
African Management Initiative (AMI)	Capacity Development Provider
African Management Services Company (AMSCO)	Capacity Development Provider
African Women Agribusiness Network-East Africa (AWAN-EA)	Professional Association/Network
AfriLabs	Platform/Consortium
Aga Khan Foundation	Foundation
AgDevCo	Financier
AGRA	Capacity Development Provider
Agri ProFocus Tanzania	Platform/Consortium
The Agribusiness Innovation Center (AIC) of Tanzania	Incubator/Accelerator
AgriFin Accelerate	Capacity Development Provider
ANDE East Africa Chapter	Platform/Consortium
BRAC	Financier
BUNI Hub	Incubator/Accelerator
Cambridge Development Initiative	Education Programs & Centers
CEED	Incubator/Accelerator
The Centre for Entrepreneurship and Innovation (CEI)	Education Programs & Centers
Cheetah Development	Capacity Development Provider
Cordaid	Capacity Development Provider
CUSO International	Capacity Development Provider
Dar Teknohama Business Incubator (DTBi)	Incubator/Accelerator
Diligent Consulting Ltd.	Consultancy
DOB Equity	Financier
Energy 4 Impact	Capacity Development Provider
The Entrepreneurs' Organization (EO)	Professional Association/Network

EFTA	Financier
EQWIP	Incubator/Accelerator
FarmAfrica	Capacity Development Provider
Financial Sector Deepening Trust Tanzania	Platform/Consortium
Gatsby Foundation	Foundation
The Gatsby Trust	Capacity Development Provider
Global Communities	Capacity Development Provider
Grofin	Financier
Human Development Innovation Fund	Funding Platform
The Institute of Management and Entrepreneurship Development (IMED)	Education Programs & Centers
International Youth Foundation (IYF)	Capacity Development Provider
KIJANA JIAJIRI	Incubator/Accelerator
KiliHub	Workspace
KIOTA	Workspace
LAMP	Consultancy
MasterCard Foundation	Foundation
Match Maker Group	Consultancy
MTI Investment	Financier
Morogo Vocational Teachers Training College	Education Programs & Centers
Moshi Co-Operative University (MoCU)	Education Programs & Centers
Nelson Mandela African Institute of Science and Technology – School of Business Studies and Humanities (BuSH)	Education Programs & Centers
The Private Agricultural Sector Support Trust (PASS)	Capacity Development Provider
PUM	Capacity Development Provider
Reach for Change	Incubator/Accelerator
Root Capital	Financier
SEAF	Financier
Segal Family Foundation	Foundation
Shell Foundation	Foundation
SIDO Business & Technology Incubator	Incubator/Accelerator
Small Foundation	Foundation

SME Impact Fund	Financier
SNV	Capacity Development Provider
SPRING Accelerator	Incubator/Accelerator
Statera Capital	Consultancy
SunFunder	Financier
Swisscontact	Capacity Development Provider
Tanzania Women Chamber of Commerce (TWCC)	Professional Association/Network
Tanzania Renewable Energy Business Incubator (TAREBI)	Incubator/Accelerator
TechnoServe	Capacity Development Provider
TrueMaisha	Capacity Development Provider
Twende	Incubator/Accelerator
Twigalpha	Incubator/Accelerator
University of Dar es Salaam Business School	Education Programs & Centers
VC4Africa	Platform/Consortium
Vodacom Foundation	Foundation
Voxtra	Financier
Zanzibar Technology and Business Incubator	Incubator/Accelerator

