

Country note: Tanzania

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This country note will form an annex to the final report of this (global) thematic evaluation

1. Introduction

This section provides an overview of the national context and the cartography of Belgian PSD support in Tanzania. Section 1.1 describes key aspects of the context of the country, focusing on elements related to the PSD environment. Section 1.2 provides an overview of the Belgian cooperation in Tanzania.

1.1 National Context

Tanzania is one of the world's poorest economies in terms of per capita income, with an intermediate level of fragility according to OCED (2016). GDP growth in 2009-16 averaged 6%-7% per year. These high growth rates are based on tourism and the vast natural resource wealth of the country. The economy depends on agriculture, which accounts for more than one-quarter of GDP, provides 85% of exports, and employs about 65% of the work force. All land in Tanzania is owned by the government, which can lease land for up to 99 years. The financial sector in Tanzania has expanded in recent years and foreign-owned banks account for about 48% of the banking industry's total assets¹.

Tanzania conducted its last general elections in 2015, which ushered in a new president Mr. John Pombe Magufuli under the Chama Cha Mapinduzi (CCM), the ruling party. The elections introduced tensions in the country, however, the national GDP growth has remained relatively steady at 7% in 2016. The new government was popularly elected based on its strong anti-corruption agenda, industrialization and increased national benefit from natural and extractive resources as the key pillars to his leadership.

Towards implementing the above agenda, the government has focused on improving its revenue collection by expanding the tax base, as well as introducing stringent tax policies to manage tax evasion and bring informal sector into the tax bracket. Although lauded as a bold initiative, its implementation has had mixed success: i) it has forced formalization of small businesses and enterprises, increasing short term tax revenues, without any tax reliefs leading to demise of many businesses, ii) the tax burden introduced by new tax policies has increased for both small, medium and large threatening their capital base.

The supply of human capital required for industrialization and in the labor market has been low over time to meet the labor market demand. While the new government has introduced a new Education and Training Policy (2014) that seeks to develop capacity for industrialization and skilled labor in the future, the current available labor is still lacking in capacity. However, the current government has made policies for obtaining work permits of expatriate skills very complicated and costly, a way to regulate access to work by experts from outside of Tanzania, which does little to alleviate the demand for skilled labor.

There has been a reduction in budget support to the public treasury over time. This has constricted access to development aid by the government. The government has responded by increasing internal borrowing, a situation that fluctuates. The increased internal borrowing by the government has in part mopped up capital from the financial sector, and with the donor withdrawals and insecurities in the financial sector, asset depreciation has increased, making the business environment increasing unpredictable, and thus low

¹ <https://www.cia.gov/library/publications/> and of late [resources/the-world-factbook/geos/tz.html](https://www.cia.gov/library/publications/resources/the-world-factbook/geos/tz.html)

capitalization of businesses through loans. Since interest rates are dependent on capital availability, high internal borrowing has driven interest rates on loan. This causes inadequate liquidity by commercial banks who can only provide short term loans to private sector at high interest rates. Long term investment loans are thus untenable, and due to asset insecurity, credit worthiness of businesses becomes increasingly difficult to determine, making access to capital more complicated, guarantees more stringent and interest rates beyond economical reach of many. There is thus a large "missing middle" in this economy who find it difficult to access finance.

The land and land tenure systems has its share of challenges that affect private sector investment. The government owns the land, and of late, ownership of land by foreigners has been curtailed by the president's statements while the processes of getting title deeds are also lengthy and costly for nationals, affecting security of land tenure.

There is a feeling across the board that policy regulations are very volatile, changes very fast and this does not give private sector and potential investors confidence. In the agriculture sector, the importation bans by the government and market regulations affect cross border trade but also interferes with free market economy thus affecting prices and markets locally. Although the policies in Tanzania support private sector development, the government approach is very cautious and engagement of private sector in development is still a 'pilot' whose success is yet to be felt.

Cartography of the Belgian development cooperation support to the private sector is detailed in the section below.

1.2 Cartography of the Belgian cooperation support to PSD

1.2.1 Belgian cooperation in Tanzania

Tanzania has been a partner country of the Belgian Cooperation since 1982. Although Belgium is a relatively small donor in Tanzania in comparison to traditional donor countries, it has had a strong presence in the field through its executive agency BTC. From 2011 to 2014, Belgian Development Aid to Tanzania amounted to € 59.2 million, of which 65% was dedicated to governmental cooperation and 29% was granted to NGOs active in Tanzania and to a nascent Belgian-Tanzanian university partnership.

The development cooperation programme of 2014-2015 has had a strong geographic presence in the Kigoma Region, with development priorities on rural water provision and sustainable agriculture. The goal of the former (i.e. rural water provision) was to contribute to the rehabilitation and construction of water schemes, with special attention to sustainable water management by the local community. Activities related to the latter (i.e. sustainable agriculture), concentrated on local economic development through value chain improvement, with special attention to small scale farmers.

PSD and PS4D were not priorities of the Belgian cooperation over the evaluation period, in particular when the interventions examined during the field mission were designed. This explains the relatively limited size of the PSD portfolio over the period, as detailed below.

1.2.2 Cartography

The section below maps the main supports to PSD of the actors of Belgian cooperation in Tanzania, as well as their areas of intervention. It is based on the general cartography conducted at the beginning of this evaluation process, based on a methodology discussed and approved by the Reference Group to identify the PSD support of the Belgian Cooperation. The cartography consists of the amounts disbursed between 2013 and 2016 by the Belgian actors for projects related to the private sector development (PSD) financed

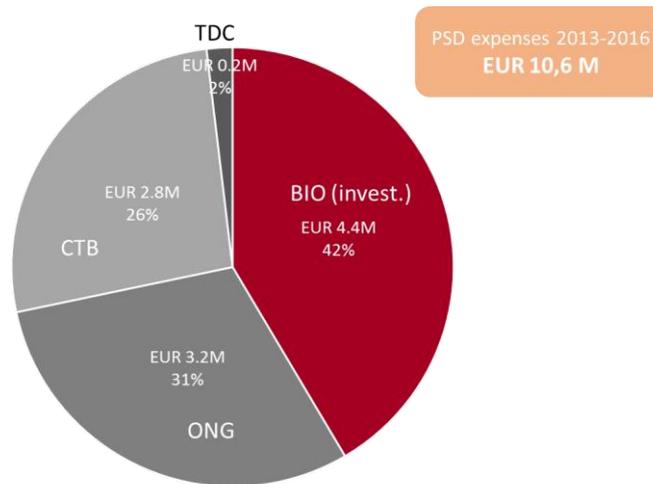
by the DGD. The data presented is based on an extraction from the PRISMA database of the DGD dated June 2017².

1.2.3 Global overview

Over the period 2013-2016, Belgian Cooperation PSD support in Tanzania accounted for EUR 10.6 Million. It went through BIO investments (42%), NGO (31%) and BTC (27%).

TDC, Ex-Change vzw and Agricorn are present in Tanzania, but PRISMA database do not specify the amount allocated to Tanzania. A database provided by TDC identifies 8 interventions in the country, for a total amount of EUR 0.2 Million.

Table 1 : Expenditures 2013-16 of the Belgian Cooperation for support to the PSD in Tanzania, by actors



Actors	# Contracts	Amount (EUR Million)	%
BIO (invest.)	n/a	4.4	41%
NGOs	11	3.2	31%
BTC	6	2.8	26%
TDC	8	0.2	2%
Grand Total		10.6	

Source: ADE, on the basis of PRISMA and TDC data

² The PRISMA database provides, at the project level, the amounts disbursed by Belgian actors and considered by the OECD DAC as official development assistance (ODA). PSD support was not directly identifiable in the PRISMA database, which has no private sector marker or other categorization system for PSD-related projects. We followed a sequential approach to identify PSD-related projects, including a keyword search in four languages (e.g. 'SME'), by type of actor (e.g. TDC) and by sector (DAC-OECD codes related to the PSD). We discussed and validated the methodology and the results of this cartography with the main actors of Belgian cooperation supporting the private sector.

The cartography was also presented and discussed during the field mission to Embassy (incl. the list of projects), BTC and NGOs (Trias). No revision was requested.

Details on support by type of actor are provided below (after the presentation of the sector breakdown); a list of operations is provided in the appendix.

1.2.4 Sectors

In Tanzania, half of the Belgian cooperation support to PSD focuses on agriculture. The support provided by Belgian actors (BTC and NGOs) was essentially through agricultural value chain support. A third of the commitments go to the banking sectors through BIO, with notably loan provision to commercial banks and microfinance institutions.

Table 2 : Expenditures 2013-16 of the Belgian Cooperation for support to the PSD in Tanzania, sectors and actors

Sectors/Actors	# Contracts	Amount (EUR Million)	%
311 - Agriculture		5	50%
NGOs	8	2.7	
BTC	3	2.4	
TDC	4	0.1	
240 – Bank and financial services		4	37%
BIO (invest.)	n/a	4	
113 – Secondary education		0.5	5%
NGOs	2	0.5	
321 - Industry		0.3	3%
BIO (invest.)		0.2	
BTC	2	0.1	
160 – Other social infrastructures and services		0.3	2%
BTC	1	0.3	
Other sectors		0.3	3%
BIO (invest.)	n/a	0.2	
NGOs	1	0.01	
TDC	4	0.1	
Grand Total		10.6	

Source: ADE, on the basis of PRISMA and TDC data

1.2.5 Actors

BIO

BIO is the first actor of the Belgian cooperation support in PSD, with investments over the period 2013-2016 amounting 4.4M€. BIO interventions focus on the banking sector and financial services (91%), with investments in commercial banks and microfinance institutions through equity and loans. BIO interventions in this sector also included investments in investment companies and funds. BIO also intervenes in the industry sector, communication sector, and business and other services.

Most of BIO's ongoing investments in Tanzania have been contracted prior to 2013. The most recent intervention of BIO in the country (by May 2017) is related to the food and agribusiness sector, with the provision of equity to a SME fund. Details are provided in annex 6.

Sector	Amount (EUR Million)	%
240 – Bank and financial services	4	91%
321 - Industry	0.2	5%
220 - Communication	0.1	2%
250 – Business and other services	0.1	2%
210 – Transport and storage	0.003	0%
322 – Mineral resources	0.001	0%
Grand Total	4.4	

Source: ADE, on the basis of PRISMA

NGOs

NGOs represented 31% of the Belgian cooperation support to PSD over the period 2013-2016. They are mostly active in the agriculture sector (85%) with Louvain Coopération (ex. Louvain Développement), TRIAS and Vredeseilanden / îles de Paix. Fracarita (ex. Caritate Aegrorum Servi - CARAES Co) and Via Don Bosco (ex DMOS/COMIDE) are active in secondary education (15%).

Sector	# Contracts	Amount (EUR Million)	%
311 – Agriculture	8	2.7	85%
113 – Secondary education	2	0.5	15%
250 – Business and other services	1	0.01	0%
Grand Total	11	3.2	

Source: ADE, on the basis of PRISMA

BTC

BTC represents 26% of the Belgian cooperation support to PSD in Tanzania, with 2.8M€ of disbursements over the period 2013-2016. The first sector of intervention is agriculture (87%), under which the project *'Le développement et l'amélioration de la production, l'emballage et le marketing du miel et des autres produits dérivés'*³ represented the most part of the disbursement (1.9M€). The remaining 13% of BTC support were related to social infrastructures and industry.

Sector	# Contracts	Amount (EUR Million)	%
311 – Agriculture	3	2.4	87%
160 – Other social infrastructures and services	1	0.3	9%
321 - Industry	2	0.1	4%
Grand Total	6	2.8	

Source: ADE, on the basis of PRISMA

TDC

Almost 50% of TDC support in Tanzania is in agriculture. Tourism and raft represented about 25% of the portfolio each.

Sector	# Contracts	Amount (EUR Million)	%
Agriculture	4	0.1	47%
Tourism	1	0.1	27%
Craft	3	0.05	26%
Grand Total	8	0.2	

Source: ADE, on the basis of PRISMA

Ex-Change vzw

The evaluation team was provided with a list of DGD funded projects of Ex-Change vzw in Tanzania (2013-2016). This list does not specify the sector of intervention or the budget (cf. annex 6).

³ Title in PRISMA for the "Beekeeping support project in Kigoma region"

Agricord

A list of Agricord activities in Tanzania (from the website of the network) is provided in annex 6. Agricord activities are funded by different donors including Belgium (DGD), France (AFD) and the Netherlands (DGIS). Agricord is active in the agriculture sector. The overall budget of Agricord projects in Tanzania over the period 2013-2016 amounted 5.9M€ for 25 interventions. The "Zanzibar Horticultural Linkage Project – ZaHLIP" project, with the Finnish agri-agency for Food and Forest Development (FFD) as financier and TAHA as partner, was the biggest Agricord project over the period in terms of budget.

1.3 Methodology

The subject of this evaluation is the Belgian's support to PSD and the role of the private sector in the context of development cooperation. It is a strategic-level evaluation, across instruments and countries of cooperation. It does not aim at assessing any specific instrument, country, or project individually. Field missions were conducted in three countries as part of a variety of evaluation tools. This included a field mission to Tanzania (in addition to Rwanda and Peru). The country visit and in-depth study of selected projects in this country aimed at i) analysing the PSD strategy implemented in the country and at ii) examining the results achieved and the issues of coordination and complementarity. These observations will feed into the overall analysis for this strategic-level evaluation⁴.

The field mission in Tanzania was conducted during a two-week visit, from 25th September 2017 to 6th October 2017. It was led by Ritha Sukadi Mata (member of the evaluation core team) and Kennedy Oulu (national consultant). They placed emphasis on the review of the five selected projects, while also collecting information on general aspects covered by the evaluation such as the strategic approach at country level and coordination mechanisms with other donors. The projects have been selected on the basis of criteria discussed with the Steering Committee and agreed with the Special Evaluation Office⁵, and in discussion with actors concerned. Sites to be visited have been agreed with actors concerned on the basis of their relevance for the analysis and of logistical considerations.

The five selected projects in Tanzania were⁶:

1. **Agricord** (FFD) – The Zanzibar Horticultural Linkage Project (2.4M€⁷, agriculture, Zanzibar)
2. **BIO** - Development fund - Catalyst - Chai Bora (0.2M€, agro-industry, Dar-Es-Salam)
3. **BTC** – Beekeeping support project in Kigoma region ⁸ (1.9M€, agriculture, Kigoma)

⁴ It should however be mentioned that some of the selected projects (notably BTC and VECO) were designed before the 2014 PSD strategic Note.

⁵ E.g. diversity of actors with focus on PSD actors (BIO, TDC, Agricord, Exchange...), sub-sectors of the typology, or size.

⁶ The amounts mentioned in brackets correspond to the disbursement over the period 2013-2016.

⁷ From several back-donors including DGD.

⁸ The BSPK project replaced the project "The Development and Improvement of Processing, Packaging and Marketing of Honey, Bees Wax and other Bee Products in Tanzania" phased out in 2011. However, BSPK is referenced in PRISMA with the same title as the previous project.

4. **Exchange vzw** – International Dairy Products Tanzania (1.691€, dairy production, Arusha)
5. **ONG Vredeseilanden (VECO)** - Investir dans l'agriculture paysanne: des conditions de vie meilleures pour les petits paysans (h/f) à travers le développement des filières agricoles durables en Tanzanie (2M€, agriculture, Arusha)

The mission planning included fields trips in Arusha (27th-30th September) and Kigoma region (1st-4th October). The evaluators interviewed a wide range of stakeholders. Belgian actors met included the Embassy, BTC, NGOs and private companies. They further interviewed national authorities, local private sector actors (e.g. Chamber of Commerce) and other donors, as well as cooperatives, farmers groups and other end beneficiaries. A detailed list of persons met is provided in annex.

In addition to the interviews, we have collected the views of stakeholders through two surveys:

- a “mini-survey” conducted during field visits with support of tablets and smartphones. A total of 49 beneficiaries (including cooperative members and SME managers) in Tanzania have participated to the survey, among which 26% of the respondents were women;
- an on-line survey to embassies and BTC representatives in 20 (current and former) partner countries of Belgian cooperation, which included embassy and BTC staff in Tanzania.

The desk report presented a typology of PSD strategies as distinguished in international literature. The five projects assessed in Tanzania have been classified in the table below in accordance to that classification.

Categories	Approach	Project	Explanation / Examples
1. Creating the foundations for private investment in developing countries	1.1 Business Environment Reform	Agricord	Strategic activities of TAHA include works to improve the business enabling environment in the horticulture industry, through notably a dialogue with the Government, private sector and development partners to ensure that there are supportive policy and regulatory frameworks. ⁹
	1.2 Development of local financial institutions		
	1.3 Infrastructure finance		
2. Country-based programmes and initiatives to promote competitive economic	2.1 Industrial policy support		
	2.2 Market systems development/ Making markets work for the poor	Agricord BTC VECO	TAHA among other things facilitate access to reliable, equitable and sustainable markets for its members. BTC and VECO have contributed to strengthen the negotiation capacities (trainings) and the negotiation power (notably by encouraging the members of cooperatives to sell their production

⁹ http://taha.or.tz/site/about_us

Categories	Approach	Project	Explanation / Examples
systems and structures			collectively, in the collecting centres) of their beneficiaries.
	2.3 Value chain development	Agricord BTC VECO	Supports provided by these actors were dedicated to the development/reinforcement of specific value chains
	2.4 Local economic development	Agricord VECO	Agricord and VECO have contributed to the development of fruits and vegetable markets in Zanzibar.
	2.5 Strengthening innovation systems	Agricord BTC VECO	Through the provision of technical support services, Agricord, BTC and VECO supports have driven innovative practices/technologies for improved production and productivity.
	2.6 Market structuring initiatives	Agricord BTC VECO	Notably through the establishment of collecting centers that service as meeting point between buyers and producers (improving to some extent the bargaining power of the producers).
3.Engaging the international private sector	3.1 Engagement around the productive investments of individual companies		
	3.2 Leveraging private sector finance		
4.Targeted support to local business development	4.1 Entrepreneurs development and micro-enterprise support	Agricord BTC VECO	
	4.2 SME development	BIO Exchange	BIO and Exchange supports have contributed to expand the activities of existing SMEs
	4.3 Vocational training		

Source: ADE

2. Main findings per question

2.1 Q1 – Strategy

Dans quelle mesure y avait-il une stratégie solide d'appui au secteur privé, répondant aux besoins prioritaires du secteur privé?

This evaluation question refers to the contents and adequacy of the Belgian cooperation's overall strategy in supporting the private sector to eliminate the constraints to its development and to create an environment in which it can prosper. The evaluative question has been further disaggregated as follows:

- *Q1.1 To what extent is there is a sound strategy for Belgium's support to the private sector?*
- *Q1.2 Does the strategy respond to private sector and partner country priorities and needs?*

This question focuses essentially at the general, headquarters level. Nevertheless, it also aims at verifying at country level whether the Belgian cooperation has had a strategic approach to supporting the private sector.

Regarding the existence of a sound strategy for Belgium support to PSD/PS4D in Tanzania:

- Support to PSD was not a priority sector of the Belgian cooperation in Tanzania over the evaluated period (cf. context) and there was no clear country strategy for PSD (e.g. in terms of implementing organisations, beneficiaries, sectors, etc.)¹⁰. However, PSD was part of the Belgian cooperation strategy in the country.
 - Priority sectors of the Indicative Development Cooperation Programme (IDCP) 2010-2013 included natural resources management. The overall objective of the Belgian support to this sector was to enhance the sector contribution to the national economy. One of the channels considered to reach it was to put an emphasis on market-chain improvement, which involved supporting the private sector (beekeepers)¹¹.
 - One of the two priority sectors of the current DCP (2014-2015)¹² is sustainable agriculture and food security. The document mentions that the focus of Belgian support would be notably on the creation and the enablement of increased private sector participation. Furthermore, in the framework of the ASDP¹³, the DCP 2014-2015 indicates notably that "private sector and market development, and infrastructure will receive special attention through producers organisations, financial institutions and services, and agro-processing initiatives". Besides, the

¹⁰ MN 302. The current Development cooperation programme (2014-2015) implementation is not an operationalization of the 2014 PSD Strategic Note.

¹¹ Beekeeping Support Project in Kigoma Region.

¹² The new DCP (2018-2021) is expected to be signed in November 2017.

¹³ Agricultural Sector Development Program (ASDP, 2006-2013)

document mention that “opportunities to integrate PSD in the program will be explored, either through involvement of BIO or through other initiatives (e.g. networking and linkages)”.

- No specific thinking regarding the involvement of Belgian companies in development (PS4D) has been conducted so far in Tanzania. Furthermore, Belgian private sector actors have not been involved in the formulation of the interventions supported by Belgium in the country. As rightly mentioned by an interviewee, this may be envisaged in the near future, but over the evaluated period, the Belgian private sector has not been involved in a strategic approach to PSD or PS4D or in the formulation of specific cooperation interventions. Nevertheless, there has been economic diplomacy (by non-cooperation actors). The Embassy has for instance provided support in organizing economic missions in the country. It has also informal contacts with Belgian companies in the country, including ad-hoc support regarding visa issuance, but the overall coordination of the Belgian economic diplomacy in the region is done from Nairobi by the Trade commissioner of the Belgian Embassy in Kenya.

In terms of responding to private sector and partner country priorities and needs:

- PSD support provided by Belgium was aligned to priority sectors of Tanzania development strategy, mainly agriculture. As mentioned in the context, agriculture is a strategic sector for the country in terms of poverty reduction, and private sector development is considered as a leverage to reach a pro-poor growth in agriculture. The ASDP 2006-2013 focuses on three main strategies, including “promoting private sector/public sector and process/contract grower partnerships through fostering sustainable business relationships to ensure access to markets, inputs and technology for primary products and raw material processors”¹⁴. Belgian support focused on the strategic area of the ASDP related to an increased participation of the private sector in agricultural development. Belgian interventions have also been related to some extent to industrialization¹⁵, which is one of the pillar of the development programme of Tanzania.
- As beneficiary country, Tanzania has been involved in the formulation of the BTC and VECO interventions, through local governments and local communities’ consultations, as mentioned in project documents and confirmed by field visits interviews. This involvement ensured an alignment of the interventions to the needs and priorities of the beneficiaries.

2.2 Q2 – Operational Model

Dans quelle mesure le modèle opérationnel permet-il de mettre en œuvre la stratégie?

This evaluation question examines the appropriateness of the architecture of the various entities involved in the implementation of the strategy, their mandates, and possible gaps and overlaps (Q2.1) and the existence and usefulness of guidelines, rules and procedures for the implementation of the strategy (Q2.2). The focus for the country missions lies on collecting field-level information on possible gaps or overlaps, and on the usefulness of guidelines, rules and procedures.

¹⁴ Belgian-Tanzania Development Cooperation Programme (DCP) 2014-2015

¹⁵ Various equipment (e.g. machineries) for value chain development.

Regarding the architecture, mandates and possible gaps and overlaps:

- Belgian actors' approaches to PSD support could be classified in two main categories: support through social organisations such as cooperatives and direct support to SMEs. The former approach was followed by BTC and NGOs, whereas BIO and Exchange provided direct support to SMEs. There is therefore limited possibility to have overlaps among the two approaches. These two distinct approaches do not however prevent for possible synergies, Collaborations between BTC and NGOs could have been further investigated by the actors (cf. question on coordination and complementarities).
- There is only one identified case of support provided by different actors to the same beneficiary. Agricord has provided support to TAHA, but the contribution has recently been reduced (MN 311). Trias is now providing support to TAHA, which is favorably perceived by the beneficiary as a continuum of Belgian support¹⁶.
- Regarding business environment, Belgian actors have operated at different levels of governments, with for instance the Embassy supporting public procurements (MN 302) at national level, and BTC operating at the local/implementing level for bylaws regarding the beekeeping market¹⁷.
- Over the evaluation period there was no case of sharing of experience/capitalization between Belgian universities and Belgian actors involved in PSD. Beyond the PSD field there have been recent initiatives (incl. a workshop) between IOB Antwerp and University of Mzumbe in Morogoro to improve evaluation skills of development actors in the country. It has been mentioned during field interviews that only one Belgian NGO attended the event (MN 323)¹⁸.

With regard to guidelines and procedures for the implementation of the strategy:

- Belgian actors interviewed all knew the 2014 PSD Strategic Note, albeit to varying degrees. As previously mentioned, PSD was not a priority sector of the Belgian cooperation over the evaluation period, in particular when the interventions examined were designed.
- As a matter of fact, it could not be confirmed that this Strategic Note had been considered both for the design and for the implementation of the interventions related to, or having a component relating to PSD support (e.g. MN 314). Furthermore, the perception of having PSD as a priority of the development cooperation varies among actors, with some of them questioning the relevance of such choice (MN 325).

¹⁶ Worth mentioning that Trias is an agri-agency of Agricord.

¹⁷ There is notably a forthcoming bylaw mentioning that the only place to buy/sell honey from beekeepers would be the collection centers (MN 325, Field discussion with local authorities).

¹⁸ It has also been mentioned that a student from a Tanzanian university is doing a PhD on the Beekeeping project (MN 302).

2.3 Q3 – Relevance of the interventions

Dans quelle mesure les interventions appuyées sont-elles en ligne avec la stratégie et les objectifs de la coopération belge ?

Cette question d'évaluation vise à examiner dans quelle mesure les interventions financées par la coopération belge sont en ligne avec les priorités stratégiques (Q3.1), ont été sélectionnées au regard des huit critères d'intervention de 2014 (Q3.2)¹⁹ et ont été formulées en ligne avec les bonnes pratiques, en réponse aux besoins prioritaires du secteur privé dans les pays (Q3.3).

Key findings for this question are that the five selected interventions in Tanzania i) were relevant regarding the strategic priorities and the criteria of the 2014 note, ii) did not take into account new strategic initiatives²⁰, and iii) were relevant in terms of alignment to needs and policies.

The tables below further detail these findings. The names of the organisations in those tables refer to the *project* selected for each of those organisations (and not to the organisation itself).

2.3.1 Coherence with strategic priorities

	Not an objective	Taken into account	Priority	N/A	Comments
Strategic axes of the 2013 Law					
Business environment	BIO Exchange VECO	BTC	Agricord		TAHA, the beneficiary of Agricord support, has defined the horticulture policy framework. The organisation also provides technical support/advices to the government when it comes to horticulture. The BTC project has taken into account the business environment, resulting in support in the definition of bylaws related to beekeeping, which should impact the beneficiaries of the project. The BIO, Exchange and VECO projects did not have specific objectives related to business environment.
Development of local private sector		BTC	Agricord		All the projects (except BTC) were directly dedicated to the support of

¹⁹ Additionnalité, effet catalyseur, impact de développement, respect des normes sociales et environnementales, intégrité, création d'emplois et innovation, genre

²⁰ As mentioned previously, the selected projects were designed before 2014 (except the Exchange project with IDP).

	Not an objective	Taken into account	Priority	N/A	Comments
			BIO Exchange VECO		local private sector actors or to the development of private sector opportunities (e.g. through value chain development or access to equity funding). The purpose of the BTC project was related to natural resources management. Support to PSD was a way envisaged to reach the NRM objective.
Fair trade and sustainable trade	BIO	BTC Exchange	Agricord VECO		<p>Sustainable trade (economic, social and environmental dimensions) was a priority for Agricord (through TAHA) and VECO projects. (cf. annexe). BTC and Exchange projects take into account sustainable trade dimensions, although not being an objective of these projects.</p> <p>Several TAHA members could be classified as doing 'fair trade', but they do not have specific fair trade certification. Regarding VECO, it is considered that the value chain that are being supported by the NGO are not "business cases" for fair trade (compared to coffee for instance). The fair trade market opportunity has not been explored in the BTC project.</p>
International trade	BTC Exchange	BIO	Agricord VECO		Supports provided by VECO and Agricord horticulture value chains aim at facilitating their access to international markets. This includes support to horticulture farmers to meet international standards and to have a stronger bargaining power in the market (local and exports).
Operational and sectoral priorities of the 2014 Strategic Note					
Reinforcement of public institutions capacities		VECO	Agricord BTC	BIO Exchange	BIO and Exchange projects do not involve, directly or indirectly, public institutions. BTC and Agricord (TAHA) work closely with public institutions in the implementation of their interventions and as technical advisors in the definition of policies.
Access to finance	Exchange	Agricord	BIO		The purpose of the Catalyst I in which BIO has contributed is to

	Not an objective	Taken into account	Priority	N/A	Comments
		BTC VECO			provide access to equity funds to local SMEs. Access to finance, although not an objective of the projects, is taken into account in the value chain approach (Agricord, BTC, VECO).
Reinforcement of entrepreneurs capacities			Agricord BIO BTC Exchange VECO		All the projects selected have, among their priorities, the reinforcement of entrepreneurs and SMEs capacities (various trainings, to improve for instance the quality of the products and production methods; marketing, negotiation capacities)
Support to trade	BIO	Exchange	Agricord BTC VECO		Agricord, BTC and VECO projects, through the value chain approach, have as a priority to support the beneficiaries in developing trade opportunities and having access to trade (local or international)
Social economy	Exchange		Agricord BTC VECO	BIO	Agricord, BTC and VECO projects work through social organisations (cooperatives, farmers groups) to which other components of the social economy, e.g. SACCOs and VICOBAAs, are associated.
Other elements of the strategy defined since the 2014 Strategic Note					
Involvement of Belgian companies	Agricord BTC Exchange VECO			BIO	Involvement of Belgian companies has not been a priority for any of the 5 projects selected.
SDGs (incl. Belgian companies)		Agricord BTC Exchange Frostan VECO	BIO Energio Verde		Equity funding come with several SDGs related requirements. It is however worth mentioning that the beneficiary was not aware of any requirement coming directly from BIO, as it is the case with other contributors to the funding received through Catalyst I. For the remaining 4 projects, as well as for 1 of the 2 Belgian companies met, SDGs are taken into account in their activities and implementation, but they are not project objectives as such.

	Not an objective	Taken into account	Priority	N/A	Comments
Digitalisation	BTC Exchange VECO	Agricord			The digitalization is taken into account in Agricord (TAHA), with for instance the TAHA Information System (TIS), a horticultural information platform that collects, analyses and disseminates information on prices, buyers, and logistics as well as production tips to different users.
Geographic priorities of the 2014 strategic note					
Partner country since 2015	Partner country before 2015 ('exit')	Fragile country	LIC	MIC	
		Tanzania	Tanzania		

Source : ADE

2.3.2 Coherence in the selection of the intervention

	Not taken into account	Limited consideration	Taken into account	Priority	N/A	Comments
Additionality ²¹			BIO Exchange Agricord BTC VECO			<p>BIO has been additional in the sense that there is limited/scarce equity funding in the region, available for SMEs. Regarding Exchange, one of the selection criteria is the fact that the beneficiary does not have a budget to finance a consultant for the same services.</p> <p>By contributing to the overall budget of the project in Zanzibar with other donors, Belgian support through Agricord has contributed to increase the project scale.</p> <p>Through the targeted beneficiaries, the new technics provided and the overall value-chain approach, Agricord, BTC and VECO projects have been</p>

²¹ Additionnalité : « pour les investissements (en facilitant la mobilisation d'autres capitaux et en diminuant ainsi le risque qu'un investisseur privé seul ne voudrait pas assumer) mais aussi sur le plan de la politique de développement durable et de la lutte contre la pauvreté, les inégalités et l'exclusion. »

	Not taken into account	Limited consideration	Taken into account	Priority	N/A	Comments
						additional on the front of sustainable development and fight against poverty, inequalities and exclusion.
Catalysing effect ²²			BTC	Agricord Exchange VECO BIO		<p>VECO: from the business model it is expected that the groups benefitting from VECO supports acquire the financial capacity to get access to services they may need (trainings, certifications, etc.), although, as mentioned during field interviews, there is a culture of waiting for donors' money.</p> <p>Exchange; the company benefitting from the support has to cover the accommodation costs of the Expert.</p> <p>TAHA (Agricord) is a member-based organisation, with members contributions co-funding the services received to some extent.</p> <p>By investing in the Catalyst Fund, BIO has attracted other DFIs and private investors in the Fund.</p> <p>BTC: the beneficiaries should build the capacity to fund themselves additional trainings and other services they may need (e.g. participation to fairs)</p>
Impact on development ²³			Exchange	Agricord BTC VECO BIO		BTC and VECO have a set of development indicators detailed in the logical framework of their respective projects (cf. Annexes). Development indicators are also provided for Agricord.

²² Rôle de catalyseur : « permettre d'attirer d'autres partenaires et prévoir autant que faire se peut la participation financière du bénéficiaire lui-même »

²³ « Impact sur le développement bien identifié et mesurable (...) dans une optique de 'croissance verte' et de durabilité sociale, environnementale et économique »

	Not taken into account	Limited consideration	Taken into account	Priority	N/A	Comments
						The Catalyst Fund has to consider specific requirements from the Investors (including BIO) in terms of restricted businesses, environment and other development related indicators when selecting the investees. It has been mentioned that BIO requirements overlap with those of other DFIs investing in the Fund (MN 325). While requesting support from Exchange, development opportunities have to be mentioned by the SMEs.
Respect of social and environmental norms	Exchange		Agricord VECO BTC	BIO		<p>Agricord: TAHA agreed with the donors, including Agricord, that what they promote had to be environment friendly. They work with farmers to minimize the use of pesticides and to ensure that when they produce, they are aware of food safety. Note that there is a project with VECO on food safety (cf. MN 311).</p> <p>VECO: International GAP certification implies environment friendly products and production (e.g., from a beneficiary: <i>'the use of chemicals has been reduced because we have realized that we were using too much'</i>), cf. MN 314.</p> <p>BIO: the investors, including BIO, have specific requirements to the Fund and the investees in terms of environmental and social norms.</p> <p>Exchange: there is no specific mention regarding the respect of social or environmental norms in the application form. Furthermore, no requirement from Exchange to IDP in this regard.</p>
Integrity			Agricord BTC	BIO		The investors in the Catalyst Fund, including BIO, have specific requirements to the

	Not taken into account	Limited consideration	Taken into account	Priority	N/A	Comments
			Exchange VECO			<p>Fund in terms of governance integrity.</p> <p>Integrity is taken into account in all the project selected. For instance: to benefit from Exchange expertise, the requesting company should be registered. The groups supported by VECO must also be registered.</p>
Job creation and innovation			Agricord BIO BTC Exchange VECO			<p>Through the value chain approach there is job creation, although not permanent positions (mainly temporary, for planting or harvest seasons). There have also been exchanges of experiences among groups, within the country and at international level (e.g. participation of TAHA to Infopoint Lunchtime Conference of DG DEVCO in Brussels).</p> <p>Exchange: job creation is not taken into consideration in the request formula, however the project has had an impact on employment quality (good salaries, continuous training, etc.), more than on the quantity. In terms of innovation, there is a need for 'south-to-north' exchanges, which are not institutionalized in the support to PSD provided by Belgian actors to SMEs.</p> <p>Equity funding comes with innovation (modernization, increase in efficiency, etc. cf. MN 316)</p>
Gender			Exchange VECO	Agricord BIO BTC		<p>Agricord (TAHA): gender and youth are priorities (cf. MN 311). One of the partners was a Finnish women association. This partner made sure that gender issues were considered.</p> <p>BIO: Chai Bora has received specific requirements from the investors (CDC, IFC, not directly from BIO) regarding gender (see MN316).</p>

	Not taken into account	Limited consideration	Taken into account	Priority	N/A	Comments
						<p>BTC: the project paid particular attention to gender. It has notably changed the perception that beekeeping was an activity for old men. Thanks to the projects, women and young people are now substantially involved in beekeeping.</p> <p>IDP (Exchange): no specific objective in terms of gender, however, several tasks are considered to tailored for women (because they are "cleaner" than men)</p> <p>VECO had specific objectives in terms of gender (e.g. under Result 1)</p>
Untied aid				Agricord BIO BTC Exchange VECO		The support from Belgian cooperation through the selected projects was untied.

Source : ADE

2.3.3 Design, alignment and response to the needs

	Not at all	Limited	Mainly	Fully	N/A	Comments
Alignment to national policies				Agricord BIO BTC Exchange		The projects are aligned to the National Agriculture Policy (2013) ²⁴ , the framework of the Livestock Modernisation Strategy (2015) ²⁵ and the draft Agricultural Sector Development Strategy 2 (ASDS-2, 2015) which have

²⁴ GOT, National Agriculture Policy, Ministry of Agriculture Food Security And Cooperatives Dar Es Salaam, October 2013

²⁵ GOT, Tanzania Livestock Modernisation Initiative, Ministry of Livestock and Fisheries Development, Dar es Salaam, July 2015

	Not at all	Limited	Mainly	Fully	N/A	Comments
				VECO		notably the following objectives: i) Strengthen agricultural support and technical services; ii) Increase production, productivity and profitability; iii) Improve agricultural processing; iv) Enhance production of high-quality products in order to improve competitiveness in domestic, regional and international markets; and v) Provide enabling environment to attract private sector investment. Regarding entrepreneurship, Tanzania has identified among the core priorities in its 5-year national plan (2011/2012, 2015/2016) industry, human capital development and tourism, trade and financial services.
Response to private sector needs			BTC	Agricord BIO Exchange VECO		<p>Through the Catalyst Fund I, BIO tackles the needs in terms of equity funding. Exchange support provided a response to the needs expressed by IDP in terms of improving the quality of its products. Agricord and VECO projects respond to the overall needs of the private sector in terms of technical capacities and access to (international) markets and trade identified in horticulture sector. No specific 'uncovered' need have been mentioned by the beneficiaries. (MN 311, 313, 314, 316)</p> <p>BTC project mainly respond to the needs in the sense that, from field visits and interviews it appeared that there was a significant needs in terms of access to finance for access to finance for beekeepers organisations to which BTC had not provided any conclusive response (there has been ad hoc supports in negotiation with financial organisations, tentative contacts with existing financing frameworks such as</p>

	Not at all	Limited	Mainly	Fully	N/A	Comments
						PASS ²⁶ , but no long term solution). Furthermore, specific needs in terms of capacity building, management, etc. have been expressed by the beneficiaries. (See e.g. MN 320 and 321)
Conception and Theory of change				Agricord BTC VECO	BIO Exchange	Overall, the Agricord, BTC and VECO projects have been well designed, considering the relevant stakeholders to be involved and the needs at each stage of the value chain (although, as mentioned earlier, access to finance for BTC beneficiaries remained an issue to some extent). The ToC have also been well defined, as detailed in the annexes. No theory of change for BIO and Exchange.
Transparency		BIO Exchange		Agricord BTC VECO		Reports on the projects are available (on respective websites or DGD), including the amounts disbursed and results (and impacts) achieved for Agricord, BTC and VECO projects. Information on the results achieved and the impacts for the beneficiaries are less easily available for Exchange and BIO. The Catalyst Fund produces a quarterly report containing financial and ESG information and an annual report, more comprehensive on both aspects. These reports are shared with the investors and are not publicly available..

Source : ADE

²⁶ The Private Agricultural Sector Support Trust (PASS) aims at stimulating investments and promoting growth of commercial agriculture and agri-business in Tanzania. The PASS offers business development services and financial services (PASS assists eligible individuals and companies to access loan facilities for their viable investments via appraisal of loan write ups and partial credit guarantee cover that is given to the collaborating bank to top up inadequate collateral). The PASS was established as a project in 2000 and registered in 2007 as non-profit making and NGO organisation. The current funder is DANIDA. (<http://www.pass.ac.tz/index.php/about-pass/our-founders> ; November 2017).

2.4 Q4 – Coordination and complementarity

Dans quelle mesure les acteurs de la coopération belge et les autres bailleurs ont-ils collaboré pour leur appui au secteur privé?

Cette question vise tout d'abord à déterminer les rôles et mécanismes en place pour la coordination au niveau du siège et des pays partenaires (Q4.1). Elle porte ensuite sur la mesure dans laquelle il y a eu dans les faits une recherche de complémentarités et de synergies au niveau des interventions, entre entités belges et avec les autres bailleurs, tant en Belgique que sur le terrain (Q4.2). Elle vise enfin à vérifier si ceci a débouché sur des complémentarités et des synergies (Q4.3).

2.4.1 Coordination mechanisms

Coordination mechanism among Belgian actors:

- There is in Tanzania no specific coordination mechanism relating to PSD bringing together the different actors of Belgian cooperation among themselves, nor the actors of cooperation with other actors such as the private sector²⁷.
- Nevertheless, it emerges from the interviews that informal contacts exist between these different actors, including Belgian companies active in Tanzania. Furthermore, the joint strategic framework (JSF/CSC/GSK) elaborated in 2016 provided a coordination platform to Belgian NGOs and other actors of non-governmental cooperation. As mentioned by the interviewees, before this joint process there were only exchanges of information among NGOs. The JSF allowed them to go a step further by jointly addressing problems and coordinating solutions. It has for instance led to the "Connect4Impact" joint program between 4 Belgian NGOs²⁸. The JSF has however no legal framework.
- Despite this lack of coordination mechanism, interviewees have highlighted the fact that there have been very limited cases of overlapping among activities/support of Belgian actors in PSD over the last years. The only case reported of double support was the recent support of Trias to TAHA, the latter being also supported by Agricord (but its financial support has been reduced recently).

²⁷ The embassy has no specific mandate to date regarding coordination of PSD related actors.

²⁸ This programme is presented as being a concretization of the willingness to work jointly, reinforced by the JSF process (MN 310, 314). It is about 4 Belgian organisations working together in the new DGD programme: Trias, VECO, Iles de Paix and Bos+. Duration: 5 years; budget: 11M€; support to more than 20k farmers and entrepreneurs, 12 CSOs, 6 value chains, 8 SACCOS and 35 VICOABAs; in Arusha and Manyara region (12 districts). In practice, the BTC and NGOs (Trias, VSF, Iles de Paix, WFP) have already had the opportunity to work jointly on 'Maisha Bora', a project funded by the Belgian Fund for Food Security (successor to the Belgian Survival Fund). This, according to interviewees, highlights the fact that joint implementation could be envisaged in other fields. Furthermore, it was also mentioned that it is possible to involve Belgian NGOs in BTC programmes, but this opportunity did not materialize over the evaluation period. There are indeed two possibilities to have a Belgian NGO involved in a BTC programme: through public procurements (no guarantee to be selected among all the bidders), and directly during the definition of the programme, as long as the selected NGO bring a specific expertise essential to the success of the programme.

A limited number of broader donor coordination mechanisms relating to PSD exist in Tanzania. Belgium actors have participated in at least one of them. These mechanisms include:

- The **Development Partner Group for Private Sector Development and Trade (PSD/Trade-DPG)**. It is a forum for development partners involved with private sector development and trade in Tanzania. It was formally established in 2007, in order to build a coordinated development partner response to the Government's Joint Assistance Strategy for Tanzania (JAST), within the overarching framework of the MKUKUTA²⁹. **Belgium is not part of this mechanism.** Currently, PSD/Trade-DPG is chaired by DANIDA and co-chaired by UNIDO³⁰. Other members of the Group are: CIDA, DFID, EU Delegation, Netherlands, Switzerland, SIDA, USAID, ILO and the World Bank. They meet every 2 to 3 months. The DPG PSD is one of the working groups of the Development Partners Group in Tanzania, established in 2004. The DPG has been working with the Government of Tanzania and other domestic stakeholders to strengthen development partnership and effectiveness of development cooperation. This involves structured dialogue and engagement between Development Partners (DPs) and the government in high-level forums, through different sector and thematic groups and core reforms.
- The **European Union Business Group (EUBG)**, formed in early 2015. It aims at improving Tanzania's business climate and promoting trade and investment between EU and Tanzania. The EU Business Group is a private initiative run by, and for, the private sector. It is supported by the EU delegation in Tanzania. There are currently 22 different EU countries represented by businesses in Tanzania³¹. The EUBG allows these companies to exchange information and experience, and carry out advocacy and lobby activities together under one common "EU businesses" banner. EU Ambassadors and Trade/Economic councillors of EU countries are occasionally invited to discuss with EUBG members. **Belgium participates to those meetings.**

2.4.2 and 2.4.3 Complementarities and synergies

Complementarities and synergies	No potential synergies	Potential synergies not clearly established	Potential synergies not exploited	Potential synergies materialised	N/A	Comments
Synergies with BTC	Exchange BIO		Agricord VECO			The value chain approach is used by BTC, Agricord and VECO. Furthermore, both BTC and VECO work with social organisations. Synergies not exploited in terms of certification for instance.
Synergies with BIO	BTC Exchange	Agricord VECO				TAHA holds subsidiary companies, including notably TAHAFRESH Handling Ltd, a

²⁹ The Tanzania's National Strategy for Growth and Reduction of Poverty ('Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania').

³⁰ Note: an interviewee mentioned World Bank as co-chairman

³¹ No Belgian company is referenced among the members (<http://www.eubgtz.com/members.html>; November 2017)

Complementarities and synergies	No potential synergies	Potential synergies not clearly established	Potential synergies not exploited	Potential synergies materialised	N/A	Comments
						<p>limited liability company which provides demand driven logistic services (air and sea freight refrigerated trucking, etc.) to the horticultural industry investors. The amounts TAHA may request for its activities could therefore be at interest for BIO.</p> <p>An investment of BIO in the sector (opportunities to be explored) could benefit indirectly to VECO project beneficiaries. (MN 314)</p>
Synergies with TDC, Exchange, Agricorn		BIO	BTC VECO			<p>The opportunity to enter the 'fair trade market' for the different value chains supported by BTC and VECO has not been exploited. As previously mentioned, there may be a potential for BIO to support TAHAFRESH. Furthermore, partnerships between IDP (Exchange beneficiary) and fruit producers supported by VECO for fruit yoghurt production have not been explored.</p>
Synergies with Belgian ACNGs (incl. NGOs)	BIO	Universities/ research centers with all the projects except BIO				<p>Potential synergies could have been explored between Belgian universities/research centers and the projects implemented in the field by Belgian actors (topics to be covered could include: value chains development, social organisations, access to finance for small scale agriculture, beekeeping techniques, etc.). BTC has for instance supported the implementation of a beekeeping research institute which has no relation with any Belgian university or research center.</p>
Synergies with other donors	Exchange	BTC and the basket funds VECO		Agricorn BIO		<p>The Zanzibar Horticultural Linkage Project is co-funded by several donors including the DGD (cf. annex 1). The</p>

Complementarities and synergies	No potential synergies	Potential synergies not clearly established	Potential synergies not exploited	Potential synergies materialised	N/A	Comments
						Catalyst Fund is a multi-donors fund, including BIO. Different basket funds led by other donors exist (e.g. the PASS funded notably by DANIDA), for the beneficiaries of BTC and possibly VECO support.
Involvement of Belgian private actors			Exchange		BIO BTC	There is the opportunity to link the beneficiaries of Exchange support with Belgian companies for the provision of equipment for instance have not been exploited.

Source : ADE

2.5 Q5 – Effectiveness and sustainability

Dans quelle mesure les interventions appuyées ont-elles contribué à des résultats de développement dans les secteurs visés?

Cette question vise tout d'abord à déterminer si des rapports de suivi et évaluation des résultats des interventions sélectionnées sont disponibles et si l'information disponible est suffisamment complète et désagrégée par type d'acteurs pour apprécier les résultats au niveau du secteur privé et des bénéficiaires. Elle vise ensuite à évaluer la contribution de l'appui à l'atteinte de résultats en matière de développement économique (Q5.2) ainsi que ceux relatifs aux thèmes transversaux du climat, de l'environnement et du genre (Q5.3). Enfin, la question 5 vise à vérifier si l'aspect durabilité a été pris en compte lors de la conception et de la mise en œuvre des interventions appuyées.

2.5.1 Existence of reliable monitoring and evaluation reports

Overall, only BTC and VECO have produced reliable evaluation reports with specific indicators to be monitored, comprehensive result measurements and recommendations.

- **BTC:** there is a monitoring and evaluation (M&E) framework in every project, consisting in a mid-term review (MTR), and external review at the end of the project and a project evaluation (MN 303). Regarding the project selected, the end-term review (ETR) of the intervention (April 2016) and the Final evaluation report (May 2016) feature the project logical framework, key success factors of the project, as well as bottlenecks and difficulties. These in turn are supposed to help draw lessons learnt and suggest avenues to be explored for future support to the beekeeping sector (i.e. replicability).

- **VECO:** as detailed in the "VECO Global DGD Programme 2014 to 2016", the evaluation process of the programme consisted of 4 linked processes: i) gathering baseline data, ii) learning-oriented monitoring, iii) strategic assessment and iv) impact assessment. For all indicators at objectives and results level, baseline data were collected in order to map progress during the learning-oriented monitoring. For the impact assessment, baseline data were also collected concerning structural change agendas, the livelihood of small-scale farmers (m/f) in the pilot projects and the business capacities of the farmers' organisations in the programme. Specific tools were designed to measure these data. Results of the impact assessment of the programme in Tanzania are reported in the Final Report 2014-2016.

Regarding Agricord, BIO and Exchange:

- **Agricord:** the two project reports downloaded on September 2017 from www.agro-info.net, only provide quick short descriptions on the intervention logic, and include pre-defined target metrics for follow-up as well as final results attained.
- **BIO:** *The Catalyst Fund I ESG Annual Report 2016 and 2017, the Catalyst Fund I Quarterly Report (September 2017) and the Consolidated Impact Questionnaire (June 2017)* include a number of indications regarding financial as well as environmental, social and governmental aspects of the Chai Bora project. These documents do not indicate the expected outcomes (neither the impacts) of the investment in Chai Bora. Furthermore, the consolidated impact questionnaire does not demonstrate the contribution of the investment to the reported indicators.
- **Exchange:** *Project Resume and Mission Report* (December 2016) are the only relevant documents written and provided by Exchange vzw. They do not provide information on the outcomes (and impacts) of the support provided by Exchange.

2.5.2 Contribution to socio-economic development results

The selected interventions for which the information is available have had significant socio-economic achievements, exceeding expectations in most cases (Agricord, BTC, and VECO), as highlighted in annex 1.

- Thanks to enhanced **productivity**, as well as greater business acumen and marketing capacities (e.g. better market positioning, increased product range), beneficiaries of the various programmes have seen their production yields significantly rise and their revenues/incomes along with them. For example:
 - Beekeepers of the BTC project have increased their incomes through improvement of production and business marketing skills training;
 - Due to better farming practices, increased productivity and better quality products, farmers of the Agricord and VECO projects have seen their production figures surge and this is backed by observed revenue figures. Average Total Income per farmer at the start of the programme was Tsh 3.5M (EUR 1315) vs Tsh 3.9M (EUR 1470) in 2016³².
 - Exchange support to IDP has rendered the overall cheese manufacturing process of the company efficient and resulted in improved product quality, product range expansion and market positioning due to the quality standards IDP has developed (MN 313).
- Although not a primary objective of the detailed interventions, the effect on **employment** (direct and/or indirect) is encouraging for some projects (VECO,

³² These figures concern Sub Sector Development (SSD). Revenues in the Inclusive Modern Markets (IMM) initiative fell from a baseline of Tsh 8M in 2013 to Tsh 3M in 2016. VECO conducted additional analysis of FO records and concluded this result to be consistent with records. However, the baseline of €5 949 isn't an appropriate benchmark (for more on this, see Tanzania 2014-2016 Final Report p.4).

- BTC) based on documented statistics³³ and surveyed respondents. However, the impact is unclear regarding other projects as the resulting job creation statistics is not well documented.
- Results regarding **access to capital** are mitigated. On the one hand, some projects clearly demonstrate great contribution in this area either through their core business function (BIO). However, the final impact for other projects are either unclear (Exchange, Agricord)³⁴ or there is margin for improvement (BTC, VECO). This is backed by some surveyed participants claiming they have yet to notice an improvement (VECO)³⁵.

The real-time survey indicates that the results of the selected projects are mostly positive: increased commercial activity and increases in revenue have altogether led to satisfied surveyed participants as they now feel socio-economically empowered due to better living standards (e.g. in the case of surveyed VECO beneficiaries → able to afford home, afford childrens' education).

2.5.3 Contribution gender, climate and environmental results

- **Gender diversity** has been taken into account in most of the interventions and to varying degrees. For instance, Agricord explicitly considers gender diversity and youth employment to be priorities, with almost one third of staff composed of women (compared to 10% initially). Chai Bora also takes this matter into account, with for instance more than half of employees of the company being women. According to interviewees, some investors of the Catalyst Fund paid particular attention to gender issues and had specific requests in this regard. BIO was not one of them. BTC have had a significant impact on gender diversity through the involvement of women (and youth) in bee processing training programmes and placing emphasis on a balanced number of male and female beneficiaries. Moreover, involving women in decision making positions in their respective producer groups/associations has been explicitly stressed. Women's participation in beekeeping is now more significant than before (~26% of programme beneficiaries are women).
- Yet, the observed diversity in interventions mostly remain limited to job placements and the impact on women economic and social empowerment has yet to be measured. Indeed, whether these activities have contributed to better income, purchasing power and social status is unclear. However, the VECO impact evaluation study revealed interesting progress regarding women's leadership through equal decision-making and access over benefits such as credit. Indeed, according to the study 56.3% of respondents reported that women are actively engaged in decision making process and 77% of farmer organizations (FO) members think that women opinions are respected.
- **Climate change and environmental sustainability** aspects have been incorporated in cultivation practices (Agricord, VECO) and honey production (BTC). Cultivation methods with minimal pesticide use as well as efficient water usage are encouraged (Agricord), and environmentally smart and modern farming practices are adopted (VECO) which have led to increased yields in both cases. The production of modern beehives introduced by the BTC project requires to a reduced quantity of trees destruction compared to traditional beehives. Furthermore, the technique used to collect the honey is also better for environment and for the bees (they are now just asleep, while they were previously suffocating to death).

³³ VECO: 811 farmers (base) vs 2708 farmers (end); BTC: 3411 beekeepers (base) vs 6524 beekeepers (end)

³⁴ But access to capital weren't the main objectives for Exchange and Agricord.

³⁵ Lack of access to capital is one of the main challenges faced by the private sector in Tanzania (see e.g. MN 302, 315 and 318).

2.5.4 Sustainability

Sustainability has been taken into account in the design and the implementation of the projects, notably through trainings, certifications and the provision of new equipment. Project beneficiaries have therefore for instance extremely low incentives to go back to previous practices either because newly integrated skills rely on newly invested infrastructure (Exchange) or because they have seen their current living standards improve significantly due to the achieved return in terms of productivity, revenues and income (BTC, VECO, Agricord). Moreover, to ensure the sustainability of the results achieved with the beekeeping project in Kigoma region (IDCP 2010-2013), BTC still provide support to the beneficiaries of the project under the sustainable agriculture regional programme of the current development cooperation programme (exit strategy from former priority sectors, DCP 2014-2015).

The sustainability of value chains project (BTC, NGOs) is subject to market and capital uncertainties which have been to some extent taken into account during the implementation but not mitigated. In the case of BTC, the supported beekeepers organisations and cooperatives do not have secured contracts with buyers (in Tanzania or abroad), which impact beekeepers revenues and may impact the whole value chain sustainability. On the other end, the beekeepers organisations and cooperatives are not all in position to face potential orders of big quantities of (un)processed honey, especially since the volume produced from a season to another is beyond their control. Furthermore, the repartition between processed and unprocessed honey is market-driven and may therefore vary considerably (the processing facilities provided by BTC are not useful in the latter case). On capital uncertainties, beekeepers organisations and cooperatives often lack of collateral that could allow them to get access to capital from financial institutions. The lack of secured contracts does not help in this aspect. Due to the lack of capital, cooperatives are not in position to buy (and fully pay in advance) the production of their members, which reduce the incentive for beekeepers to become members of cooperatives³⁶. The role of the cooperatives in the value chain support provided by BTC is however strong, since the cooperatives are in charge of managing the collection and processing centers, and will now be the only intermediary between honey producers and the brokers. Indeed, a new bylaw is about to be implemented, mentioning that the honey can only be bought at the collection centers. Cooperative managers have therefore mentioned their worry about their capacity (both financial and management) to face the forthcoming situation.

³⁶ Since the collection centers and processing facilities are accessible also to non-members. The training provided by BTC (in terms of using modern beehives and modern honey collection techniques and in terms of honey processing) can be implemented at individual level (no need to be part of a cooperative).

3. Annexes

Annex 1: Project Fiches

The information contained in these descriptive fiches is based on project documents, not on field mission findings.

1. Agricord

Bref descriptif

Nom	<u>Zanzibar Horticultural Linkage Project</u>
Référence	12TAHA-5947
Acteur	Agricord - Tanzania Horticultural Association (TAHA)
Modalité d'aide / Mode de gestion	The financier and organisation manager is the Finnish agri-agency for Food and Forest Development (FFD). Back-donors are DGD, AFD, DGIS, IFAD and MFAF-Finland.
Calendrier	November 1st 2013 – December 31st 2017
Budget	<p>From the report on Agro-Info.net:</p> <p>1.3M€ (2017), including 0.25M€ from TAHA 0.5M€ (2016), including 0.07M€ from TAHA 0.2M€ (2015), including 0.07M€ from TAHA 0.3M€ (2014), including 0.07M€ from TAHA 0.02M€ (2013)</p> <p>→ A total of 2,45M€, including 0.5M€ from TAHA</p> <p>The report provides consolidated amounts for FFD (no indication on the contribution of the back-donors to the programme).</p>
Bénéficiaires	Smallholder horticultural growers
Description de l'intervention et historique	The Zanzibar Horticulture Linkage Project (ZaHLIP) is implemented by Tanzania Horticultural Association (TAHA) in a twinning cooperation with Finnish Garden Women's Association. ZaHLIP is a continuation of a one year pilot project ended June 2013: "Enhancing Market Competitiveness of Horticultural Crops from Smallholder Farmers in Zanzibar". Building on the success of increasing variety and productivity of horticultural crops achieved in the pilot project, the present project enhances value chain development. TAHA was established in Zanzibar during the previous pilot project. TAHA supports vegetables farmers in Zanzibar to improve their farming practices (GAP), to have better linkages with markets (a trader database and a market information system) and through Practice and Training Centers.
Principaux documents de suivi	The Zanzibar Horticultural Linkage Project – ZaHLIP (Agro-info.net)

Résultats attendus et atteints, sur base de la documentation disponible

Objectifs selon le cadre logique (original ou modifié)	Degré d'atteinte des résultats
570 small-scale farmers trained and 8000 small-scale farmers mobilised to sell horticultural products. At least 100 of them selling their products to the horticultural collection and input centres established by ZaHLIP	A total of 1,222 (887M:335F) farmers have been linked to traders as of end of 2016 and a total of 1,432 (596M:836F) have been trained as of end of 2014
At least one – of three planned Horticultural collection and input businesses - fully established and able to cool, bulk, pack, handle and market products	Two training and collection centers have been built.
20 small-scale field units for storage and cooling established at farmers' fields	Two pilot solar powered pumps have increased the interest in solar power and TAHA has invested on 3 more installations with other funding. 6 farmers have purchased a solar pump using their own funds.
Relevant and effective marketing material is developed and available in all key tourist areas.	
Activités	
Trainings, building of collection centers, twinning visit to Finland, provision of improved inputs	
Sources :	
The Zanzibar Horticultural Linkage Project – ZaHLIP (Agro-info.net)	

2. BIO**Bref descriptif**

Nom	Catalyst Fund I LLC
Référence PRISMA	3014603, 3014604
Acteur	BIO
Modalité d'aide / Mode de gestion	Financial contribution of BIO to the Catalyst Investment Fund I, LLC managed by Catalyst Principal Partners LLC , through equity.
Calendrier	Contract signed in 2011
Budget	BIO: 3.8M€ Other shareholders: AfDB, CDC, DEG, EIB, Kuramo, Proparco, Finnfund, IFC, SIFEM, Sango, EADB, Local investors and Catalyst Partners.
Bénéficiaires	Direct beneficiary: Catalyst Fund I registered in Mauritius and managed by Catalyst Principal Partners LLC (fund manager based in Kenya). In Tanzania, end beneficiaries are Chai Bora (tea production visited during the field mission); Chemi Cotex Industries (fast moving consumer goods), EFFCO (renting company) and Zenufa (Healthcare). The targeted beneficiaries of the fund are small and medium sized enterprises (SMEs) in the Eastern Africa region comprising of Kenya, Tanzania, Uganda, Democratic Republic of Congo, Ethiopia, Rwanda, and Zambia.

Nom	Catalyst Fund I LLC
<p>Description de l'intervention et historique</p>	<p>Catalyst Fund I is a closed end private equity fund established in 2009 that invests in small and medium sized enterprises (SMEs) with strong growth and profitability prospects. The regional focus is the Eastern African market and the sector focus revolves around consumer goods and retails, financial and business services, industrials, manufacturing and value-add processing and technology and communication. The Fund targets investments of between 5 and 15 M\$ portfolio company with the goal of investing in about 7 -14 SMEs (4-6 years of investment period). The Fund size is 100-125M\$. The fund has a 10-year duration, with 2 one-year extensions. By September 2017, the Fund had invested in 9 companies (4 in Kenya, 4 in Tanzania and 1 in Ethiopia). The exposure of the Fund was 48M\$ in Kenya (49%), 35M\$ in Tanzania (36%) and 15M\$ in Ethiopia (15%).</p> <p>In Tanzania, the Fund has invested in four companies, including Chai Bora which has been visited during the field mission. Chai Bora is a leading manufacturer of Tanzanian consumer tea brands with product categories including blends, tea packs and herbal infusions. By June 2017 its turnover was about 7.9M\$. Catalyst Fund I invested 10.1M\$ in Chai Bora by end of 2012. The Fund held 77,1% of the equity. The company recently expanded its range of products by acquiring Dabaga, a maker of high quality tomato and chili sauces. In relation to this acquisition, Chai Bora has established a tomato and fruit processing facility in Iringa Region (the plant was completed in 2017). Regarding its raw materials, Chai Bora buy tea to the company Unilever and has supply chain partnerships with tomato farmers of that region.</p> <p>Catalyst is working closely with management and the board in all strategic and planning matters including:</p> <ul style="list-style-type: none"> - sourcing synergistic acquisition opportunities (including Dabaga) to accelerate the ambition to become a leading food and beverage business; - the restructuring of the company's capital structure; and - introducing the company to geographical expansion opportunities within the wider eastern and southern African region. <p>The Fund also work with management to improve reporting standards and implement the ESG action plan with a focus on: environmental impact assessment and setting up an SEMS system; occupational health and safety impact supported by training programs; and governance with implementation of best practice standards and processes.</p> <p>BIO expenses related to Chai Bora via the Investment Fund over the period 2013-2016 amounted 0.2M€.</p>
<p>Principaux documents de suivi</p>	<p>Catalyst Fund I Annual ESG Report (2016, 2017) Catalyst Fund I Quarterly Report (September 2017)</p>

Résultats atteints par Chai Bora, sur base de la documentation disponible³⁷

<p>Improvement of business practices</p>	<ul style="list-style-type: none"> ▪ Expanded production facilities in line with international quality standards ▪ Implementation of international corporate governance standards
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³⁷ There is no logical framework or similar analysis document for this BIO investment.

Environmental and Social Action Plan	<ul style="list-style-type: none"> ▪ Environmental management system (Environmental Impact Assessment) ▪ Prevention of pollution waste minimization
Rapid expansion of the business, both product-wise and geographically	<ul style="list-style-type: none"> ▪ Significant contribution to socio-economic development in the Mafinga and Iringa regions. In this latter, Chai Bora has created a ready and consistent market and ensured income security for the tomato farmers through supply chain partnership. Prior to investment, a significant amount of the farmers' product went to waste, or they had to sell their hard-earned product at giveaway prices ▪ Creation of over 45 jobs since investment
Sources :	
Catalyst Fund I Annual ESG Report (2016; 2017)	

3. BTC

Bref descriptif

Nom	Beekeeping support project in Kigoma region
Référence PRISMA	3009890
Acteur	BTC
Modalité d'aide / Mode de gestion	Governmental cooperation (IDCP 2010-2013). Execution agreement signed with the District Councils
Calendrier	December 8th 2011 – December 8th 2016 / December 8th 2017
Budget	BTC: 2.7M€ Partner's contribution : 0.15M€
Bénéficiaires	6.500 Beekeepers as well as Processors, Traders, Cooperatives, Exporters and Government (Beekeeping sector plays a major role in socio-economic development and environmental conservation).
Description de l'intervention et historique	The Beekeeping Support Project in Kigoma (May 2012-June 2016) was a follow-up to the Beekeeping Improvement Project (BIP 1) in Kigoma, Uvinza, Kibondo and Kakonko Districts. The BSPK aimed at enhancing the contribution of the beekeeping sector to the sustainable development of Tanzania (impact) through piloting a replicable model of sustainable beekeeping in Kigoma region (outcome).
Principaux documents de suivi	<ul style="list-style-type: none"> ▪ Final Report Intervention <i>Beekeeping support project in the Kigoma Region</i> (BTC, May 2016). ▪ Final Evaluation Report by AFC Consultants <i>End-term review of the intervention of the beekeeping support project in Kigoma (BSPK)</i>, April 2016

Résultats attendus et atteints, sur base de la documentation disponible

Objectif global			
Enhancing the contribution of the beekeeping sector to the sustainable development of Tanzania and creating A replicable model of sustainable beekeeping development piloted in Kigoma Region.			
Objectifs spécifiques			
Increasing both beekeepers' and bee product traders' income through enhanced commercialization of quality bee products.			
Objectifs selon le cadre logique (original ou modifié)	Indicateurs objectivement vérifiables (IOV)	Degré d'atteinte de l'IOV	Source
Résultats (volet 1)			
Increasing beekeepers' incomes through improvement of production and business skills	<ul style="list-style-type: none"> ▪ <u>Indicator 1.1</u>: Number and percentage of beekeepers using modern beehives. ▪ <u>Indicator 1.2</u>: % increase in the average quantity of honey per beehive per beekeeper. ▪ <u>Indicator 1.3</u>: % increase in the value of bee products due to increase in yield 	<ul style="list-style-type: none"> ▪ <u>Indicator 1.1</u>: Total End Target of 4.076 vs Total Attained 5.083, ▪ <u>Indicator 1.2</u>: TTBH end target of 14.0kg/beehive vs. TTBH Attained 23kg/beehive ▪ <u>Indicator 1.3</u>: Total End Target of 1.335kg vs. Attained 1.038kg <p>N.B. Total = Kigoma, Kasulu & Kibondo</p>	<ul style="list-style-type: none"> ▪ Final Report Intervention <i>Beekeeping support project in the Kigoma Region</i> (BTC, May 2016).
Résultats (volet 2)			
Improving the efficiency of the honey market value chain through coordination and capacity building in order to respond to market opportunities	<ul style="list-style-type: none"> ▪ <u>Indicator 2.1</u>: % increase in market shares/volumes for bee products from Kigoma. ▪ <u>Indicator 2.2</u>: Gross margin re-distribution among actors (in favour of producers). 	<ul style="list-style-type: none"> ▪ <u>Indicator 2.1</u>: Total End Target (Kigoma): 120.000kg of Raw Honey and 8.880 of Wax vs. Total Attained 117.000kg of Raw Honey and 11.000 of Wax ▪ <u>Indicator 2.2</u>: Simplified gross margins Beekeeper-Modern TTBH – 74% Traditional log hive -8%, straw/bark – 51% Village trader – 66% Town trader – 53% KBCS – 57% Exporter (to Uganda) = 21% Distributor of packed honey = 20% 	<ul style="list-style-type: none"> ▪ Final Report Intervention <i>Beekeeping support project in the Kigoma Region</i> (BTC, May 2016).

Résultats (volet 3)			
<p>Beekeeping stakeholders and institutions implement models of protection of key forest and bee forage areas</p>	<ul style="list-style-type: none"> ▪ Indicator 3.1: Multi-stakeholder Forest Conservation Platform is established and functioning at the District. ▪ Indicator 3.2: No. of village forests under PFM/CBFM (containing land use management plans taking care of other sources of livelihoods/economic uses). ▪ Indicator 3.3: % contribution of beekeeping activities towards forest conservation costs (in kind and cash) in form of user fee and taxes. ▪ Indicator 3.4: MoU between Moyowosi/Kigosi GR and beekeepers ratified and being used to guide honey collection in the GR. 	<ul style="list-style-type: none"> ▪ Indicator 3.1: 13.9% and 16.7% of forest conservation targets were reached in Kibondo/Kakonko and Kasulu/Buhigwe respectively ▪ Indicator 3.2: <ul style="list-style-type: none"> ➔ Kibondo (1BR and 1VFR) zoned and mapped, already declared by full council. ➔ Kakonko (4 VFR and 4 BR) zoned and mapped, declared by full council. ➔ Kasulu: 1 BR and 8 VFR zoned and mapped already declared by full council. ➔ Kigoma/Uvinza: 36 VFR approved by CMT in Kigoma DC before division of the district. In Uvinza 1 BR mapped and 5 VFR zoned and mapped. Out of 5 VFRs 3 VFR already approved by full council and 1 VFR by CMT. ▪ Indicator 3.3: End Target = 80% in kind contribution vs. Attained = 100% of beekeeping contribution to conservation of declared VFR and BRs ▪ Indicator 3.4: End Target = MoU signed between Moyowosi and Kigosi GR vs. Attained Target = MoU between Moyowosi and Kigosi GR and beekeeper has been signed and operationalized. 	<ul style="list-style-type: none"> ▪ Final Report Intervention <i>Beekeeping support project in the Kigoma Region</i> (BTC, May 2016).
Résultats (volet 4)			
<p>Improving operational environment for sustainable commercial beekeeping at local district levels and on a national scale</p>	<ul style="list-style-type: none"> ▪ Indicator 4.1: National Beekeeping Policy reviewed (by June 2014) ▪ Indicator 4.2: New Beekeeping Development Program (by June 2013) ▪ Indicator 4.3: # of district and local level bylaws developed and implemented (by June 2014) 	<ul style="list-style-type: none"> ▪ Indicator 4.1: The review process is ongoing. ▪ Indicator 4.2: Not yet prepared. Subject to final approval of National Beekeeping Policy ▪ Indicator 4.3: District Beekeeping bylaw in each district have been formulated and approved by full council except Kigoma & Buhigwe districts (also processes are ongoing). Village forest and bee reserves by-laws were 	<ul style="list-style-type: none"> ▪ Final Report Intervention <i>Beekeeping support project in the Kigoma Region</i> (BTC, May 2016).

		formulated as well and approved by full council	
Activités			
<ul style="list-style-type: none"> ▪ Beekeepers increase their incomes through improvement of production and business skills <ul style="list-style-type: none"> - A.1.x1 (Potential) Beekeepers are sensitized - A.1.x2 The creation of beekeeper groups is facilitated through sustainable approaches - A.1.x3 Synergy between beekeeper grouping and VSL grouping (Village Saving & Lending) is facilitated through sustainable approaches - A.1.x4 Strengthened beekeepers capacity in increasing the quality of their honey - A.1.x5 Strengthened beekeepers capacity with respect to modern beekeeping (skills & resources) - A.1.x6 Strengthened business skills of beekeepers and of their groups and cooperatives ▪ Honey value chains improve their efficiency through coordination and capacity building in order to respond to market opportunities <ul style="list-style-type: none"> - A.2.x1 Honey and bee products value chains are mapped and documented - A.2.x2 A chain upgrading strategy is agreed with all the actors of the chain. - A.2.x3 Chain coordination structures are planned, conceived and made operational. - A.2.x4 The roles of beekeeper groups and cooperatives are improved and their governance is strengthened - A.2.x5 Market information and other strategic information is sustainably being provided to value chain actors - A.2.x6 Market linkages and marketing are sustainably improved - A.2.x7 Linkages between beekeepers and service providers are sustainably created or improved. - A.2.x8 The development and optimised use of collection and processing centres are facilitated in a sustainable manner. - A.2.x9 Diversification towards wax processing, sale of bee colonies, etc. is sustainably achieved ▪ Beekeeping stakeholders and institutions implement models for protection of key forest and bee forage areas <ul style="list-style-type: none"> - A.3.x1 Spatial planning: land use planning systems comprise appropriate and sustainable practices for identification and prioritisation of beekeeping areas; - A.3.x2 CBFM / PFM initiatives, BR and/or BKZ are established and/or their protection status is improved; such establishment and protection processes have been streamlined and sustainably embedded in district operations. - A.3.x3 Environmental threats to beekeeping have been studied and made available for further improvement of beekeeping policies at all levels. - A.3.x4 Local and district level stakeholder consultation platforms are created and contribute to sustainable and fair value chains. - A.3.x5 Synergy between beekeeping and initiatives /grouping for CBFM / PFM is facilitated through sustainable approaches. - A.3.x6 Synergy between organic farming and beekeeping is facilitated through sustainable approaches. - A.3.x7 Beekeeping in Moyowosi/Kigosi Game Reserve (MKGR) is facilitated. - A.3.x8 Switching from pesticide cropping (tobacco,coffee, etc.) to pesticide free cropping in (potential) beekeeping zones is effectively promoted. - A.3.x9 The monitoring of beekeeping reserves, beekeeping zones and other beekeeping-linked CBFM is improved. ▪ An enabling environment for sustainable beekeeping development is enhanced at local, district and national levels <ul style="list-style-type: none"> - A.4.x1 (Replicable) Models of sustainable beekeeping are developed and documented - A.4.x2 Strengthened district capacity to monitor beekeeping support initiatives and their results 			

<ul style="list-style-type: none"> - A.4.x3 Beekeeping policy, regulations, by-laws and user rights at district and local levels are developed and improved. - A.4.x4 Strengthened district capacity to monitor and enforce national NRM regulations and beekeeping policy, regulations, by-laws and user rights defined at district or local levels - A.4.x5 Strengthened MNRT capacity leading to improved regulatory framework for beekeeping development and beekeeping reserves. - A.4.x6 Increased awareness on environmental and socio-economic benefits of beekeeping
Sources :
<ul style="list-style-type: none"> ▪ Final Report Intervention <i>Beekeeping support project in the Kigoma Region</i> (BTC, May 2016).

4. VECO

Bref descriptif

Nom	Investir dans l'agriculture paysanne: des conditions de vie meilleures pour les petits paysans (h/f) à travers le développement des filières agricoles durables en Tanzanie
Référence PRISMA	3015921
Acteur	ONG Vredeseilanden (VECO)
Modalité d'aide / Mode de gestion	ONG Vredeseilanden 2014-2016 programme
Calendrier	2014-2016
Budget	2M€
Bénéficiaires	Smallholder farmers
Description de l'intervention et historique	<p>The Tanzania Programme is structured into two initiatives:</p> <ul style="list-style-type: none"> • Sub Sector Development (SSD) which focuses on developing opportunities for farmers to engage in rice production and marketing for local and regional formal trade • Inclusive Modern Markets (IMM) which focuses on developing opportunities for farmers to engage in fruit and vegetable (FFV) production and marketing for international and large regional supermarkets
Principaux documents de suivi	<ul style="list-style-type: none"> ▪ Logical Framework ▪ DGD programma 2014-2016, Eindrapport Tanzania (VECO, year not specified)

Résultats attendus et atteints, sur base de la documentation disponible

Objectif global			
A decent living for smallholder farmers (m/f) in South and North so that they can take up their role in contributing to reducing poverty, feeding the world and relieving the pressure on the planet.			
Objectifs spécifiques			
Agricultural food chains in Tanzania are sustainable and inclusive for smallholders (m/f).			
Objectifs selon le cadre logique (original ou modifié)	Indicateurs objectivement vérifiables (IOV)	Degré d'atteinte de l'IOV	Source
Résultats (volet 1)			
<p>Set-up of innovative pilot chain: in Tanzania pilot (market) chains of rice are set up in which innovative practices and models are elaborated and implemented in favour of smallholders (m/f).</p>	<ul style="list-style-type: none"> ▪ <u>Indicator 1.1</u>: Increase of productivity (tons/ha paddy and %) ▪ <u>Indicator 1.2</u>: % of the (processed) products that meet quality standards of the formal market ▪ <u>Indicator 1.3</u>: Progress (on a scale of 4³⁸) of the pilot chains on: <ol style="list-style-type: none"> 1. ecological or climate adapted production and processing 2. gender equality in the chain 3. integration of youth in the chain ▪ <u>Indicator 1.4</u>: Volume (in %) sold collectively by farmers' organisations under long-term agreements with (in)formal buyers, compared with the total volume sold ▪ <u>Indicator 1.5</u>: Progress (on scale of 4) in the pilot chains concerning financial service provision in and for the chain 	<p><u>Indicator 1.1</u>: 26 bags/acres</p> <p><u>Indicator 1.2</u>: 0%</p> <p><u>Indicator 1.3</u>: 1. 2:4 2. 2:4 3. 2:4</p> <p><u>Indicator 1.4</u>: 0%</p> <p><u>Indicator 1.5</u>: 3</p>	<p>DGD programma 2014-2016, Eindrapport Tanzania</p>
Résultats (volet 2)			
<p>Set-up of innovative pilot chain: In the Tanzanian sub region pilot (market chains) of high-value crops are set up, in which innovative practices and models are elaborated and implemented that stimulate the inclusion of</p>	<ul style="list-style-type: none"> ▪ <u>Indicator 2.1</u>: The number of private companies in the pilots that demonstrate sourcing practices an/or policies that are more inclusive for smallholders ▪ <u>Indicator 2.2</u>: % of the farmers (in the supported organisations) complying with the quality requirements of buyers (Global Gap and Tancert) ▪ <u>Indicator 2.3</u>: progress (on scale of 4) in the pilot chains towards: 	<p><u>Indicator 2.1</u>: 4</p> <p><u>Indicator 2.2</u>: Moshi: 35% Arumeru: 90%</p> <p><u>Indicator 2.3</u>:</p>	<ul style="list-style-type: none"> ▪ DGD programma 2014-2016, Eindrapport Tanzania

³⁸ 1/ no progress; 2/ initial progress; 3/ moderate progress; 4/ great progress

<p>smallholders (m/f) in the modern markets.</p>	<p>1. ecological or climate adapted production and processing 2. gender equality in the chain 3. integration of youth in the chain</p> <ul style="list-style-type: none"> ▪ <u>Indicator 1.4</u>: Volume (%) sold through collective marketing by farmers' organisations to the modern market, compared with the total volume sold 	<p>1. 2:4 2. 2:4 3. 2:4</p> <p><u>Indicator 2.4</u>: Moshi: 25% Arumeru: 68%</p>	
<p>Résultats (volet 3)</p>			
<p>Strengthening farmers' organizations capacities: In Tanzania farmers' organisations in the pilot (market) chains have strengthened their management and business capacities to meet the requirements of the market.</p>	<ul style="list-style-type: none"> ▪ <u>Indicator 3.1</u>: Number of farmers' organisations that have improved their economic viability³⁹ (based on the operating profit margin % (OPM)) ▪ <u>Indicator 3.2</u>: progress (on scale of 4) in the pilot chains towards: <ol style="list-style-type: none"> 1. Group management 2. Business management 3. Marketing 4. Sustainable production and natural resources management 5. External relations ▪ <u>Indicator 3.3</u>: the number of farmers' organisations in the pilot chains that make use of locally available "Business Development Services" (BDS), particularly concerning: <ol style="list-style-type: none"> 1. Agro-finance 2. Agro-technical aspects 3. Business management 	<p><u>Indicator 3.1</u>: 3</p> <p><u>Indicator 3.2</u>:</p> <p>1. 3 2. 3 3. 3 4. 3 5. 3</p> <p><u>Indicator 3.3</u>:</p> <p>1. 3 2. 4 3. 3</p>	<ul style="list-style-type: none"> ▪ DGD programma 2014-2016, Eindrapport Tanzania
<p>Résultats (volet 4)</p>			
<p>Evidence building from the innovative pilot chains: In Tanzania evidence from the pilot (and other market) chains is used for up-scaling, in order to contribute to structural changes.</p>	<ul style="list-style-type: none"> ▪ <u>Indicator 4.1</u>: Number of practices, models and experiences in pilot chains supported by Vredeseilanden (or other market chains) that are capitalised ▪ <u>Indicator 4.2</u>: Number (and type) of chain related studies and analyses organised by partner organisations and VECO to support evidence ▪ <u>Indicator 4.3</u>: Number of improvements of learning-oriented data collection and reflection processes in cooperation with chain actors (PLA) 	<p><u>Indicator 4.1</u>: 3</p> <p><u>Indicator 4.2</u>: 4</p> <p><u>Indicator 4.3</u>: 4</p>	<ul style="list-style-type: none"> ▪ DGD programma 2014-2016, Eindrapport Tanzania

³⁹ Economic viability according to a predetermined formula of the Operational Gross Margin %

Résultats (volet 5)			
<p>Dynamic and social base for smallholder inclusion: In Tanzania a dynamic and social base is created between and with actors, networks and alliances in the region, which contributes to the inclusion of smallholders and to structural changes.</p>	<ul style="list-style-type: none"> ▪ <u>Indicator 5.1</u>: Number and type of digital / printed publications (case studies, best practices, lessons learnt, videos, ...) on innovative practices and models introduced by VECO and/or partner organizations ▪ <u>Indicator 5.2</u>: Number and type of face-to-face events (seminars, conferences, roundtables, ...) where VECO and partner organizations share innovative practices and models with others (external) ▪ <u>Indicator 5.3</u>: Number and type of networks and learning alliances in the region on inclusion of smallholders that VECO and/or partner organizations organize, facilitate and support ▪ <u>Indicator 5.4</u>: Number of concrete, joint actions and interventions (campaigns, lobbying, dialogue, ...) undertaken by networks and (learning) alliances in support of the structural changes 	<p><u>Indicator 5.1</u>: 5</p> <p><u>Indicator 5.2</u>: 5</p> <p><u>Indicator 5.3</u>: 2</p> <p><u>Indicator 5.4</u>: 0 due to limited funds for campaigns</p>	<ul style="list-style-type: none"> ▪ DGD programma 2014-2016, Eindrapport Tanzania
Activités			
Not reported in the logical framework			
Sources :			
<ul style="list-style-type: none"> ▪ Logical Framework ▪ DGD programma 2014-2016, Eindrapport Tanzania 			

5. Ex-Change vzw

Nom	International Dairy Products
Référence	3017113
Acteur	Exchange vzw
Modalité d'aide / Mode de gestion	Projet d'Exchange au travers de la subvention générale à Exchange vzw.
Calendrier	2016
Budget	1909,57€ (including a contribution of IDP of 325€)
Bénéficiaires	IDP (International Dairy Products), a private company producing dairy products for both the domestic and commercial markets in Tanzania since 2001. IDP has 25 employees, of which 5 are women.
Description de l'intervention et historique	The project consisted in trainings on using new tools, procedures and recipes in chees making, quality control and hygiene and strategic skills planning. The project responded to the specific needs mentioned by IDP. The 2 weeks

	mission was conducted in December 2016. It was a follow-up of missions conducted in 2007 and 2009 by the same Exchange vzw expert.
Principaux documents de suivi	<ul style="list-style-type: none"> ▪ Project resume, Mission report, MN313, www.idptz.com

Résultats attendus et atteints, sur base de la documentation disponible

Objectif global
To transfer know-how to the beneficiary company.
Objectifs spécifiques
The specific objective of the project with IDP was to develop expertise in dairy manufacturing.
Atteinte des résultats
<p>Results achieved include:</p> <ul style="list-style-type: none"> - Improved quality of the process (incl. new technics to control humidity in the ripening room) - Improved quality of Gouda cheese Diversification (development of new recipes and introduction of new cheeses)
Sources :
<ul style="list-style-type: none"> ▪ Project resume, Mission report, MN313

Annex 2: List of persons met

Surname	Name	Organisation	Fonction
Cartier	Paul	Ambassade Belgique de	Ambassadeur
Van Vaerenbergh	Reinout	Ambassade Belgique de	Attaché (affaires économiques et consulaires)
Vanrie	Sylvain	Ambassade Belgique de	Attaché (coopération au développement)
Smis	Tom	BTC	Resident Representative for Tanzania
Chiduro	Cranmer	BTC	Senior Programme Officer
Mwinjaka	Salimu	Ministry of Agriculture, Livestock and Fisheries	Assistant Director of policy and planning (dealing with M&E of programmes)
Katunzi	Derrick	Danida	Programme Officer – Business sector
Ihunzo	Boniface	Danida	Programme Officer – Business sector
Masele	Helen	Danida	Programme Officer – Business sector
Mhagama	Anthony	Danida	Programme Officer – Business sector
Msonsa	Anna	TCCIA Tanzania Chamber of Commerce, Industry and Agriculture	Planning Officer
Marealle	Peter G.	TCCIA CAPS Limited	TCCIA Vice Chair-Kinondoni District of Dar Chapter CAPS Managing Director
Battel	Luc	Frostan	Manager
Battel	Niels	Frostan	Manager
Chomola	Carlos Charles	Frostan	QA Manager
Morel	Frédéric	Energio Verde	Managing Director
Casier	Bart	Trias	Country Director
da Silva	Dan	Trias	BDS/ Value Chain Advisor

Surname	Name	Organisation	Fonction
Ewaldy	Lilian	Trias	BDS Advisor
Minde	Beatrice	Trias	Junior Program & Value Chain Advisor
Chamanga	Anthony P.	TAHA	Chief Manager - Development
Masandika	Richard	MVIWATA	MVIWATA Arusha Coordinator
Sulumo	Damian James	MVIWATA	Programme Officer
Khanbhai	Hatim S.	International Dairy Products Ltd (IDP)	<i>Owner of the Company</i>
Blackett	Mark Alexander	Vredeseilanden (VECO) East Africa	Regional Representative
Maina	Mary Wahura	Vredeseilanden (VECO) East Africa	Country Manager
Mushi	Jasmine Hamisi	Vredeseilanden (VECO) East Africa	Program Officer - IMM
Focus Group		Muvikho Group	Beneficiaries of VECO project
Focus Group		UKI Cooperative	Beneficiaries of BTC project
Focus Group		Uvinza Cooperative	Beneficiaries of BTC project
Focus Group		Busunsu Cooperative	Beneficiaries of BTC project
Seif	Salum	Kibondo District	Beekeeping Officer
Ariyatilaka	Kapila	Chai Bora	Managing Director
Mwasha	Anna	NMB Bank Plc.	Senior Manager Strategy & Investor Relations
Romero Van Cutsem	Rodrigo	EU Delegation	Programme Officer Economics/Governance
Rajal	Upadhyaya	Catalyst Partners LLC Principal	Managing Director

Annex 3: Bibliography

Year	Author	Title
N/A	Agricord	<i>Twining support to horticulture producers' organizations in Zanzibar, (downloaded from www.agro-info.net)</i>
N/A	Agricord	<i>The Zanzibar Horticultural Linkage Project – ZaHLIP, (downloaded from www.agro-info.net)</i>
2017	Belgian Investment Company (BIO)	<i>Catalyst Fund I Quarterly Report – 30 September 2017</i>
2017	Belgian Investment Company (BIO)	<i>Catalyst Fund I Annual ESG Report – 30 June 2017</i>
2016	Belgian Investment Company (BIO)	<i>Catalyst Fund I Annual ESG Report – June 2016</i>
2011	Belgian Investment Company (BIO)	<i>Catalyst Fund I Investment Analysis</i>
2017	Chai Bora	<i>Consolidated Impact Questionnaire (June)</i>
2017	Belgian Investment Company (BIO)	<i>A study on Private Sector Development opportunities in the region of Kigoma Tanzania – Final Report</i>
2016	Belgian Development Agency (BTC)	<i>End-Term Review of the Intervention "Beekeeping Support Project in Kigoma (BSPK)" TAN1002511</i>
2016	Belgian Development Agency (BTC)	<i>Final Report Intervention: "Beekeeping Support Project in Kigoma Region" TAN 10 025 11</i>
2016	Exchange vzw	<i>Project Resume</i>
2016	Exchange vzw	<i>Mission Report</i>
N/A	Rikolto (VECO)	<i>DGD programma 2014-2016, Eindrapport Tanzania</i>
N/A	Rikolto (VECO)	<i>DGD programma 2014-2016, Deel 1 Algemeen – Strategisch kader</i>
2016	OECD	<i>State of fragility Report</i>
2009	Government of Tanzania and Kingdom of Belgium	<i>Indicative Development cooperation programme 2010-2013 between the Government of Tanzania and the Kingdom of Belgium</i>
2014	Government of Tanzania and Kingdom of Belgium	<i>Development cooperation programme 2014-2015 between the Government of Tanzania and the Kingdom of Belgium</i>

Websites

<https://www.agricord.org/projects/>, consulted on October 2017

<http://www.bio-invest.be/en/portfolio/africa.html>, consulted on October 2017

<http://www.bio-invest.be/fr/component/downloads/downloads/118.html>, consulted on October 2017

www.agro-info.net, consulted on September 2017

<https://eastafrika.vecq-ngo.org>, consulted on October 2017

<http://www.exchangevzw.be/fr/nos-projets/>, consulted on October 2017

<https://open.btctb.org/en/projects>, consulted on October 2017

www.tzdpq.or.tz, consulted on October 2017

Annex 4: Real-time survey

4.1 Methodology

A Real Time Field Consultation was conducted during the three country missions. This tool consists in giving the opportunity to beneficiaries to complete a very short on-line questionnaire as a follow-up to face-to-face meetings, or focus groups. The consultation was hence launched during the visit, in real time. It contained a limited number of closed (11) and open questions (1), so that it could be completed in 5 to 7 minutes. Specific attention was paid to user-friendliness of the interface as target beneficiaries were frequently illiterate – we used for instance smileys, color codes and stars (from 1 to 5) for them to respond. We used for this exercise tablets equipped with a specialist IT platform for such beneficiary surveys.

The questionnaire is closely linked to the evaluation questions. It starts with identification questions (country, intervention, gender). It is then followed by questions on the following themes, for which the respondent could answer by providing a rating:

- Top priority needs for the development of his/her activities and relevance of the intervention
- Achievement of expected results of the intervention
- Effective effects of the intervention in terms of:
 - development of commercial activity
 - increase in revenue
 - productivity
 - job creation
 - access to finance
 - collaboration opportunities
 - other effects (open question)
- Degree of satisfaction with the project (in terms of respondent's well-being)
- Sustainability of the effect of the intervention in the long run

4.2 Results in Tanzania

In Tanzania, the Real Time Field Consultation tool has been used during field visits to five projects:

- Honey Project financed through BTC (*Le développement et l'amélioration de la production, l'emballage et le marketing du miel et des autres produits dérivés*)
- International Dairy Product financed by VECO (*Investir dans l'agriculture paysanne: des conditions de vie meilleures pour les petits paysans (h/f) à travers le développement des filières agricoles durables en Tanzanie*)
- Development fund - Catalyst - Chai Bora, financed by BIO
- IDP, financed by Exchange vzw
- Strengthening entrepreneurship skills of producer groups, financed by Agricord

For each of the last three projects (BIO, Ex-change vzw and Agricord), the evaluation collected the view of only one respondent through this beneficiary survey (a representative of the beneficiary company or organisation).

As a whole, to the question "Does the intervention tackle the top priority needs for the development of your activity", 25% of respondents consider that the intervention overcame fully the most pressing obstacles, and 41% that the intervention overcame them partially⁴⁰.

⁴⁰ 46% of women 39% of men consider that the intervention overcame partially the most pressing obstacles.

In terms of results, respondents' view is satisfactory: 33% of respondents consider that all of the expected results have been achieved, and 41% that most of the expected results were met⁴¹.

In terms of well-being, almost half of the respondents (47%) are extremely satisfied⁴² with the interventions, and 43% are rather satisfied⁴³. Women are respectively more satisfied with the interventions than men.

Finally, 65% of the respondents state that they already see that the effect of the interventions will be sustainable in the long run.

The sections below detail the results for each project.

BTC - Honey Project

For the BTC Honey Project, 32 beneficiaries have expressed their views on the intervention. As a whole, the views expressed on the intervention are **positive**, women being globally more positive than men.

- To the question "*Does the intervention tackle the top priority needs for the development of your activity*", 60% of respondents consider that the intervention overcame fully or partially the most pressing obstacles⁴⁴.
- In terms of results, almost three-quarters (72%) of respondents consider that all or most of the expected results have been achieved⁴⁵.
- The majority of respondents state that the intervention allowed them to improve effectively their commercial activity, to increase their revenue, their collaboration opportunities, their productivity, the job creation, and to a lesser extent their access to finance.
- In terms of well-being, more than 80% of the respondents are satisfied with the intervention (among which 50% are extremely satisfied⁴⁶).
- Finally, more than 90% of the respondents consider that the effect of the intervention will be sustainable in the long run.

⁴¹ 46% of women and 39% of men consider that most of the expected results were met.

⁴² 54% of women and 44% of men are extremely satisfied with the intervention.

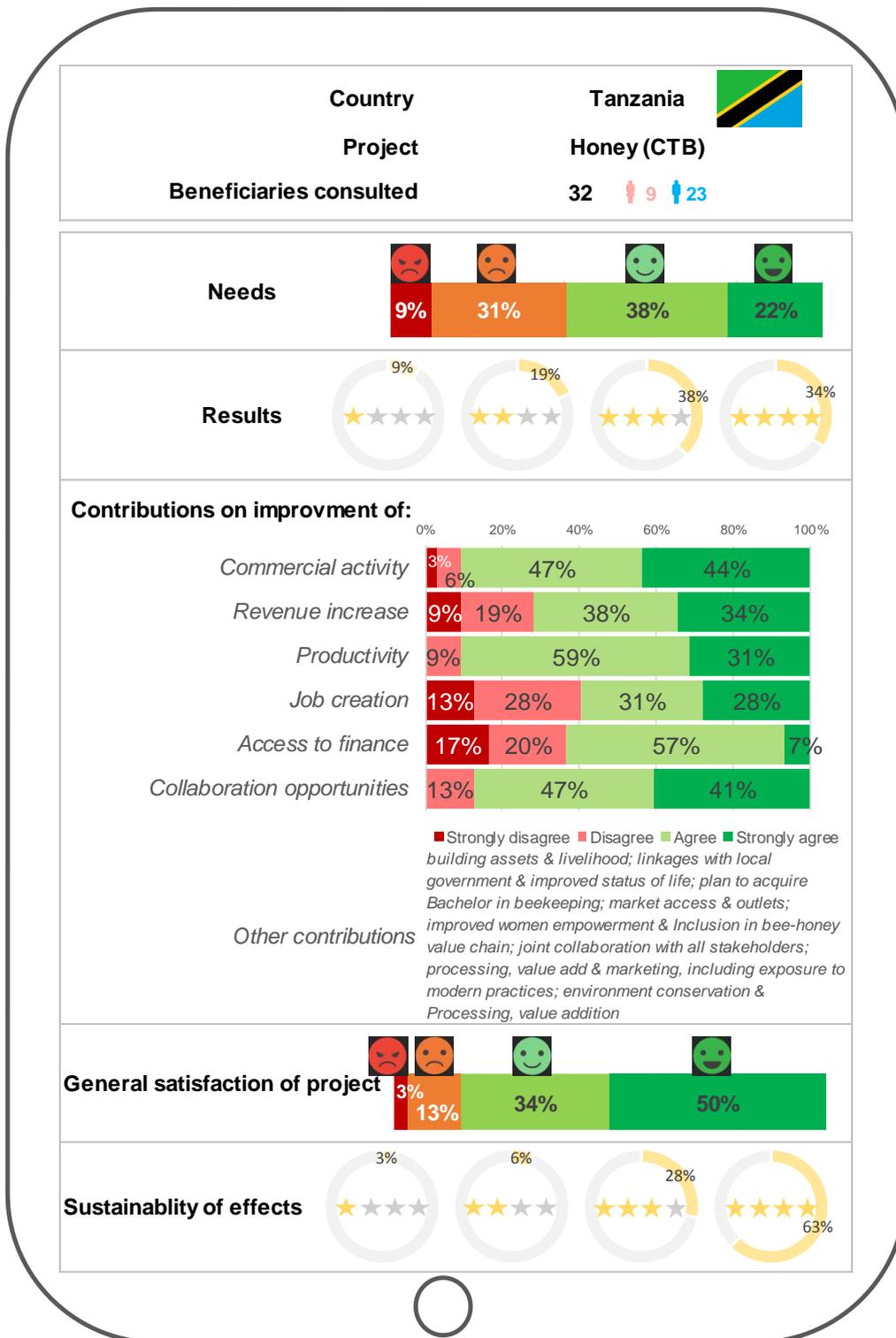
⁴³ 38% of women and 44% of men are rather satisfied with the intervention.

⁴⁴ 67% of women and 56% of men consider that the intervention overcame fully or partially the most pressing obstacles.

⁴⁵ 78% of women and 70% of men consider that all or most of the expected results have been achieved.

⁴⁶ 56% of women and 48% of men are extremely satisfied with the intervention.

Figure 1. Survey results overview for the Honey Project (BCT)



Source : ADE Real time field consultation 03-04.10.2017

VECO - International Dairy product

For the VECO International Dairy Product, 14 beneficiaries have expressed their views on the intervention. As a whole, the views expressed on the intervention are **extremely positive**, women being globally more positive than men.

- To the question "*Does the intervention tackle the top priority needs for the development of your activity*", almost three-quarters (71%) of respondents consider that the intervention overcame fully or partially the most pressing obstacles⁴⁷.
- In terms of results, 71% of respondents consider that all or most of the expected results have been achieved⁴⁸.
- All respondents state that the intervention allowed them to improve effectively their productivity, their commercial activity, their collaboration opportunities, and to increase their revenue. All women and a strong majority of men consider that the intervention also allowed them to improve job creation (90% of men respondents) and access to finance (60% of men respondents).
- In terms of well-being, all respondents are satisfied with the intervention (among which 43% are extremely satisfied⁴⁹).
- Finally, all respondents consider that the effect of the intervention will be sustainable in the long run. 64% of respondents state that this is already noticed⁵⁰.

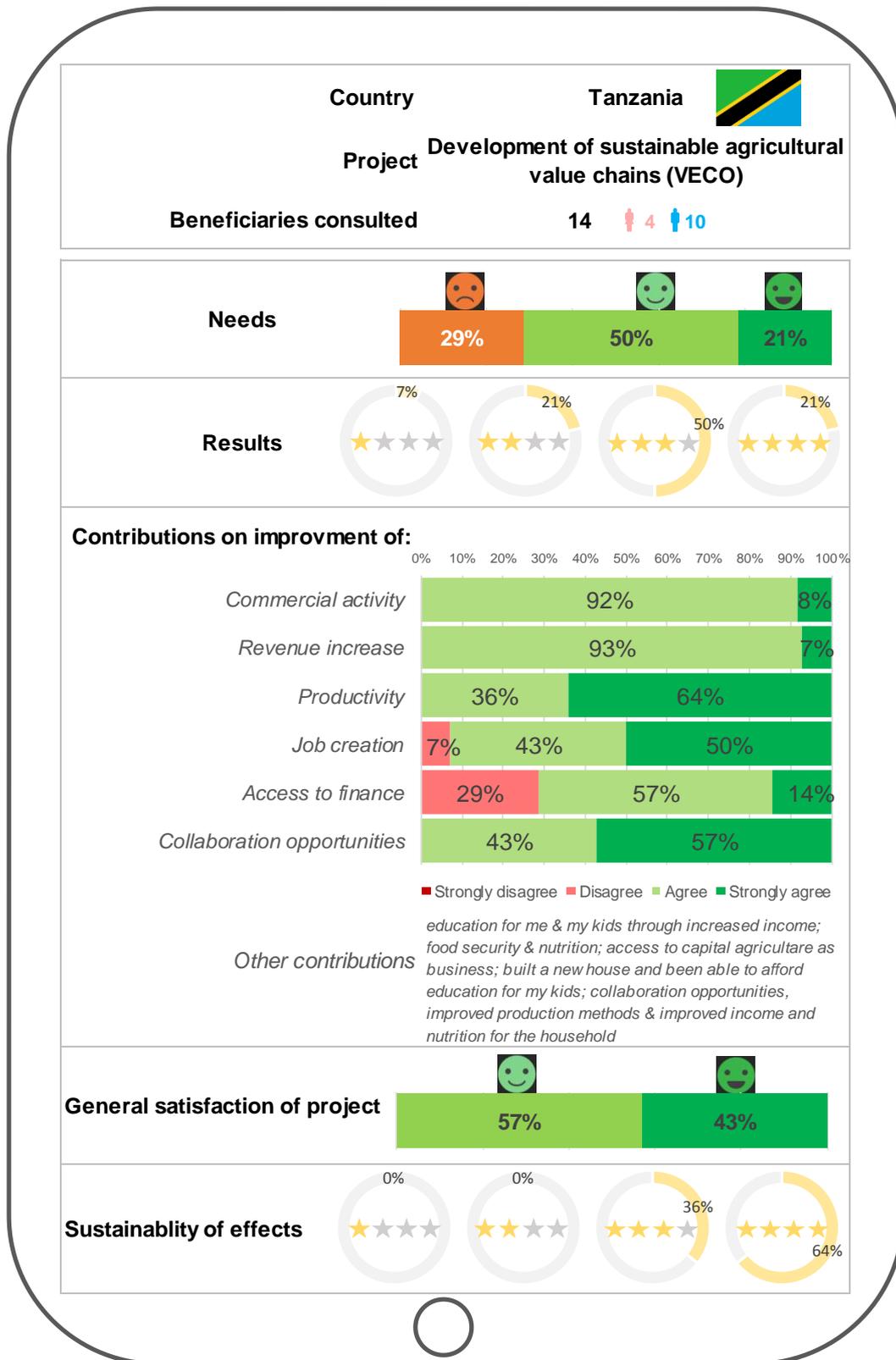
⁴⁷ 75% of women and 70% of men consider that the intervention overcame fully or partially the most pressing obstacles.

⁴⁸ 75% of women and 70% of men consider that all or most of the expected results have been achieved.

⁴⁹ 50% of women and 40% of men are extremely satisfied with the intervention.

⁵⁰ 70% of women and 60% of men state that they already see that the effect of the interventions will be sustainable in the long run.

Figure 2. Survey results overview for the International Dairy Product (VECO)



Source : ADE Real time field consultation 28-29.09.2017

Development fund - Catalyst - Chai Bora, financed by BIO

For the BIO intervention, one beneficiary has expressed his view on the intervention. As a whole, his view is **positive**.

- To the question "*Does the intervention tackle the top priority needs for the development of your activity*", the respondent considers that the intervention overcame partially the most pressing obstacles.
- In terms of results, the respondent considers that most of the expected results have been achieved.
- The respondent states that the intervention allowed him to improve effectively his commercial activity, revenue, productivity, access to finance, and to a lesser extent job creation and collaboration opportunities.
- In terms of well-being, the respondent is satisfied with the intervention.
- Finally, the respondent considers that the effect of the intervention will be sustainable in the long run, and states that this is already noticed.

IDP, financed by Exchange vzw

For the Ex-Change vzw intervention, one beneficiary has expressed his view on the intervention. As a whole, his view is **extremely positive**.

- To the question "*Does the intervention tackle the top priority needs for the development of your activity*", the respondent considers that the intervention overcame all the most pressing obstacles.
- In terms of results, the respondent considers that all the expected results have been achieved.
- The respondent states that the intervention allowed him to improve effectively his productivity, and to a lesser extent his revenue and job creation. The respondent also mention an increase in knowledge and expertise. According to the respondent, the intervention has not allowed him to improve his collaboration opportunities.
- In terms of well-being, the respondent is satisfied with the intervention.
- Finally, the respondent considers that the effect of the intervention will be sustainable in the long run, and states that this is already noticed.

Strengthening entrepreneurship skills of producer groups, financed by Agricord

For the Agricord intervention, one beneficiary has expressed his view on the intervention. As a whole, his view is **extremely positive**.

- To the question "*Does the intervention tackle the top priority needs for the development of your activity*", the respondent considers that the intervention overcame all the most pressing obstacles.
- In terms of results, the respondent considers that all the expected results have been achieved.
- The respondent states that the intervention allowed him to improve effectively his revenue, productivity, job creation, collaboration opportunities and to a lesser extent his commercial activity and access to finance. The respondent also mention an access to profitable markets.
- In terms of well-being, the respondent is extremely satisfied with the intervention.
- Finally, the respondent considers that the effect of the intervention will be sustainable in the long run, and states that this is already noticed.

Annex 5 : Pictures – Honey processing in Kigoma (BTC project)

Pictures from UKI Cooperative (Kibondo) and Uvinza Cooperative (October 2017) – copyright ADE.

1. Raw material: unprocessed honey, as delivered at collection centers by beekeepers



2. Processing according to the training and the equipment acquired through the project



3. Processed honey



4. Bottling and weighing



5. By-products (incl. candles, wine, body cream)



6. Ready-for-market products



Annex 6: List of projects

A list of PSD projects and programs supported by the Belgian Cooperation in Tanzania is provided below, based on PRISMA-based cartography (see above). It is followed by a specific list of Agricord, BIO, Exchange vzw and TDC projects in Tanzania, as provided by these actors.

List of PSD projects and programs supported by the Belgian Cooperation in Tanzania (2013-2016)

# contrat	Groupe d'acteurs	Titre	Type d'appui - premier niveau	Type d'appui - deuxième niveau	Secteur	Dépenses 2013-2016
3007081	ACNG: ONG	Amélioration de la sécurité alimentaire et conditions de vie par un renforcement de l'élevage et du tourisme - Nord Tanzanie (phase II)	2	23	Agriculture et élevage - Bétail	€ 317.519
3010830	ACNG: ONG	Transformation et commercialisation d'huile de tournesol produite par les familles rurales agricoles	2	23	Agriculture et élevage - Production industrielle de récoltes/récoltes destinées à l'exportation	€ 31.119
3011803	ACNG: ONG	Offre de service d'enseignement et formation intégrale dans le sous-secteur Skills Development	4	43	Education - Formation professionnelle	€ 156.641
3012086	ACNG: ONG	Accès au marché producteurs africains défavorisés	2	22	Agriculture et élevage - Production industrielle de récoltes/récoltes destinées à l'exportation	€ 81.197
3012344	ACNG: ONG	Les aspects économiques du développement des filières agricoles durable	2	23	Agriculture et élevage - Politique agricole et gestion administrative	€ 188.571
3012369	ACNG: ONG	Les aspects politiques du développement des filières agricoles durable	2	23	Agriculture et élevage - Politique agricole et gestion administrative	€ 58.662

# contrat	Groupe d'acteurs	Titre	Type d'appui - premier niveau	Type d'appui - deuxième niveau	Secteur	Dépenses 2013-2016
3013165	ACNG: ONG	Transformation du manioc et la commercialisation de produits dérivés du manioc par les familles agricoles rurales dans Mkuranga district, de la Tanzanie	2	23	Agriculture et élevage - Développement agricole	€ 38.060
3015921	ACNG: ONG	Investir dans l'agriculture paysanne: des conditions de vie meilleures pour les petits paysans (h/f) à travers le développement des filières agricoles durables en Tanzanie	2	24	Agriculture et élevage - Politique agricole et gestion administrative	€ 2.007.967
3016233	ACNG: ONG	Synergie pour le développement économique local	2	24	Education - Formation professionnelle	€ 340.003
3016733	ACNG: ONG	Subside de Vlaams-Brabant: production durable du riz	2	23	Agriculture et élevage - Production agricole	€ 15.090
3018049	ACNG: ONG	Subsides d'aide Province de Limbourg: appui aux PME	4	42	Entreprises - Services et institutions de soutien commerciaux	€ 11.500
3001424	BIO	BIO - Development Fund - AFRICAP Pride Tanzania MFI - Tanzania	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ -
3001463	BIO	BIO - Development Fund - Zenufa Afrique Pharmacie - Tanzania	4	42	Industrie - Produits pharmaceutiques	€ -
3003762	BIO	BIO - Development Fund - Grofin - Tanzania global	1	12	Finances/Banques - Intermédiaires financiers du	€ -

# contrat	Groupe d'acteurs	Titre	Type d'appui - premier niveau	Type d'appui - deuxième niveau	Secteur	Dépenses 2013-2016
					secteur informel et semi formel / micro-crédits	
3007768	BIO	BIO - Development Fund - AIM Akiba - Tanzania	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ -
3007837	BIO	BIO - Fonds de Développement - Grofin Zara Furniture - Tanzanie	2	21	Industrie - Développement des Petites et moyennes entreprises (PME)	€ 2.394
3007838	BIO	BIO - Fonds de Développement - Grofin Tujijenge - Tanzanie	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ 7.034
3007839	BIO	BIO - Fonds de Développement - Grofin AM Iron & Steel Rolling ltd - Tanzanie	2	21	Industrie - Industrie métallurgique de base	€ 14.574
3007840	BIO	BIO - Fonds de Développement - Grofin Rainbow Printing - Tanzanie	2	21	Communications - Technologies de l'information et de la communication (TIC)	€ 6.624
3007841	BIO	BIO - Fonds de Développement - Grofin Urban & Rural Eng Serv. - Tanzanie	2	21	Entreprises - Services et institutions de soutien commerciaux	€ 11.695
3007842	BIO	BIO - Fonds de Développement - Grofin Hill Packaging ltd - Tanzanie	2	21	Entreprises - Services et institutions de soutien commerciaux	€ 8.131
3007843	BIO	BIO - Fonds de Développement - Grofin Trans Highway Trucking - Tanzanie	2	21	Transports et entreposage - Transport routier	€ 3.134

# contrat	Groupe d'acteurs	Titre	Type d'appui - premier niveau	Type d'appui - deuxième niveau	Secteur	Dépenses 2013-2016
3007844	BIO	BIO - Fonds de Développement - Grofin Butal General Traders - Tanzanie	2	21	Entreprises - Services et institutions de soutien commerciaux	€ 1.339
3007845	BIO	BIO - Fonds de Développement - Grofin TEMSO Engineering - Tanzanie	2	21	Industrie - Construction mécanique et électrique	€ 1.399
3007875	BIO	BIO - Fonds de Développement - Grofin Hydrotech Tanzania - Tanzanie	2	21	Industrie - Industries extractives - Pétrole et gaz	€ 1.187
3007983	BIO	BIO - Fonds de Développement - European Financing Partners (EFP) Millicom - Tanzanie	2	21	Communications - Technologies de l'information et de la communication (TIC)	€ 83.540
3007985	BIO	BIO - Fonds de Développement - European Financing Partners (EFP) Precision Air - Tanzanie	2	21	Entreprises - Services et institutions de soutien commerciaux	€ 55.524
3008037	BIO	BIO - Fonds Monnaie Locale - BOA Bank - Tanzanie	1	12	Finances/Banques - Intermédiaires financiers officiels	€ 1.624.300
3008038	BIO	BIO - Fonds Monnaie Locale - Accessbank - Tanzanie	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ 66.978
3008046	BIO	BIO - Fonds de Développement - RIF Pride Tanzania - Tanzanie	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ 65.138
3008184	BIO	BIO - Fonds d'Expertise - AccessBank - Tanzanie	3	31	Industrie - Développement des Petites et moyennes	€ -

# contrat	Groupe d'acteurs	Titre	Type d'appui - premier niveau	Type d'appui - deuxième niveau	Secteur	Dépenses 2013-2016
					entreprises (PME)	
3008201	BIO	BIO - Fonds d'Expertise - Dareco - Tanzanie	3	31	Industrie - Développement des Petites et moyennes entreprises (PME)	€ -
3009054	BIO	BIO - Fonds PME - DSM Corridor Group - Tanzanie	4	42	Transports et entreposage - Transport par voies d'eau	€ -
3013335	BIO	BIO - Development Fund - Catalyst DEV - Equity - CCIL	4	42	Industrie - Développement des Petites et moyennes entreprises (PME)	€ -
3013395	BIO	BIO - Development Fund - Rural Impulse Fund (RIF) II Pride Tanzania	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ 31.313
3013413	BIO	BIO - Expertise Fund - DSM Corridor Group	3	31	Industrie - Développement des Petites et moyennes entreprises (PME)	€ -
3013420	BIO	BIO - Expertise Fund - Semboja Pyrèthre	3	31	Industrie - Agro-industries	€ 16.675
3014603	BIO	BIO - Development fund - Catalyst - Chemi Cotex Industries Ltd.	2	21	Industrie - Développement des Petites et moyennes entreprises (PME)	€ 18.256
3014604	BIO	BIO - Development fund - Catalyst - Chai Bora	2	21	Industrie - Agro-industries	€ 174.562
3016295	BIO	Catalyst Fund I - EFFCO	1	12	Finances/Banques - Intermédiaires financiers officiels	€ 459.896

# contrat	Groupe d'acteurs	Titre	Type d'appui - premier niveau	Type d'appui - deuxième niveau	Secteur	Dépenses 2013-2016
3016327	BIO	AfricInvest Financial Sector - EFC Tanzania	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ 131.338
3016373	BIO	Bank of Africa Group - BOA Tanzania	1	12	Finances/Banques - Intermédiaires financiers officiels	€ 25.349
3016385	BIO	Regmifa - AccessBank Tanzania	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ 213.728
3016392	BIO	Regmifa - FINCA Tanzania	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ 257.931
3016461	BIO	Bank of Africa Tanzania	1	12	Finances/Banques - Intermédiaires financiers officiels	€ 37.000
3017345	BIO	European Financing Partners (EFP) National Microfinance Bank Tanzania (NMB Tanzania)	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ 353.084
3018194	BIO	EFC Tanzania -	1	12	Finances/Banques - Intermédiaires financiers du secteur informel et semi formel / micro-crédits	€ 684.806
1953936	BTC	Micro-interventions CTB. Le programme a pour but de soutenir des initiatives de développement de petite	4	41	Infrastructure Sociale - Aide plurisectorielle pour les services sociaux de base	€ 255.009

# contrat	Groupe d'acteurs	Titre	Type d'appui - premier niveau	Type d'appui - deuxième niveau	Secteur	Dépenses 2013-2016
		dimension, gérées par le groupe cible et émanant des populations les plus défavorisées de la société.				
3002531	BTC	Amélioration durable du système de production des bananes dans la région de Kagera et dans le Kibondo district en Kigoma	2	23	Agriculture et élevage - Production agricole	€ 141.177
3002534	BTC	Activités génératrices de revenus à Kigoma et dans la région côtière	4	41	Agriculture et élevage - Production agricole	€ 313.386
3009890	BTC	Le développement et l'amélioration de la production, l'emballage et le marketing du miel et des autres produits dérivés	2	22	Agriculture et élevage - Production industrielle de récoltes/récoltes destinées à l'exportation	€ 1.978.708
3017708	BTC	Better market access for KIWATA products (increased volumes, prices and sales of ginger and red kidney beans)	2	22	Industrie - Développement des Petites et moyennes entreprises (PME)	€ 69.850
3017709	BTC	Capacity building for market access	2	22	Industrie - Développement des Petites et moyennes entreprises (PME)	€ 36.260
3014521	Coopération pays européen	Exécution du programme de Trademark East Africa pour la Tanzanie	1	11	Commerce - Facilitation du commerce	€ 3.000.000

Agricord

Partner	Project	Financier	Budget	From	To
TAHA	12taha-5947_The Zanzibar Horticultural Linkage Project - ZaHLIP	Finnish agri-agency for Food and Forest Development	€ 1.338.135	1/11/13	31/12/17
MVIWATA ARUSHA	14mvi-6261_Building Assets: A programme for farmer owned institutions and enterprises	Trias	€ 902.282	1/01/14	31/12/16
FERT	12fert-5956_Structuration professionnelle autour de services économiques et de la commercialisation de produits vivriers	Agricord	€ 865.000	1/01/13	31/08/17
MWEDO	14mwed-6235_Maisha Bora! Promoting entrepreneurship amongst pastoralist communities in Simanjiro	Trias	€ 856.557	1/01/15	31/12/19
MVIWATA ARUSHA	15mvi-6383_Income generation and water source management through forestry projects in Tanzania	Trias	€ 243.044	1/01/15	31/12/17
KIUMAKI	15kiu-6356_Milk for Dodoma consumers in Tanzania!	Kiteto	€ 219.991	1/01/15	31/12/17
NADO	15nad-6377_Seed Potato Growers competence building	Finnish agri-agency for Food and Forest Development	€ 208.116	1/10/15	31/12/17
UWAMIMA	13uwa-6020_Continued Twinning Support to Smallholders' Forestry Organizations in the Iringa Region, Tanzania	Finnish agri-agency for Food and Forest Development	€ 204.116	1/07/13	30/09/17
LCDO	13lcdo-6047_Supporting	Trias	€ 146.510	1/01/13	31/12/14

Partner	Project	Financier	Budget	From	To
	Pastoralist MBOs in Longido District				
ARI_Uyole	13ariu-6045_EPPO - Enhancing potato productivity through farmers' quality seed production and marketing in Southern Highlands of Tanzania	Finnish agri-agency for Food and Forest Development	€ 108.025	23/09/13	30/06/15
RSTGA	14rstg-6145_Professionalizing the SACCO to provide better services to its members, which enables growth	Agriterra	€ 101.104	15/03/14	31/12/15
mviwambi	Getting a better position in the coffee business	Agriterra	€ 87.316	1/03/14	31/12/15
FERT	13fert-6049_Agriculture and farmers organisations development in West-Kilimanjaro (Tanzania)	FERT	€ 82.000	1/09/13	31/12/15
RSTGA	12rstg-5965_Expanding services and increased membership in savings and credit facilities	Agriterra	€ 66.040	1/01/13	21/12/13
PWC	13pwc-6095_Supporting Food and Livelihood Security through Improved Livestock in Pastoralist Communities.	Trias	€ 65.732	1/01/14	31/12/14
KCBL	14kcbl-6275_Focus on the balance between member's interest and profitability	Agriterra	€ 63.698	1/01/15	31/12/15
Rucodia	14rucod-6149_Sunny future for sunflower seed farmers	Agriterra	€ 51.313	1/04/14	31/12/15
Usambara	16usam-6515_Increase and improve coffee production	Agriterra	€ 48.602	1/01/16	31/12/16

Partner	Project	Financier	Budget	From	To
WAMCS	14wamc-6141_Working towards becoming a bankable business	Agriterra	€ 43.060	1/03/14	31/12/15
RSTGA	16rstg-6514_Service provision of RSTGA SACCO to members	Agriterra	€ 42.618	1/01/16	31/12/16
MICU	16micu-6500_MICU enhancing the members' business	Agriterra	€ 41.822	20/01/16	31/12/16
Mviwambi	16mviw-6513Consolidating better position in Coffee Business	Agriterra	€ 31.950	1/01/16	31/12/16
RUCU	15rucu-6292_Improved cooperative entrepreneurship in order to get access to finance	Agriterra	€ 30.821	1/03/15	31/12/15
Kiwira Saving and Credit Society Ltd	16kiwi-6516_Professionalizing Kiwira-SACCOS & preparing for growth in members	Agriterra	€ 26.903	1/01/16	31/12/16
RUCU	16rucu-6648_improved Union services to members	Agriterra	€ 10.104	1/01/16	31/12/16

Source: Agricord website

BIO

BIO's investments active in Tanzania in May 2017 consist in four participations in financial institutions (commercial banks and microfinance institutions), seven participations in investment companies and funds (SME and MFI funds) and a loan to an enterprise. BIO does not have infrastructure projects in Tanzania. These investments are briefly described below.

Project 1	Bank of Africa Group S.A. (BOA Group)
Subsector	Commercial Banks
Contract signed	2009, 2010, 2011 and 2012
Amount	Equity: € 7,513,260.00
Shareholders	BMCE (72,6%), FMO (5%), Proparco (3,8%), M. Aworet (2,7%), BIO (2,4%), others (13,5%)
Description	The BANK OF AFRICA Group (BOA Group) was founded in Mali in 1982 and is present today in 12 countries through a network of commercial banks and finance companies, all of which are entirely dedicated to the African continent. It provides

	<p>individuals and companies with a whole range of tailored financial services. BOA Benin was the second bank to open after Mali. The SME segment is specifically targeted, representing over 80% of the loan portfolio.</p> <p>In Tanzania, the BOA group founded BOA Tanzania</p>
Expected development impact	<ul style="list-style-type: none"> ▪ Deepening and professionalization of an underdeveloped local financial sector ▪ Significant increase in the quantity and quality of banking products offered to the local population and businesses (SMEs) ▪ Creation of assets and jobs

Source BIO

Project 2	Bank of Africa Tanzania Ltd. (BOA Tanzania)
Subsector	Commercial Banks
Contract signed	Equity: 2007, 2008, 2009, 2011, 2014
Amount	Equity: € 4,305,203.49
Shareholders	BOA Group (30.5%), BOA Kenya (15.7%), BOA WA (14.7%), AFH (14.3%), BIO (16.3%), Agora (3.3%), BCB (0.2%), TDFL (5.2%)
Description	<p>The project consists in the turnaround of a distressed bank in Tanzania and its development in a universal bank targeting all segments, namely SME's, retail and corporates. Development impact has been high over the project as BIO enabled the survival of the company and has been fuelling steady growth over the years.</p> <p>BOA Bank Tanzania is a universal bank offering the classical range of banking services including corporate and retail products. The Bank currently operates from 7 branches (5 in Dar Es Salaam, 1 in Arusha and 1 in Mwanza). The bank has a strong focus on SMEs and with the capital increase in which BIO participated, it aims to expand its network in order to reinforce its geographical presence and to increase its deposit market share.</p>
Expected development impact	Not specified

Source BIO

Project 3	Ecobank Transnational Inc. (ETI)
Subsector	Commercial Banks
Contract signed	Loan: 2012
Amount	Loan: €15,000,000.00
Shareholders	Nedbank (20,7%), QNB (17,4%), Government Employees Pension fund (13,8%), IFC (12,9%), Social Security & National Insurance Trust (4,0%), JP Morgan (2,0%), Africa Capitalization Fund (1,5%), BIDD (1,0%), Others (26,7%)
Description	<p>Ecobank group has the most widespread network in Sub-Saharan Africa with a presence in 35 countries. Ecobank offers services to all segments of the financial clients: SME, large enterprises, states and NGOs, offering a complete and targeted pane of products. However, over 40% of Ecobank's portfolio consists of SMEs.</p> <p>BIO's support to Ecobank aims at increasing long term resources. The investment finances two key activities of the group: distribution network development and IT platform unification and modernization. Furthermore, BIO's investment, along with other DFIs such as IFC, FMO and Proparco, has a positive impact on how the market perceives the group.</p>

Project 3	Ecobank Transnational Inc. (ETI)
	<p>The investment contributes to the deepening and professionalization of an underdeveloped African financial sector. It encourages the emergence of a universal commercial regional banking group managed by international standards</p> <p>The significant increase in the quantity and quality of banking products offered to the local population and businesses also leads to creation of opportunities, jobs and local assets.</p> <p>In Tanzania, Ecobank has invested in Ecobank Tanzania.</p>
Expected development impact	<ul style="list-style-type: none"> ▪ Deepening and professionalization of an underdeveloped local financial sector ▪ The emergence of a universal commercial regional banking group managed in a professional way ▪ The significant increase in the quantity and quality of banking products offered to the local population and businesses (retail, SMEs and corporates) ▪ The creation of assets and jobs

Source BIO

Project 4	EFC Tanzania M.F.C.
Subsector	Microfinance Institutions
Contract signed	Loan: 2015
Amount	Loan: €1,235,482.50
Shareholders	DID (42.93%), AfricInvest (40.22%), Bamboo (8.04%), TJ (8,06%), Dunduliza (0.75%)
Description	<p>Développement international Desjardins (DID) and the Belgian Investment Company for Developing Countries (BIO) have signed a strategic agreement aimed at helping develop small enterprises in Central and East Africa. The agreement is specifically designed for investment in the entrepreneur financial centers (EFC) set up in that region by DID. The EFCs are specialized financial institutions that provide small entrepreneurs with the financial products and services they need to develop business and fulfill their role in stimulating economic growth and job creation.</p> <p>EFC Tanzania is a greenfield MFI operating in Dar-Es-Salam currently, and with a plan to expand to other commercial cities in Tanzania.</p>
Expected development impact	Not specified

Source BIO

Project 5	EFC Tanzania M.F.C.
Subsector	MFI Funds
Contract signed	Equity: 2013
Amount	Equity: €5,000,000.00 Technical Assistance: €100,000.00
Shareholders	FMO (33%), FISEA (16,5%), KfW (16,5%), BIO (8,3%), DOTF (8,3%), Québec Inc (8,3%), Lundin Foundation (6,6%), DID (1,6%), Africinvest Capital Partners (1%)
Description	AFS is a € 60,6 mln Pan-African PE fund focusing on small financial institutions that was created in 2007 by FMO. BIO joined the fund in 2013 and the end of lifetime

	<p>is set at end 2021. The fund is managed by Fund Manager Africinvest, a long-standing quality partner of BIO. The investment period is now over and the fund has realized 20 investments for a total of € 40,7 mln.</p> <p>Through Africinvest Financial Sector, BIO has invested in the MFI EFC Tanzania.</p>
Expected development impact	<ul style="list-style-type: none"> ▪ Improvement of financial inclusion ▪ Direct and indirect job creation ▪ Generation of tax income

Source BIO

Project 6	Agri-Vie Fund II
Subsector	SME Funds
Contract signed	Equity: 2017
Amount	Equity: €9,185,000.00
Shareholders	Not specified
Description	<p>Agri-Vie Fund II is a private equity fund focused on the food and agribusiness sector in Sub-Saharan Africa, with a mission to generate lasting socio-development impacts through its equity investments. The fund is a successor fund to Agri-Vie Fund I that was launched in 2008.</p> <p>Fund I invested in 12 portfolio companies across East and Southern Africa, including South Africa, Mozambique, Tanzania, Kenya, Rwanda, Uganda and Ethiopia. The fund invests across the broad food and agricultural sector, capitalising on the thriving African markets for processed food as well as export opportunities. Its portfolio companies include dairy, proteins (beef, poultry, aquaculture products and plant protein), condiments, fresh convenience foods, non-alcoholic beverages as well as food ingredients.</p>
Expected development impact	<ul style="list-style-type: none"> ▪ Local Economic Growth: The fund will provide equity finance to SMEs to finance expansion and productivity improvements. ▪ Private Sector Consolidation / Innovation: The investment team is led by senior partners with many years of experience helping businesses in different sectors & countries grow. ▪ Food Security & Rural Development: Agri-Vie invests in the East and Southern African food & agribusiness sector. Employment generation, rural development, food security and consumer choice are enhanced by the fund's investments. ▪ Promotion of ESG Best Practices: All investees are required to sign up to Agri-Vie's ESG and impact protocol which commits the companies and their management to internationally recognised ESG performance standards.

Source BIO

Project 7	Catalyst Fund I LLC.
Subsector	SME Funds
Contract signed	Equity: 2011
Amount	Equity: €3,861,000.00
Shareholders	AfDB (12,2%), CDC (12,2%), DEG (10,2%), EIB (10,2%), Kuramo (8,5%), Proparco (8,1%), Finnfund (8,1%), IFC (8,1%), SIFEM (6,5%), BIO (4,1%), Sango (4,1%), EADB (0,4%), Local investors (5,3%), Catalyst Partners (2,0%)
Description	See annex 1

Expected development impact	<ul style="list-style-type: none"> ▪ Support of SMEs in Eastern Africa ▪ Job creation ▪ Development of the employee skills ▪ Local economic growth ▪ Increase government income through taxes
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Source BIO

Project 8	European Financing Partners S.A.
Subsector	
Contract signed	Equity: 2003 Loan: 2003, 2006, 2009, 2010
Amount	Equity: €40,000.00 Loan: €17,784,000.00
Shareholders	CDC, EIB, DEG, BIO, FMO, OeEB, Proparco, Finnfund, Cofides, IFU, SIFEM, Swedfund, Norfund
Description	<p>EFP is a private limited liability company established in 2004 by EIB and owned by 14 shareholders. Funding is provided by AFD, EIB and the 11 EDFI members.</p> <p>The initiative mainly finances infrastructure projects, financial institutions and industry projects in Subsaharan Africa, telecom projects in the Caribbean.. EFP will finance up to 75% of a project proposal with a maximum of EUR 45 million, while the remaining 25% will be financed by the proposing EDFI member.</p> <p>Through EFP, BIO has invested in the Tanzanian companies Milicom (telecom network); National Microfinance Bank Tanzania (MFI) and Precision Air (airline).</p>
Expected development impact	<ul style="list-style-type: none"> ▪ Local Economic Growth: Projects submitted by the Promoting Partners can differ from the objectives of BIO in respect to the defined target group (micro, small and medium-sized companies); Eligible financing proposal between €1m and €25m; EFP also invests in financial intermediaries & in the power sector ▪ Financial Inclusion ▪ Access to basic services and goods

Source BIO

Project 9	Grofin East Africa Fund LLC. (GEAF)
Subsector	SME Funds
Contract signed	Equity: 2006
Amount	Equity: €2,175,333.00
Shareholders	GroFin Investment (34%), FMO, CDC, BIO, SIFEM, Finnfund (12% each), Triodos (5%), GEA (1%)
Description	<p>The GroFin East Africa fund focuses on making start-up and growth investments in small and medium enterprises. Entrepreneurs can benefit from the facility's unique approach that makes both business development assistance and risk finance available to those who have no access to financial services.</p> <p>GroFin East Africa SME facility primarily focuses on making start-up, early stage and growth finance transactions ranging from USD 50,000 to USD 1,000,000 in small businesses.</p> <p>Grofin East African Fund was liquidated in February 2015. After liquidation all remaining portfolio clients (5) were assigned to the Grofin East Africa liquidation trust.</p>

Project 9	Grofin East Africa Fund LLC. (GEAF)
Expected development impact	<ul style="list-style-type: none"> ▪ Local economic growth: access to long-term financing for SMEs. ▪ Private sector consolidation / innovation: Know-how and technology transfer to investees; GroFin and the Fund will provide not only finance but also regular technical support to SMEs in order to create and encourage the adequate managerial, operational and financial structure and maximize therefore the value of the Fund's investments. ▪ Access to basic services and goods; minimum 40% of portfolio is for energy related projects among which a minimum 10% in clean energy; Many SMEs assisted by the Fund will deliver modern energy services to mostly rural populations providing an essential link in the service provision and product distribution chain

Source BIO

Project 10	Regmifa
Subsector	MFI Funds
Contract signed	Equity : 2010
Amount	Equity: € 3,874,127.40
Shareholders	AFD/Proparco, BMZ, EIB, FMO, KFW, AECID, NMI, OeEB, IFC
Description	<p>REGMIFA was initiated at the June, 2007 summit of the G8 held in Germany and promulgated in the summit's declaration "Growth and Responsibility in Africa". The authors identified the need to develop long term, local currency financing, and provide assistance to enhance capital markets in Africa. Specifically, the declaration called for developing REGMIFA as an instrument to mobilize resources to refinance medium - and long term investment credits for smaller enterprises and to microfinance institutions. It also strengthen microfinance institutions' capacities, notably through a technical assistance facility to provide institution building support to Partner Lending Institutions ("PLIs") in enhancing outreach and reducing risk.</p> <p>REGMIFA is an open-ended debt fund dedicated to providing microfinance institutions in the region with a broad range of key financing instruments, including long-term debt, quasi-equity and guarantee schemes. Regmifa will finance approximately 50 financial institutions, which in turn will lend to over 300,000 small businesses in local currency (approximately 80% of the Fund's exposure), and aims to develop a credit portfolio of about USD 200 million by 2015.</p> <p>Through REGMIFA, BIO has invested in the MFIs AccessBank Tanzania and FINCA Tanzania.</p>
Expected development impact	<ul style="list-style-type: none"> ▪ Create access to finance ▪ Job creation

Source BIO

Project 11	Rural Impulse Fund s.a., SICAV-FIS
Subsector	MFI Funds
Contract signed	Equity: 2007 Loan: 2007
Amount	Equity: €1,158,300.00 Loan: €1,544,400.00
Shareholders	BIO, EIB, FMO, Incofin, KBC Private Equity (each 16,67%), Volksvermogen, MRBB, others (each 5,55%)
Description	RIF targets commercial microfinance institutions (MFI) providing financial services to the rural poor and will invest in Africa, Latin America, Central Asia, the Caribbean, Central and Eastern Europe, India and South East Asia. The two funds provide debt and equity instruments to rural MFI. RIF is a Belgian flag initiative. BIO's growing experience in structuring microfinance investment vehicles ensures that RIF II incorporates best practices. This project gives BIO the opportunity to further support the development of the rural microfinance sector. Both RIF I & II have invested in the MFI Pride Tanzania.
Expected development impact	<ul style="list-style-type: none"> ▪ Improve access to financing for the rural poor ▪ Promote and stimulate investments in rural MFIs

Source BIO

Project 12	Dar-Es-Salaam Corridor Group Co Ltd. (DCG)
Subsector	Manufacturing & Services
Contract signed	Loan: 2009
Amount	Loan: €1,003,860.00
Shareholders	Not specified
Description	DCG provides for (supervision) services on vessel dry bulk cargo discharge and bagging in Dar es Salaam (DSM) port. Dry bulk cargo is unpacked cargo like fertilizers, grains, metals, clinker etc. DCG activity is part of the Infrastructure & Transport sector, which has been identified as a priority sector by the Belgian Embassy in Tanzania in 2009. The project is pertinent in terms of development impact both for Tanzania and sub region. It will contribute -at its own scale- to creation of jobs, improvement of agriculture through better conserved fertilizers, better circulation of cargo at port which benefits Tanzania and the sub region (Great Lake countries).
Expected development impact	<ul style="list-style-type: none"> ▪ Training ▪ Promotion of ESG Best practices ▪ Access to basic services and goods

Source BIO

Ex-change vzw

Year	Project code	Region	Company name
2013	STZ01996	n/a	n/a
2015	PTZ0390	Arusha/lake Manyara	Burudika Manyara Lodges
2015	PTZ02821	Zanzibar	Kilima Kidogo Guesthouse
2015	PTZ 02431	Kagera	Kikukwe Community Development Initiatives
2016	PTZ02994	Dar es Salaam	Chole, centre for poverty alleviation
2016	PTZ03127	Moshi	Savannah Honey
2016	BTZ03274	n/a*	n/a*
2016	PTZ 03343	Tanga	Panori Hotel
2016	PTZ 03329	Arusha	IDP Tanzania
2016	STZ03273	n/a*	n/a*
2016	PTZ03406	Kigoma	Ubhumwe Carpentry
2016	PTZ03410	Lindi region	Kilwa Pakaya Hotel

*scoping mission in order to identify new projects and partnerships

Source: Ex-Change vzw data and DGD

TDC

Secteur/Filière	Type d'appui	Projet	Budget	Dépenses	Début du projet	Fin du projet
Fruits	Marketing	Coaching marketing 4 modules	€55.000	€43.869	09-2015	12-2017
Café	Marketing	Coaching marketing 4 modules	€40.000	€11.651	01-2016	12-2017
Tourisme	Financier	Developing Community-Owned Tourism Opportunities in Enduimet Wildlife Management Area	€66.629	€60.632	09-2014	09-2015
Artisanat	Financier	Capacity building for market access	€36.260	€29.008		
Artisanat	Marketing	Coaching marketing 3 modules	€30.000	€5.848	11-2014	11-2015
Café	Marketing	Coaching marketing 2 modules	€20.000	€20.165	06-2014	06-2015
Café	Marketing	Coaching marketing 5 modules	€65.000	€26.952	06-2014	06-2015
Artisanat	Marketing	Coaching marketing 2 modules	€35.000	€22.748	11-2014	05-2015

Source: TDC