THE UNITED REPUBLIC OF TANZANIA

THE SECOND BLUEPRINT TO IMPROVE THE INVESTMENT CLIMATE AND BUSINESS ENVIRONMENT IN TANZANIA

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PRESIDENT'S OFFICE, PLANNING AND INVESTMENT

Contents

Acronyms and Abbreviations

AGC	Attorney General's Chambers
BIT BRELA	Bilateral Investment Treaty Business Registration and Licencing Agency
CCRO	Certificate of Customary Right of Occupancy
CIDP	County Integrated Development Plan (Kenya)
Dira 2050	Tanzania Development Vision 2050
DPME	Department of Planning, Monitoring and Evaluation (South Africa)
eGA	e-Government Authority
EPZ	Economic Processing Zone
FYDP	Five-Year Development Plan
IFMIS (Epicor)	Integrated Financial Management Information System
JPC	Joint Permanent Commission
LGA(s)	Local Government Authorities
LTTP 2050	Long-Term Perspective Plan 2050
ME&L	Monitoring, Evaluation and Learning
MDA(s)	Ministries, Departments, and Agencies
MKUMBI II	Mpango wa Kuboresha Mazingira ya Biashara II
MoJ	Ministry of Justice
MoICT	Ministry of Information, Communication and Information Technology
MoFP	Ministry of Finance and Planning

MSMEs	Micro, Small and Medium Enterprises
MTEF	Medium-Term Expenditure Framework
NBS NICTBB	National Bureau of Statistics National ICT Broadband Backbone
NPC	National Planning Commission
OPRAS	Open Performance Review and Appraisal System
OSCs PEMANDU	One Stope Centres Performance Management and Delivery Unit (Malaysia)
PEPMIS	Public Employees Performance Management Information System
PFMA	Public Finance Management Act (Kenya, 2012)
PIM	Public Investment Management
PlanRep	Planning and Reporting System
PO-PSMGG	President's Office – Public Service Management and Good Governance
POPI	President's Office – Planning and Investment
PO-RALG	President's Office – Regional Administration and Local Government (Tawala za Mikoa na Serikali za Mitaa)
PMO	Prime Minister's Office
PMO-RALG (TAMISEMI)	Prime Minister's Office – Regional Administration and Local Government (Tawala za Mikoa na Serikali za Mitaa)
PPP	Public–Private Partnership
PSC	Public Service Commission
RIA	Regulatory Impact Assessment

RS	Regional Secretariats
SDGs	Sustainable Development Goals
SEZ	Special Economic Zone
SOE	State-Owned Enterprise
TANTRADE	Tanzania Trade Development Authority
TIC	Tanzania Investment Centre
TISEZA	Tanzania Investment and Special Economic Zones Authority
ZIPA	Zanzibar Investment Promotion Authority

List of Figures

List of Tables

Executive Summary

Foreword

Statement by the Minister

Chapter One: Introduction

1.1 Background

In the early 1990s, the government of Tanzania embarked on reforms to transition from a socialist oriented economy to a market oriented one in order to engage more private sector stakeholders to achieve economic growth. This entailed putting in place strategies that led to various reforms in the policy and legal framework focusing on industrialization. Towards the end of the 1990's, a number of policies and legislation were promulgated to meet this target.

The years that followed have witnessed the government embarking on a series of initiatives to transform its business and investment landscape. This was in recognition of the fact that a competitive, predictable, and transparent business environment is a cornerstone of sustainable economic growth. Thus, it consistently prioritised reforms to reduce regulatory burdens, enhance institutional efficiency, and stimulate domestic and foreign investments.

The government's significant milestone in transforming the business environment and investment climate was the formulation of a roadmap for regulatory reforms, the Blueprint to Improve the Investment and Business Environment in Tanzania (the Blueprint) in 2017. The Blueprint was later translated to Kiswahili and has since been referred to as *Mpango wa Kuboresha Uwekezaji na Mazingira ya Biashara* (MKUMBI I). MKUMBI I provided a strategic framework for comprehensive and holistic review of the business-enabling environment, setting out a clear pathway for regulatory streamlining, institutional strengthening, and ensuring policy coherence.

The key challenges that MKUMBI I sought to address, include: (i) existence of high compliance costs in monetary terms and time spent in starting and operating business; (ii) cumbersome pre-approval procedures which attracted rent-seeking opportunities; (iii) presence of a multiplicity and duplicity of processes across regulatory authorities; (iv) existence of loopholes in some of the laws and regulations which are sometimes abused by regulatory authorities; and (v) high costs of compliance and enforcement.

In addressing these systemic constraints, MKUMBI I targeted establishing a modern, business-friendly regulatory framework that fosters investment, innovation, and inclusive economic growth. It serves as a record of achievements made to date in that regard and as a springboard for further reforms in this intent.

1.1.1 Achievements of MKUMBI I

Following the implementation of the MKUMBI I, several legal and regulatory reforms, along with reductions and abolitions of fees, have been made. In particular, 55 laws have been amended and 374 fees have been reduced or abolished, lowering costs for businesses and encouraging more business registrations. It has also led to the introduction of electronic systems in different government sectors and regulators, leading to improved connectivity among information systems, accessibility of data and consequently significantly increasing operational efficiency. For instance, the time required to obtain business and investment permits has been reduced from an average of 14 days to 3 days, with the registration period for private hospitals shortened from 12 months to 3 months. Further, processing time for a business workplace registration certificate has been cut from 14 days to a single day, and the issuance of workplace safety and health compliance licenses from 28 days to 3 days. Work permit applications are now processed within 3 to 7 days, and cargo transportation time from Dar es Salaam to Tunduma, reduced from 7 days to 3 days.

Similarly, 33 business processes undertaken by several regulatory bodies have been streamlined, collapsing to only 7 procedures. An example of this has been at BRELA, whereby investors can now register a company within 8 hours, obtain a business license within 1 hour, and make payments and check on the statuses of their companies virtually without physical interaction with service providers.

Further, in 2024, the Government in collaboration with the private sector, conducted an impact assessment of MKUMBI I, noting several other positive improvements and impacts in the services offered by regulatory authorities to businesses and investors. Accordingly, economic growth heightened, boosting government revenues, employment and average national income per capita, ultimately improving welfare and well-being of citizens. Other improvements attributed to MKUMBI I included a reduction in complaints, as most regulatory authorities improved their services and performances. Additionally, overlapping mandates were redressed by streamlining government operations through mergers of functions of some regulatory agencies. This includes merging functions of the TFDA, TMDA and TBS, restructuring of TASAC's functionary mandates, and reviews and amendments of tax, land, and local government laws. These developments enhanced trust in the government relationship with the private sector.

Other noted achievements include introduction of a joint and risk-based system for regulatory compliance inspections, significantly reducing bureaucratic delays in inspections. Besides, there has been a growing inclination towards establishment of one-stop centres and applications of electronic single window systems. These systems have further streamlined services, simplified trade and transport processes by centralizing regulatory requirements for imports, exports, and transit services. Notable also is the establishment of a business environment unit under the President's Office, Planning and Investment (POPI) that oversees the implementation of MKUMBI I and coordinates with various sectors. The unit has fostered a conducive environment for business operations and investment undertakings. At the LGA level, the organisational structure and functions were reviewed with the introduction of Industry, Trade, and Investment Departments, providing more impetus in supporting local businesses and boosting government facilitation services. Additionally, the introduction of the Business Help Desks in Sector Ministries has been instrumental in providing swift assistance to companies and in resolving sector-specific challenges.

All these reforms have essentially enhanced the country's ease of doing business, improved regulatory efficiency, and heightened investors' confidence. Nonetheless, while the implementation of MKUMBI I comes to an end, there is still a need for the government of Tanzania to continue with similar effort that will further improve the country's business environment and investment climate in line with long-term national development aspirations.

1.2 Rationale for MKUMBI II

Despite the milestones under the implementation of MKUMBI I, several instances justify the government's endeavour to undertake preparation of its successor, MKUMBI II, to wit:

1.2.1 Transitioning to Middle Income Status and Associated Financing Implications

Tanzania aspires to become an Upper Middle-Income Country (UMIC) by 2050. Although this is commendable, it implies that the government's eligibility for concessional loans and grants financing is eroded. Consequently, it will have to increasingly depend on non-concessional loans and private capital inflows, both foreign and domestic.

Aligned with Dira 2050, and the Long-Term Perspective (LTPP 2050) financing requirements require a fundamental shift from public dependence to rigorous private sector reliance. This financing transition necessitates creating a robust and predictable business environment and investment climate to entice private investments, enhance investor confidence, and attract diversified sources of development financing. As such, MKUMBI II is set to operationalise critical reforms. This will require streamlining regulations, expanding digital systems, and enhancing government–private sector collaboration to accelerate job creation, productivity, and structural transformation. By aligning MKUMBI II with these long-term visions, the reform initiative requires coherence between immediate regulatory interventions and transformational national objectives, reinforcing the institutional and policy linkages needed to underpin Tanzania's aspirational growth trajectory.

1.2.2 Dynamic Geopolitical Landscape

The geopolitical landscape has increasingly become volatile and unpredictable. Consequently, the resulting global economic and political environment has witnessed climate change shocks, supply chain disruptions, and geopolitical tensions. This state of affairs amplifies the need for Tanzania to swiftly build a resilient, diversified, and competitive private sector-led economy that can withstand external shocks. This is due to the fact that the country's domestic private sector remains nascent necessitating putting in place a conducive business environment for growth, while also attracting substantial capital inflows from external private sector.

1.2.3 Learning from the Impact Assessment of MKUMBI I

The impact assessment of MKUMBI I revealed several critical issues that were either insufficiently addressed or emerged later in the implementation period. These include concerns relating to unfair/unpredictable regulatory and tax regimes practices in terms of business processes; duplicity of regulations and regulators; inspection and enforcement modalities of fees, charges and penalties which highlight the need for further improved regulatory mechanisms. In addition, key areas of regulatory reforms such as education; technology; informality of Micro, Small and Medium Enterprises (MSMEs); access to formal financial services; physical infrastructure and construction; start-ups including angel investors and venture capitalists; creative economy; brokerage services; trade across borders; business process inclusivity; climate change integration; and the effects of emerging sectors such as cryptocurrency, sports and games as well as gig economy were not sufficiently addressed. These areas are directly linked to multiple SDGs (1, 8, 9, 12, and 17) and require tailored policy interventions to ensure that Tanzania's private sector operates in an inclusive, predictable, and growth-enhancing environment.

1.2.4 Need to Catch Up with the Peers

According to the B-Ready 2024 Report (World Bank), Tanzania continues to lag behind its peers in regulatory and operational efficiency. For example, Tanzania scored 65.00 (3rd quintile), while Rwanda scored 70.35 (2nd quintile) in the regulatory framework. In public service delivery, it scored 51.56, while Rwanda scored 67.37. And finally, Tanzania scored 62.15 while Rwanda scored 81.31 under the operational efficiency pillar. Particularly, low scores were recorded in business insolvency (39.56), market competition (48.29), and business location (53.62), with comparator countries such as Rwanda, Ghana, and Togo scoring significantly higher in these areas. This underperformance underscores the necessity for sustained reforms to foster a more conducive environment for business growth, attract investment, and stimulate productivity.

1.2.5 Emergent social, political, and economic issues

1.2.5.1 Demographic Pressures and Developmental Outlook

Tanzania's youth, comprising of 37% aged between 15 and 35, (2022 Population and Housing Census) is growing rapidly. Projections show, on average, in the next 25 years this segment of the population will grow by about 3% annually. With limited fiscal space constraining public sector hiring, the private sector, which already provides for 70% of formal employment, must drive job creation. Targeted reforms to strengthen the business environment and investment climate are therefore critical to unlock entrepreneurship, SME growth, and productivity for this group.

1.3 Reconfiguring the Role of the State and the Private Sector in the Market-Driven Economy

1.3.1 Role of state

The State remains the principal architect and steward of Tanzania's economic transformation responsible for setting the national vision, shaping institutions, and ensuring that markets function within a predictable, equitable, and sustainable framework. Globally, evidence shows that economies achieving sustained transformation did so under a developmental-state model that combined strategic state guidance with private-sector dynamism. Such states focus not on controlling production but on creating the enabling conditions for enterprise, competition, and innovation to thrive.

Tanzania's constitutional and economic foundations place this responsibility firmly on government. The Constitution mandates equitable and efficient resource allocation to improve livelihoods, while Dira 2050 and the Long-Term Perspective Plan 2050 define the State's evolving role as facilitator, regulator, and catalyst of inclusive growth. Over time, Tanzania has adopted a blended market-and-non-market approach using policy, investment, and regulation to balance public objectives with market efficiency.

Under MKUMBI II, the government re-affirms this facilitative role, focusing on enabling markets rather than dominating them. This aligns with the second-generation reform ethos of Blueprint II, which shifts the State from command and control toward partnership, coordination, and service excellence. The public sector's task is to remove bottlenecks, provide reliable infrastructure and institutions, ensure fair competition, and safeguard investors and consumers alike. In particular, the government's role in this regard will be guided by principles, to wit:

i. Adherence to the rule of law: The Constitution guarantees rights to engage in economic activity and due process. MKUMBI II reinforces these constitutional commitments, ensuring reforms respect and embed rights-based frameworks.
ii. Public-sector enabling role: Drawing on institutional theory and models of economic governance, the state will provide infrastructure, maintain fair competition, ensure regulatory predictability, and protect investors, while refraining from unnecessary interference.

iii. Compliance with global good practices: MKUMBI II promotes the adoption of transparent regulations, performance standards, and digital integration, mirroring successful practices in peer nations known for favourable business climates. Such practices, however, should conform to the cultural, economic and political aspirations of the Tanzanian society.

iv. Facilitation emphasis: The state under MKUMBI II shifts from being a command-and-control regulator to one of enabling roles, focusing on infrastructure, logistics, digital systems, and an efficient, predictable regulatory system to empower businesses and catalyse investment.

This clearly defined role positions the State as a strategic enabler, one that catalyses rather than crowds out private investment. Through predictable regulation, efficient public services, and collaborative partnerships, the government will unlock private-sector energy to drive industrialization, diversification, and job creation. In this way, MKUMBI II envisions a complementary dual engine of growth: a capable and facilitative State working alongside a vibrant, innovative, and responsible private sector together steering Tanzania toward the aspirations of Dira 2050.

1.3.2 Role of the Private Sector

Having outlined the enabling and facilitative role of the State, it follows that the success of Tanzania's transformation under MKUMBI II will ultimately depend on the capability and responsiveness of its private sector. The State should create stability, infrastructure, and rules of the game but it is the private sector that must convert opportunity into investment, innovation, and jobs.

The private sector remains the engine of economic transformation globally. The sector is the key driver of productivity, innovation, job creation, and efficient resource utilization. *Across all regions, private enterprises generate over 90 percent of employment, account for more than 70 percent of investment, and contribute over 70 percent of fiscal revenues in developing economies*. The sector's centrality is expected to deepen as global challenges demand greater innovation, capital mobilization, and entrepreneurship.

Globally, the stakes are rising. The IMF (2024) estimates that over 80 percent of future investment financing for climate adaptation, green infrastructure, and technology-driven growth will need to come from the private sector. Likewise, achieving the global development agenda including eradicating extreme poverty, meeting SDGs, and addressing the climate transition, requires accelerating private-led investment to an estimated US$ 2.4 trillion annually. In low-income economies, sustained per capita GDP growth of 9 percent will be essential to absorb the growing youth population, meet job creation needs, and eradicate extreme poverty reinforcing the central role of the private sector in future prosperity. Moreover, economies with vibrant private sectors characterized by competitiveness, innovation, and integration into regional value chains consistently demonstrate faster structural transformation and resilience to shocks.

In Tanzania, the private sector is already a cornerstone of the economy. It contributes significantly to GDP, provides over 70 percent of formal employment, and accounts for more than 90 percent of total jobs when informal activities are included (NBS, 2024). It also supplies the majority of government revenue through corporate, trade, and consumption taxes. Yet, despite this impressive footprint, *the sector's transformative potential remains underutiized constrained by informality, limited access to finance, weak integration into global value chains, and regulatory complexity.*

Looking ahead, the stakes for Tanzania's private sector are substantial. To realize the aspirations of Dira 2050 of attaining a US$ 1 trillion economy with a per capita income exceeding US$ 7,000 by 2050, the private sector will need to provide over 70 percent of total financing needs, drive industrial value addition, and absorb the expanding labour force projected to double by 2050. This calls for an innovative, capable, resilient, dynamic, and globally competitive private sector, one that is innovative, compliant, inclusive, and outward-looking.

Achieving this transformation requires a shift in mindset and capacity. The envisioned private sector must be:

i. Resilient and competitive, able to withstand global shocks and seize emerging opportunities under AfCFTA and digital trade.
ii. Responsible and compliant, demonstrating integrity in taxation, labour standards, and environmental stewardship.

iii. Innovative and technology-driven, investing in research, productivity, and digitalization to sustain competitiveness.
iv. Inclusive and partnership-oriented, fostering MSME participation, gender equality, and linkages across value chains.

Under MKUMBI II, the private sector is positioned not as a passive beneficiary of reform but as an active co-implementer of Tanzania's transformation agenda. Its role spans four mutually reinforcing dimensions:

i. Driver of industrialization and export diversification through investments in agro-processing, light manufacturing, and integration into regional and global value chains.
ii. Partner in innovation, green growth, and digital transformation, contributing to climate-smart, resource-efficient, and technology-enabled development.
iii. Catalyst for employment, skills, and inclusion, expanding decent work opportunities, especially for youth and women.
iv. Collaborator in Public–Private Partnerships (PPPs) for infrastructure and service delivery in energy, transport, water, education, and health.

To deliver on these roles, the private sector must evolve from compliance to leadership, complementing government reforms with entrepreneurship, competitiveness, and integrity. MKUMBI II therefore calls for a new social contract between the state and private sector, founded on predictability, accountability, and shared prosperity. The government will ensure a fair, transparent, and enabling regulatory environment, while the private sector must commit to investing, innovating, and creating jobs. Together, this partnership will unlock Tanzania's transformation into a diversified, resilient, and inclusive high-income economy envisioned in Dira 2050.

1.4 Expected Outcomes and Objectives of MKUMBI II

1.4.1 Expected Outcomes

National Investment Vision: Tanzania strives to become the preferred investments destination in Africa by 2050. This will be driven by improved competitiveness in investments climate and business environment. For example, Tanzania would like to attract over US$8 billion of FDIs from the current US41.7 billion, annually by 2031. Dira2050 and the Long-Term Perspective Plan (LTPP) position the private sector as the primary driver of growth, prioritizing trade, value-added investment, and industrialization. The plight of the private sector rests on how Tanzania delivers the reform actions under MKUMBI II. Seamless investor and business community experience and confidence, investor protection, infrastructures to support government service delivery, appropriate financing mechanisms, and predictable policy environment are some of the key outcome areas to explain the success of MKUMBI II.

Effective implementation of MKUMBI II (Investment and Business Environment) is expected to contribute to:

i. Accelerated economic growth and diversification;
ii. Increased industrial capacity, exports, and domestic revenue;
iii. Creation of decent employment and skills development;
iv. Balanced regional development and reduced socio-economic disparities; and
v. Strengthened resilience and sustainable development.

1.4.2 General Objectives

The main objective of the MKUMBI II is to identify and address persistent and emerging challenges in the business environment and investment climate, ensuring alignment with national priorities. The priorities are in accordance with the Dira 2050, LTPP and the first FYDP to implement Dira2050 In addition, MKUMBI II builds on the MKUMBI I to advance more comprehensive, sustainable, and inclusive reforms in the investment and business environment. Therefore, MKUMBI II's general objectives include:

i. Accelerate private investment, innovation, and partnerships as the main engine of Tanzania's transformation under vision 2050
ii. Supporting inclusive growth, ensuring underserved regions and SMEs, including women and youth entrepreneurs, benefit from improved enabling conditions.
i. Broadening reform to cover broader sectors, tackling non-tariff barriers, simplifying compliance processes, and raising regulatory predictability.
ii. Digitising government-to-business services; strengthen performance monitoring; deepen structured public–private collaboration.

iii. Consolidating gains achieved under MKUMBI I by streamlining procedures, reducing redundancies, and embedding reforms in law and related processes.
iv. Strengthening inter-institutional coordination, delivery discipline, and accountability.
v. Promoting public-sector mindset shift. This will entail fostering a pro-business
vi. Promote service-oriented culture across MDAs/LGAs through aligned incentives and performance contracts, risk-based regulation, and capacity-building for constructive private-sector partnership.

1.4.2 Specific Objectives

The specific objectives of MKUMBI II entail:

i. Establishing more one-stop digital platforms, integrating licensing, compliance, and investor services across institutions.
ii. Reducing non-tariff restrictions, simplifying customs procedures and risk-based inspections to facilitate trade.
iii. Formalising private sector engagement in regulatory reform and law-making—enhancing policy transparency and consistency.
iv. Improving institutional coordination and accountability by harmonizing overlapping mandates, performance metrics, and governance protocols across reform-leading agencies.

1.5 Methodology

The development of MKUMBI II adopted a structured and evidence-based approach that combined documentary review, stakeholder consultations including written submissions (private sectors, MDAs, LGA, regulatory agencies, CSOs, SOEs, SMEs, DPs, diaspora, diplomatic missions, Embassies if Tanzania overseas, investors, private sector associations, CEOs, etc), validation, online survey and benchmarking. This process ensured that reform priorities were comprehensive, inclusive and representing the experience of the stakeholders, and aligned with both national frameworks and good practices.

The main references for informing the direction of MKUMBI II range from Government reports (e.g. Dira 2050, LTPP 2050, MKUMBI I and its 2024 Impact Assessment, policies and legal texts, taxation and sectoral reform reports), private sector reports on business environment and investment climate in Tanzania and reports from bilaterial and multilateral institutions. The review helped to establish reform priorities, ensure alignment with existing initiatives, and identified key stakeholders.

1.5.2 Data Analysis

Data analysis involved synthesizing insights from all data collection methods used Thematic and content analyses were applied to the qualitative evidence, helping the NTT to identify and extract patterns, perceptions, and stakeholder priorities from the information collected.

1.5.3 Validation

Validation of the proposed reforms has been undertaken in three ways. First is the cross validation of information from different sources described under section 1.5.1. For instance, data from stakeholder consultations were cross validated with information from documentation. Second, further clarifications were obtained from some of the regulatory entities on issues that were raised by stakeholders. This helped in ensuring this report accurately inform the reform agenda. Third, the draft report will be presented to stakeholders for validation.

1.6. Limitation and Scope

MKUMBI II primarily focuses on reviewing and making Reform Actions for reforming the business regulatory framework in Mainland Tanzania. (Tanzania). Zanzibar has its own Blueprint and Development Vision, 2050 and medium development plans. MKUMBI II is designed to accelerate the achievement of Dira2050 with private sector given a significant role to attain the US$1trillion economy. Further, it builds on the achievements of MKUMBI I by deepening reforms to strengthen Tanzania's business environment and investment climate.

Taxation and related matters have a direct bearing on the business environment and investment climate but is passively addressed in this document. This is because at the time of developing MKUMBI II, the government had already set up a Presidential Commission specific for of Tax Reforms. The Commission was specifically mandated to address, among other areas, the implications of taxation challenges in relation to business environment and investment climate. MKUMBI II will utilise the insights or direction from the findings and recommendations of the Presidential Commission for Tax Reforms.

Cross-cutting priorities form a critical part of MKUMBI II, including public–private partnerships, local content compliance, environmental impact assessment and permitting processes, and promoting a service-oriented culture within public regulatory institutions. Also emphasises the use of digital platforms and capacity-building measures to enhance efficiency, transparency, and coordination across government and private sector actors, however they are not treated in specific sections. Instead, they are mainstreamed across the whole document with distinct emphasis in the respective chapters and sections.

1.7 Outlay of the Report

This report contains seven chapters. The First Chapter covers the background, rationale and justification, methodology and approach used, scope and limitation of the MKUMBI II. Chapter Two appraises the Situational Analysis in Tanzania. It analyses Socio-Economic and Development Context and Business Environment and Investment Climate in Tanzania in context of Global competitiveness. Chapter Three dwells on Reform Strategies and Actions. It focuses on eleven reform issues: business entry and climate; business location; finance and investment; digitalization; labour and skills development; access to markets, both domestic and international; infrastructure and public utilities; dispute resolution and liquidation; protection of intellectual property rights; business mind-set shift and accountability; and, institutional set-up, planning and coordination. Chapter four is about risk analysis and mitigation measures, whilst Chapter five puts in place the Implementation framework for MKUMBI II. Chapter six provides analysis of the costing and resource mobilization strategy for the reforms. Chapter seven concludes the report. The report also provides a matrix of reform actions as an annex, where for each reform proposal, responsible institutions to implement and/or to monitor progress are identified. The matrix also shows timeline set to complete the reform.

Chapter 2: Situation Analysis

2.1 Introduction

This chapter sets the baseline for MKUMBI II by taking stock of where Tanzania's economy stands and identifies strengths, opportunities, challenges, and emerging issues that must be capitalized on and addressed to accelerate a private-sector-led, export-oriented transformation. It first traces recent trends in growth, prices, external and fiscal balances, investment, savings, credit and debt, explaining the domestic and global drivers and setting a short-to-medium-term outlook. It then reviews the structure of the economy and the pace of structural transformation and draws out implications for jobs, inclusion and competitiveness. Because trade diversification is central to growth, the chapter assesses export and import patterns, corridor logistics, standards/SPS capacity and opportunities under AfCFTA. It documents the contribution and potential of the private sector and diagnoses Tanzania's Business Environment and Investment Climate; laws and regulations, institutions, taxation and customs, land and property rights, dispute resolution, decentralization, informality and integrity, benchmarked against regional and global indices, to identify the most cost-effective, sequenced reforms that align near-term actions with FYDP IV and the longer-term ambitions of Dira 2050.

2.2 Socio-Economic and Development Context

2.2.1 Macroeconomic Performance and Outlook: Implications for the Business Environment & Investment Climate

Tanzania's economy has shown resilience through successive global shocks, averaging about 6 percent real growth, annually, over the past two decades. Unlike most of its neighbours, Tanzania's GDP grew at positive rates in 2020 and more than doubled in 2021 as supply chains reopened, reflecting prudent macroeconomic management and the diversity of growth drivers across agriculture, services, and industry. However, sustaining this growth momentum increasingly depends on the quality of Tanzania's business environment and investment climate. Empirical evidence confirms that improvements in business and investment conditions have measurable effects on economic growth. Economies with transparent, predictable, and well-coordinated institutional frameworks have been achieving more stable investment flows and stronger productivity gains globally. A conducive business environment, anchored in clear property rights, efficient regulation, and effective dispute-resolution systems, creates the confidence investors need to expand operations, innovate, and integrate into regional and global value chains. Evidence from Fernández and Tamayo (2017) reinforces that institutional quality is not only a governance issue but a growth enabler. Well-defined rules, credible policy frameworks, and strong financial institutions enhance access to credit, improve resource allocation, and stimulate long-term investment. For Tanzania, this means that the impact of ongoing structural investments in railways, ports, energy, and logistics will hinge on whether the regulatory, institutional, and administrative environment enables private investment to thrive. A predictable, transparent, and efficient business environment does not merely complement infrastructure, it determines how effectively public capital translates into firm productivity, job creation, and inclusive growth. Strengthening the investment climate, therefore, is not peripheral to growth, it is the mechanism through which Tanzania can convert macroeconomic stability and public investment into sustained competitiveness and structural transformation.

Price stability has helped preserve the country's growth momentum, with inflation contained within the targeted 5%. The most volatile component of inflation, food inflation rose to 4.6% in 2022 due to high food prices but stabilized as harvests and distribution improved. Similarly, the sensitive to global oil prices component of inflation (energy inflation) remained stable through ought the past decades due to prudent fiscal management and tightened monetary policies. Stability matters because it buys policy space but sustaining it now depends less on short-term demand management and more on supply-side responsiveness. Lower logistics frictions, reliable energy, faster standards/SPS processes, and competitive input markets, dampen external pass-through and raise potential growth, turning macro stability into a platform for investment.

The demographic context makes the translation of growth urgent. With the population expanding by roughly 3.2 percent a year, per-capita income has risen more modestly, so living-standard gains require faster productivity and more formal, higher-quality jobs for youth and women. Urbanization could deliver these gains, provided that there are clear land rights, predictable permitting, reliable utility connections, and interoperable digital services that cut the time and cost to invest. Simplifying entry and compliance, strengthening secured transactions and insolvency regimes, and widening MSME finance help enterprises formalize, scale, and hire, linking demographics to inclusive growth through better business environment and investment climate.

External dynamics calls for a vibrant real sector. The shilling's average depreciation since 2020 has been volatile and masked three phases. A phase of subdued movement into mid-2023 with an average of 0.4% depreciation, a sharper adjustment through late-2024 with an average depreciation of 12.5%, and a stabilization alongside stronger reserves and recovering exports. The volatile nature of the domestic currency calls for strategies to address structural issues. These include broader export capacity, deeper diversification, and steadier FDI inflows, among others, which calls for a resilient private sector through predictable trade rules and capable institutions, ports and corridors that move goods on time, SPS/TBT systems that certify quickly, customs that are transparent, and energy that is dependable, so non-traditional exports can scale and firms plug into regional value chains under AfCFTA.

Fiscal dynamics reinforce the case for crowding in private capital. Domestic revenue growth has lagged recurrent and development needs, widening the deficit to an average of 3.01% in the last decade. Tax limited by narrow tax base and high compliance cost remains the main financing source, with borrowing a growing second pillar reaching about 50% of GDP in 2025. This stance is manageable but tight, leaving limited space for development spending and heightening vulnerability to shocks. The response cannot be fiscal alone. Alongside continued domestic revenue mobilization and more cost-effective spending, a lower-cost, predictable business environment and investment climate is essential to broaden the formal tax base, improve compliance, and reduce the risk premium that raise the cost of capital.

Bringing these threads together points to the medium-term task. Meeting FYDP I for realizing Dira 2050 ambitions requires lifting investment above 30 percent of GDP with a larger private share, sustaining annual FDI growth of approximately 50% per annum, and deepening domestic capital markets to channel long-term finance into infrastructure, manufacturing, agribusiness, and services. That financing will flow where rules are clear and execution is reliable: end-to-end digital transformation (models, activities, transactions, money flows), risk-based inspections, faster property registration and land titling, predictable taxation and customs, and effective contract enforcement and Alternative Dispute Resolution (ADR), supported by an investor-service architecture that shortens time-to-invest. With fiscal space constrained and debt dynamics sensitive to shocks, government cannot, and need not, do everything alone. The path to sustained, inclusive growth is a private-sector-led expansion enabled by a predictable, digitally delivered, and competitively priced operating environment, that crowds in domestic and foreign capital, boosts productivity and exports, and steadily raises living standards.

2.2.2 Structural Transformation

Tanzania's structural transformation has been gradual and uneven, constraining the pace at which growth translates into jobs, exports, and fiscal resilience. Over the last decade, services have averaged roughly 40 percent of GDP, driven by trade, transport and storage, tourism, finance and insurance. However, a large share remains informal, which dampens productivity and fiscal yield. Industry and construction sector during the same period as a share of GDP and has not sufficiently become a robust engine of export diversification or large-scale employment. Agriculture's GDP share has edged down to about 26.5 percent in 2024 from around 27.4% in 2018 and its employment share is falling from 75.1% in 2006 to 55.1% in 2024, yet it remains the backbone of livelihoods and the primary source of inputs for agro processing. The limited transformation signals a persistent limited movement of labour and capital from low-productivity activities into higher-productivity industry and modern, formal services, and few domestic supply-chain linkages to spread productivity gains across firms and regions.

Dira 2050 sets a clear direction by prioritizing nine sectors, Agriculture; Tourism; Manufacturing; Construction and Real Estates; Mining; Blue Economy; Sports and Creative Industry; Financial Sector; and Service Sector. These sectors are selected for their job creation potential (especially for youth and women), the strength of their backward and forward linkages, and their capacity to diversify and upgrade exports. Integrated logistics, energy, science and technology, research and development, and digital transformation are identified as key drivers to the economy to achieve the set goals. Meeting the Dira's ambitions requires raising agricultural productivity and shifting from subsistence to organized value chains that feed competitive agro-processing; lifting industry's contribution beyond 30 percent with emphasis on labour-intensive, higher value-added niches (textiles and apparel, leather, food processing, light engineering); and upgrading and formalizing services, particularly ICT, logistics, and tourism, to deliver bigger productivity gains and absorb skilled labour. Moreover, mining and energy should be leveraged beyond fiscal revenues, with deeper local-content links to SMEs, supplier development, and technology transfer.

Predictable policy reduced regulatory burdens, competitive infrastructure, and strong investor protection are the catalysts of structural change. With an innovation-driven, sustainably financed private sector, Tanzania can unlock entrepreneurship, attract long-term capital, and scale industries that absorb the youth bulge into higher-productivity, better-paid jobs, delivering robust, inclusive, export-oriented growth aligned with Dira 2050.

2.2.3 Trade Performance and Diversification

Tanzania's external sector has remained dynamic but vulnerable, reflecting exposure to global economic cycles and geopolitical developments. The balance of payments shifted from a deficit in 2014 to a surplus in 2017, largely driven by a narrowing current account deficit as imports declined. However, the onset of COVID-19 reversed this trend, leading to a deficit compounded by subsequent global shocks, including supply-chain disruptions and rising commodity prices following Russia-Ukraine War. Recovery has since gained traction, supported by rising export earnings from tourism, gold, horticulture, tobacco, and cashew nuts; lower import bills driven by import substitution initiatives; and the easing of global inflationary pressures and monetary conditions. By 2024, exports had risen to about 20 percent of GDP, up from 18 percent in 2023. Tourism accounted for nearly a quarter of total exports, followed by gold and traditional agricultural goods, contributing around one-fifth and one-tenth, respectively.

Despite these gains, Tanzania's export base remains concentrated in a few traditional commodities (gold, cashew nuts, coffee, tobacco, and cotton) that are low in value addition, weakly linked to domestic industries, and highly susceptible to external price and climate shocks. These exports have limited integration into global value chains, constraining opportunities for industrial upgrading, technology transfer, and quality job creation. While non-traditional exports such as manufactured goods, horticultural products, and fishery items are expanding, their competitiveness is undermined by high energy costs, inefficiencies in logistics, limited access to external market information, and persistent non-tariff barriers in both regional and international markets.

On the import side, Tanzania continues to rely heavily on external supplies of capital goods, petroleum, fertilizers, and consumer goods illustrating both industrial dependence and the constraints of domestic production capacity. In 2024, imports represented about one-fifth of GDP, dominated by industrial supplies (27.7%), petroleum products (15.7%), and service payments (14.7%). This structure underlines the country's dependence on imports for industrialization, energy security, and consumer needs, reinforcing recurrent trade deficits (ibid).

Tanzania's major export destinations include India, the United Arab Emirates, China, Kenya, South Africa, and Switzerland, while imports primarily originate from China, India, the UAE, Kenya, and South Africa. Within the EAC and SADC blocs, regional partners such as Kenya, Uganda, South Africa, and Zambia remain key. The African Continental Free Trade Area (AfCFTA) presents a strategic opportunity to reposition Tanzania's trade and industrial landscape. However, realising its potential will require addressing structural bottlenecks in logistics, certification, and firm competitiveness. High transport and port costs, limited corridor efficiency, and weak enforcement of sanitary, phytosanitary, and technical standards continue to constrain exports. Moreover, informality, limited access to trade finance, and overlapping non-tariff barriers weaken participation of MSMEs and limit Tanzania's ability to exploit economies of scale and preferential access.

To align trade with Dira 2050, Tanzania must transition from a narrow, commodity-driven model to a diversified, value-added, and export-oriented economy. This transformation requires deliberate reforms to strengthen the business environment and investment climate as enablers of competitiveness and private-sector growth. Expanding agro-processing and light manufacturing to boost value addition must go hand in hand with improving logistics, standards, and digital trade facilitation to reduce transaction costs and enhance efficiency. Equally important is strengthening the participation of MSMEs in export supply chains through improved access to finance, streamlined regulations, and predictable policy frameworks that incentivize formalization and innovation. These reforms will reduce import dependence, attract quality investment, and promote diversification of both products and destinations.

2.3 Tanzania's Business Environment and Investment Climate

2.3.1 Legal and Policy Frameworks for Investment and Business

Tanzania's business and investment environment is underpinned by a comprehensive legal and regulatory framework that defines the rules, institutions, and processes governing economic activity. The system is anchored in national laws and policies administered through multiple ministries, departments, agencies (MDAs), and local government authorities (LGAs). Together, these institutions shape the country's Business Enabling Environment (BEE) through regulation, licensing, taxation, inspection, and investment facilitation.

Core institutions include the Tanzania Investment and Special Economic Zones Authority (TISEZA), the Business Registrations and Licensing Agency (BRELA), and standards and compliance regulators such as TBS, TMDA, EWURA, OSHA, NEMC, TASAC, OSHA, and TCRA. The Tanzania Revenue Authority (TRA) administers taxation, while LGAs oversee permits, local licensing, and revenue collection at the subnational level. Collectively, these bodies regulate nearly every aspect of enterprise operations from business registration to investment incentives, thus determining the ease and cost of doing business.

The Government is currently revisiting the National Investment Promotion Policy (1996) and formulating a new Policy and its implementation strategy to guide the delivery of inclusive, sustainable, and responsible investment aligned with Dira 2050. In addition, the tax system is also under review through the Presidential Tax Reform Taskforce Commission. These efforts are part of a broader investment-related policy framework that covers key economic and social domains, including labour relations, land and property rights, taxation, immigration, environment, and intellectual property. Major laws include the Companies Act, Business Names Registration Act, Land Act, Income Tax Act, Value Added Tax Act, Banking and Financial Institutions Act, and Capital Markets and Securities Act, among others. Complementary laws in natural resource sectors such as mining, forestry, fisheries, tourism, and agriculture shape sectoral investment incentives and compliance obligations. Judicial and quasi-judicial institutions such as the Commercial Division of the High Court, Tax Revenue

Appeals Tribunal, and Fair Competition Tribunal provide legal recourse, supported by the Arbitration Act (2020) and international conventions like the ICSID and New York Convention.

While this framework provides legal certainty, its multiplicity has led to regulatory overlaps and coordination challenges. Businesses frequently report duplicative procedures, inconsistent enforcement, and lack of integration across digital systems, particularly between BRELA, TRA, LGAs, and sector regulators. These issues have contributed to high compliance costs, limited transparency, and investor uncertainty—key bottlenecks that MKUMBI II aims to address through harmonization and interoperability reforms.

2.3.2 Investment Facilitation: The TISEZA Framework

The establishment of TISEZA marked a significant step in modernizing Tanzania's investment landscape. Created under Act No. 6 of 2025, TISEZA consolidates the investment promotion and facilitation mandates previously held by TIC and EPZA. Its objective is to streamline investor services through a One Stop Facilitation Centre (OSFC), manage Special Economic Zones (SEZs), coordinate investment incentives, and develop a national land bank for investment.

The Act emphasizes digital integration, requiring all investment-related authorities to link electronically to simplify registration, licensing, and permits. It also codifies a framework for investment incentives, including tax exemptions, duty relief, and sector-specific concessions, aimed at boosting competitiveness and investor confidence.

However, implementation remains at an early stage. Investors continue to report that they must approach multiple regulators for approvals despite the One Stop Centre's existence. Coordination between TISEZA and other regulators, particularly TRA, NEMC, and LGAs, remains limited, and delays in SEZ servicing and utilities persist. MKUMBI II will therefore prioritize operationalizing the digital integration provisions of the Act and ensuring full functionality of the OSFC to deliver predictable, investor-friendly services.

2.3.3 Trade Facilitation: The TANTRADE Framework

Given the central role of trade in the development process, the Government established the Tanzania Trade Development Authority (TanTrade) through the Act No. 4 of 2009 as a premier trade entity responsible for promoting and facilitating domestic, regional and international trade. TanTrade succeeded the Board of Internal Trade (BIT) which was responsible for domestic market development, and Board of External Trade (BET) which had focused on export promotion.

TanTrade partners with multiple stakeholders (public and private sector, associations, academia, regional and international organizations) to help Tanzanian businesses access opportunities in domestic, regional, and international markets. In doing so, it seeks to unlock the developmental potential of regional and global value chains through local sourcing, product diversification and specialization, and quality control in sectors and subsectors where local businesses can develop a competitive advantage.

Trade facilitation and promotion efforts have ranged from efforts to ensure that goods produced in the country gain a distinctive identity in the markets (brand identify), organising and participating in trade exhibitions, to the introduction of the Integrated Trade Information Management System (iTIMS) that provides up-to-date market information as well as price trends of products in various markets. Complementing these digital and promotional tools, TanTrade organises trade clinics in collaboration with several Government institutions, including TRA, BRELA, TBS, WMA and TISEZA. In 2024/25, the clinics served 3,256 businesses, resolving 1,298 challenges. In addition, 482 companies were registered and 137 companies obtained quality marks and packaging that meet international standards.[i] TanTrade also continues to create awareness of emerging business opportunities through business development services, marketing research, and intelligence information.

Despite these significant efforts, the trade sector remains constrained by a range of business and investment regulatory challenges identified during stakeholder consultations for MKUMBI II. These challenges are discussed in the following sections, followed by specific Government commitments to implement targeted reform actions.

2.3.4 Decentralization and the Role of Local Governments

LGAs play a pivotal role in Tanzania's business environment by issuing licenses and permits, collecting local revenues, and facilitating community-level investments. The decentralization framework intends to bring services closer to businesses, increase accountability, and promote local development. However, the impact of decentralization on the investment climate has been mixed.

While LGAs have established Industry, Trade, and Investment Departments and local investment desks under MKUMBI I, inconsistencies remain in service delivery and regulatory application. Fees and charges often vary across districts, and coordination with central government agencies is weak, creating uncertainty and additional costs for businesses.

According to the B-READY 2024 assessment, Tanzania's subnational regulatory efficiency lags behind regional peers such as Rwanda and Kenya, largely due to delays in permits, duplication of inspections, and limited capacity for risk-based regulation. Nevertheless, decentralization has improved local outreach to SMEs, demonstrating potential if supported by harmonized processes, digitized systems, and capacity-building at the LGA level. Strengthening these areas under MKUMBI II is essential to transform LGAs from revenue collectors into proactive facilitators of business and investment.

2.3.5 Land and Property Rights

Land remains one of the most critical yet challenging aspects of Tanzania's investment climate. The Land Act (1999) and Village Land Act (1999) govern allocation and ownership under the principle of state trusteeship, administered by the Ministry of Lands, LGAs, and agencies such as TISEZA.

In practice, businesses face lengthy, costly, and bureaucratic procedures to acquire and register land. Overlapping mandates between central, local, and village authorities create legal uncertainties and delays. According to the World Bank's B-READY 2024, property registration in Tanzania involves more than eight procedures and takes over 60 days—placing the country below regional peers like Rwanda and Kenya, which have digitized their land registries. Limited availability of surveyed and serviced industrial land, coupled with infrastructure deficits in SEZs, further constrains investment.

For MKUMBI II, accelerating the digitization of land records, clarifying institutional responsibilities, and expanding access to serviced industrial land are essential priorities to reduce disputes, enhance transparency, and improve investor confidence.

2.3.6 Dispute Resolution Mechanisms

A predictable and efficient dispute resolution framework underpins investor confidence. Tanzania has modernized its legal infrastructure through the Arbitration Act (2020), adoption of ADR mechanisms, and digitalization of the judiciary. The Commercial Division of the High Court, Tax Appeals Tribunal, and private arbitration centres such as the Tanzania Institute of Arbitrators now offer more streamlined services.

Reforms under MKUMBI I have improved case management through digital filing and the introduction of mobile courts and one-stop judicial centres, significantly reducing case backlogs. However, challenges persist in enforcement, procedural complexity, and cost. Strengthening capacity for ADR, ensuring predictable enforcement of arbitral awards, and building judicial expertise in commercial law will be key focus areas under MKUMBI II.

2.3.7 Achievements and Performance Snapshot

Over the past decade, reforms under MKUMBI I and related initiatives have improved aspects of the business environment. According to BRELA, business registrations rose from 122,000 in 2015 to over 222,000 by 2022, while licensed investment projects increased by over 50 percent. Digital systems such as GePG, TeSWS, and online registration platforms have enhanced transparency and reduced processing times. As a result, Tanzania has witnessed growth of the private sector over time with notable impacts including its contribution to employment (over 90 percent of total employment and 70 percent of formal jobs (NBS, 2024), government revenues, innovation, and economic growth.

Tanzania's performance in international indices, however, remains mixed. The B-READY 2024 assessment identifies persistent challenges in start-up procedures, contract enforcement, and property registration. The Global Competitiveness Index (2019) ranked Tanzania 117th out of 140 countries, reflecting strengths in market size and macroeconomic stability but weaknesses in infrastructure and innovation. The Global Innovation Index (2024) ranked the country 120th out of 133 economies, signalling the need for greater investment in technology and skills.

B-READY 2024 diagnostics, for instance, show Tanzania still trails regional peers on most operational indicators. Business entry has become faster with BRELA's online platform, yet processes remain fragmented across TRA, NSSF, and LGAs: Tanzania's business entry score stands at 59.2 versus 85.0 in Rwanda and 73.4 in Kenya, with typical registration taking 8–10 days compared to same-day issuance in Kigali. Access to electricity remains a binding constraint (score 52.1 versus Rwanda's 71.5 and Ghana's 67.8), with firms often waiting more than 100 days for a new commercial connection. Credit access is another weak spot: despite gains in financial inclusion, high collateral requirements and reliance on immovable security pull the score to 45.6, well below Kenya (74.2) and Rwanda (69.8). Border procedures have improved with TeSWS and port upgrades, but trading across borders still scores 48.7 (Rwanda 82.3; Ghana 70.5), with export and import compliance exceeding 100 and 150 hours respectively, and NTBs plus limited SPS/TBT capacity dampening competitiveness.

Property markets and contract enforcement continue to weigh on investor confidence. Property registration scores 50.2 (Rwanda 82.6; Kenya 65.4), involves more than eight procedures, takes over 60 days, and costs roughly 4 percent of property value; Rwanda completes the process in about a week at negligible cost. Enforcing contracts is among the weakest areas at 39.5 (Rwanda 67.0; Ghana 58.2). Tax administration has benefited from GePG, yet paying taxes scores 53.0 (Rwanda 75.2; Ghana 68.5) and firms still spend around 250 hours a year on compliance—well above regional comparators—exacerbated by procedural changes and inconsistent local enforcement.

Taken together, this profile underscores a clear duality: the reform architecture is in place and working in parts, but operational frictions persist at points of service. For MKUMBI II, the priority is to convert legal and digital reforms into day-to-day efficiency by: completing digital interoperability across registries, tax, licensing, and inspections; hardwiring risk-based, coordinated procedures at national and LGA levels; improving the reliability of utilities and border processes; strengthening property registration and contract enforcement; and systematically reducing compliance costs for MSMEs. This shift from "systems built" to "systems performing" is essential to close competitiveness gaps and translate reforms into firm-level productivity and investment.

2.3.8 Persistent Business Environment and Investment Climate Challenges and Reform Priorities

Despite progress, Tanzania's business environment remains constrained by regulatory complexity, weak institutional coordination, and informality. Overlapping mandates among regulators, inconsistent enforcement, and limited digital interoperability continue to elevate compliance costs and reduce competitiveness. For instance, while TISEZA is mandated to coordinate investment in industrial and special economic zones, investors often face duplicative licensing and inspection requirements from sector regulators such as TBS, OSHA, TMDA, and NEMC. Similarly, BRELA's digital platforms have reduced registration times, but integration with TRA, LGAs, and regulatory bodies remains incomplete, leading to multiple reporting obligations. Moreover, registering a company in Tanzania still requires multiple interactions with BRELA, TRA, and LGAs, averaging 8–10 days, compared to the same-day registration in Rwanda. similarly, businesses spend an average of 250 hours per year on tax compliance, higher than Kenya or Rwanda and senior management devotes roughly 16 percent of their time to regulatory procedures.

Informality remains a structural constraint: approximately 83 percent of Tanzania's workforce is engaged in informal employment (ILO, 2023) while only about 1 in 5 workers are engaged in formal employment, with the majority concentrated in agriculture, trade, and small-scale services (ILFS, 2020/21), limiting productivity and tax collection. High registration costs, unpredictable local fees, limited access to finance, and weak enforcement of contracts deter formalization. Transparency also remains a concern. Although the Corruption Perceptions Index (2025) shows Tanzania improving to rank 87th globally, businesses still report informal payments in procurement, licensing, and inspections.

A related challenge lies in the institutional culture of the civil service, which continues to influence the ease of doing business through regulation, service delivery, and facilitation. Historically shaped by a state-led development model, public institutions have often prioritized control and compliance over partnership and facilitation. This legacy has contributed to bureaucratic rigidity, unpredictability, and weak responsiveness to private-sector needs. Reforms under MKUMBI I, including the establishment of Business Environment Units under the President's Office–Planning and Investment, the rollout of business helpdesks in sector ministries, and the creation of trade and investment departments within LGAs, have improved dialogue and awareness. However, gaps remain in institutional coordination, efficiency, and service orientation. For MKUMBI II, transforming this administrative culture is essential. This requires reorienting public officers toward facilitation and problem-solving, embedding performance-based accountability, and building a service mind-set that treats the private sector as a partner in development rather than merely a regulated entity.

Accordingly, MKUMBI II focuses on shifting from isolated reforms to an integrated transformation of the business and investment ecosystem. This will involve rationalizing regulatory mandates and harmonizing procedures across national and local levels; completing digital integration for registration, licensing, taxation, and inspections; and simplifying compliance processes, especially for MSMEs, to encourage formalization and competitiveness. Further priorities include strengthening institutional accountability and transparency through risk-based regulation and digital traceability, as well as modernizing legal frameworks to enhance investor protection and contract enforcement. By tackling these structural bottlenecks, Tanzania can build a coherent, predictable, and inclusive business environment that unlocks private sector potential, attracts quality investments, and accelerates progress toward the aspirations of Dira 2050.

Chapter 3: Reform Areas, Objectives and Reform Actions

3.0 Prelude

This chapter presents the findings and analysis of the issues and challenges that continue to constrain business and investment in Tanzania, as identified through literature review, field surveys, and stakeholders' consultations. Building on the lessons from MKUMBI I, which highlighted persistent bottlenecks in regulatory frameworks, coordination, and implementation, the current assessment provides a more in-depth review of systemic issues and reform opportunities.

The analysis is organized around a set of core themes that define the business environment and investment climate. These include Business Entry and Climate (start-up conditions, registration, licensing), Business Premise/Location, Digitization, Dispute Resolution and Investor Protection, Institutional Setups and Planning and Coordination, Finance and Investment, Market Access, Public Infrastructure and Utilities, and Labour and Skills Development.

For each theme, the chapter identifies specific issues that affect the ability of firms to invest and operate, explains their importance to private sector growth and competitiveness, and outlines the efforts already undertaken by the government to address them. The analysis also highlights continuing challenges that undermine predictability, increase compliance costs, and discourage formalization and investment. Comparative insights are drawn from peer countries in Africa and beyond, offering practical lessons that Tanzania can adapt.

The findings provide a structured platform for Reform Actions. These Reform Actions are designed to strengthen efficiency, predictability, and competitiveness, and to align Tanzania's business environment with the aspirations of Dira 2050, the Long-Term Perspective Plan (LTPP 2050), and subsequent Five-Year Development Plans (FYDPs). In doing so, the chapter seeks to link immediate, practical reforms with long-term institutional changes that will support inclusive, resilient, and sustainable private sector development.

3.1 Business Entry and Climate

An enabling business entry environment is critical for MSME growth, entrepreneurship, and investment. Simplified registration, predictable regulation, and coordinated oversight support firm entry, formalisation, investment, and job creation, while fragmented procedures, high costs, and regulatory unpredictability discourage MSMEs from scaling. Despite reforms such as digital registration through BRELA, licensing platforms, and investment facilitation under TISEZA, stakeholder engagements indicate persistent coordination gaps, procedural rigidity, and cost burdens, particularly outside major urban centres.

Reform Areas

Empirical evidence such as (World Bank, 2020; World Bank, 2022; World Bank, 2024) and stakeholder feedback indicate seven key reform areas:

i. Fragmented business registration and licensing processes across BRELA, TRA, NIDA, LGAs, and sector regulators, including verification delays, outdated physical address requirements, manual documentation for foreign firms, and non-harmonised renewal timelines, increasing costs and excluding youth-led and digital enterprises.
ii. Weak regulatory coordination and oversight, resulting in duplicative approvals, inspections, and charges, particularly in priority sectors, increasing compliance costs, discretionary enforcement, and rent-seeking risks.
iii. Regulatory instability and low predictability, reflected in sudden fee changes, frequent legal amendments, and limited consultation, undermining business planning, investment decisions, and firm survival.
iv. High and rigid formalisation costs, including uniform fees, early tax obligations, penalties, and slow certification, imposing disproportionate burdens on MSMEs and start-ups.
v. Ineffective access to business and investment incentives, due to fragmented delivery, inconsistent interpretation, approval delays, and weak monitoring, reducing credibility and impact on investment decisions.
vi. Weak business facilitation at local government level, characterised by limited One Stop Centre coverage, weak system integration, under-resourced facilitation units, and diversion toward revenue collection.
vii. Fragmented local bylaws and enforcement practices, including inconsistent charges, illegal transit levies, and weak consultation, increasing uncertainty and compliance risks for firms operating across districts.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) faster, simpler, and fully integrated business registration and licensing; (ii) reduced regulatory duplication and discretionary enforcement; (iii) stable, predictable, and transparent regulatory and fee regimes; (iv) affordable, proportional, and MSME-friendly formalisation processes; (v) effective and predictable investment incentives; (vi) strengthened business facilitation capacity at LGA level; and (vii) harmonised local bylaws and enforcement practices.

Strategic Directions

Reforms will focus on: (i) integrating business entry and compliance systems across regulators through a single interface; (ii) strengthening regulatory coordination and inspection governance through clarified mandates and risk-based approaches; (iii) improving regulatory stability through prior notice, impact assessments, and structured consultation; (iv) aligning formalisation costs and compliance sequencing with firm size and growth stage; (v) consolidating incentive administration with time-bound approvals and performance monitoring; (vi) strengthening local business facilitation through expanded One Stop Centres and resourcing; and (vii) harmonising local bylaws and enforcement through impact assessments, fiscal coordination, and prohibition of illegal levies.

Issue 1: Business Registration and Licensing

Strategic Objectives

Business Environment

1. Reduce time, cost, and procedural fragmentation in business registration and licensing to accelerate MSME formalization, digital enterprises, and start-ups.
2. Enable a single, predictable entry pathway by eliminating duplicative interactions across agencies.

Investment Climate

1. Strengthen predictability, transparency, and compliance certainty in business entry procedures for domestic and foreign investors.

Reform Actions

Business Environment

1. Remove delays in NIDA and TIN verification during online business registration to eliminate system-induced bottlenecks at the point of entry (top priority).
2. Integrate BRELA's system with NIDA, TRA, immigration, work permit systems, TISEZA, and other formalisation platforms to create a single digital entry and renewal interface (top priority).
3. Amend section 34(1) of the Pharmacy Act, 2011 to remove the role of registering pharmacy premises from the Pharmacy Council, and assign this function to TMDA in accordance with section 18(1) of the TMDA Act (Top Priority)
4. Amend sections 15, 113, 114, 115, 437 and 438 of the Companies Act, Cap. 212; Section 6 of the Business Names Act, Cap. 213; Sections 4 and 5 of the Business Licensing Act, Cap. 101 to allow innovative and digital start-ups to register without a physical office address, aligning with modern business models (high priority).
5. Update TAUSI's business category menu to include emerging enterprises and ensure transparent, rules-based fee assignment (high priority).
6. Enable systems to process licence and permit renewals strictly in line with statutory timelines and introduce automated SMS and email renewal alerts to reduce penalties, disputes, and informal payments (medium priority).

Investment Climate

1. Amend the Section 438 of the Companies Act, Cap. 212 to provide an alternative to Foreign Companies that are required to submit certified copies of registration during registration of a branch where the country of origin maintains an online Open Registry. (top priority).
2. Update BRELA's payment systems to comply with legal requirements for payments in Tanzanian shillings, eliminating exchange-rate uncertainty and non-statutory USD fees (high priority).
3. Ensure the ORS platform clearly states business activities reserved for Tanzanians and automates compliance checks consistent with sector laws (medium priority).

Issue 2: Regulatory Coordination and Oversight

Strategic Objectives

Business Environment

1. Reduce compliance costs and inspection burdens by eliminating duplicative approvals and fragmented regulatory mandates.
2. Improve transparency, accountability, and consistency in routine regulatory enforcement.

1. Investment Climate

2. Strengthen investor confidence through coherent mandates, coordinated inspections, and predictable enforcement across sectors.

Reform Actions

Business Environment

1. Develop a unified online single-window platform enabling businesses to apply for permits, submit documents once, and track application status across all regulators (top priority).
2. Expand the single-window platform to integrate inspection scheduling, licensing processes, and fee payments through GePG, reducing physical interactions and discretion (top priority).
3. Transfer the functions of the Private Health Laboratory Board (PHLB) to the Tanzania Medicines and Medical Devices Authority (TMDA) and repeal the Private Health Laboratories (Regulation) Act, Cap 136 (Top Priority).
4. Amend section 52(1) of the Pharmacy Act, Cap. 311 to remove the obligation of inspecting premises from the Pharmacy Council, including amendment of the definition of "premises" under section 2 (High Priority).
5. Create and operationalize a National Joint Inspection Framework with risk-based inspection calendars and advance notice to businesses (high priority).
6. Retain the role of inspecting pharmacies, whether within health facilities or otherwise, under the Pharmacy Council (High Priority).
7. Provide a provision for efficient joint inspections by regulatory bodies. the Business Facilitation Act with the provision (high priority).
8. Amend sectoral legislation including section 126 of the Local Government (District Authorities) Act, Cap. 287; section 121 of the Tanzania Medicines and Medical Devices Act, Cap. 219; section 105 of the Occupational Health and

Safety Act, Cap. 297; and section 26 of the Environmental Management Act, Cap. 191 to prohibit delegation of regulatory functions to private operators, and introduce standardized, risk-based inspection criteria requiring regulators to issue inspection checklists to facility owners at least six months prior to inspection (medium priority).

Investment Climate

1. Merge the functions of TISEZA and Tanzania Trade Development Authority (TanTrade) to improve operational and strategic efficiency (top priority).
2. Transfer the functions stipulated under the Weights and Measures Act, Cap. 340 to TBS (high priority).
3. Enact the Business facilitation Act whereby the lead regulators for each regulatory parameter shall be identified and given mandate (high priority).
4. Provide a provision on the Business Facilitation Act to the effect that led regulator law should supersede (medium priority).
5. Enact a Business Facilitation Act to regulate discretionary powers and prevent arbitrary business closures (medium priority).

Issue 3: Regulatory Stability and Predictability

Strategic Objectives

Business Environment

1. Enable firms to anticipate regulatory costs, inspections, and compliance requirements, supporting planning, predictability, and sustained formalisation.

Investment Climate

1. Enhance policy credibility and investor confidence through transparent, consultative, and predictable regulatory change processes.

Reform Actions

Business Environment

1. Provide a provision on the Business Facilitation Act that will mandate publication of fees schedules annually, with any adjustments subject to at least six months' prior notice (top priority).
2. Allocate sustainable central government budget support to regulators to reduce reliance on unpredictable fees and levies (high priority).

3. Provide a provision on the Business Facilitation Act that will facilitate removal of discretionary powers and arbitrary actions/creation of business ombudsman (medium priority).

Investment Climate

1. Enhance harmonization of reforms across ministries, agencies, and regulators to ensure consistency and sequencing of policy changes (top priority).
2. Provide a provision on the Business Facilitation Act that will introduce mandatory Regulatory Impact Assessments (RIA) and public consultation processes before new laws, regulations, or fee adjustments are enacted, ensuring transparency, inclusivity, and consideration of business impacts (high priority).

Issue 4: Costs and Procedures of Business Formalisation

Strategic Objectives

Business Environment

1. Reduce upfront costs and rigid procedures that discourage MSMEs and start-ups from formalising.

Investment Climate

1. Enable firms to scale, restructure, and attract capital without disproportionate regulatory barriers.

Reform Actions

Business Environment

1. Amend the Companies Act, Cap 212, The Business Names Act, Cap. 213, the Business Licensing Act, Cap. 101, the Income Tax Act, Cap. 332 and the Tax Administration Act, 438 to introduce a phased and proportional fee structure where licence and registration charges are scaled to business size and revenue stage, ensuring that micro and small enterprises (MSEs) are not penalized before generating income (top priority).
2. Amend section 22 and 22A of the Tax Administration Act, Cap. 438 to the effect that obligation to pay taxes shall be deferred for a period of 12 months from the date when the respective business license was issued (top priority).
3. Enact a comprehensive SME Development Act establishing a national legal framework for MSME development, including business development services, incentives for compliance, start-up support, incubation, financial and non-financial assistance, protection against regulatory risks and economic shocks,

fair payment practices, and safeguards against unfair commercial practices such as delayed payments by large buyers and investors (top priority).

4. Amend the Companies Act, Cap. 212 to introduce the registration of Limited Liability Partnerships (LLPs) (high priority).
5. Streamline and decentralize certification and facilitation by strengthening TBS and SIDO presence and digitizing applications (medium priority).
6. Provide a provision on the Business Facilitation Act that will facilitate the capping of compliance and penalty charges (medium priority).

Investment Climate

1. Amend the Fair Competition (Threshold for Notification of a Merger) Order, by putting the threshold that will enable startups with limited resources to access equity and foreign direct investment (FDI) without unnecessary procedural barriers (high priority).

Issue 5: Business and Investment Incentives

Strategic Objectives

Business Environment

1. Ensure incentives are accessible, timely, and inclusive, particularly for MSMEs and vulnerable groups.

Investment Climate

1. Improve predictability, credibility, and retention impact of incentive regimes.

Reform Actions

Business Environment

1. Design targeted incentive packages for youth, women, and persons with disabilities, including simplified compliance and reserved opportunities (medium priority).
2. Abolish the requirement for service providers to issue receipts before receiving government payments, reducing liquidity strain (high priority).
3. Amend section 22 and 22A of the Tax Administration Act, Cap. 438 to the effect that obligation to pay taxes shall be deferred for a period of 12 months from the date when the respective business license was issued (high priority).
4. Enact a new law the Security of Payment Act to ensure contractors are paid on time as per the Contracts and provide for the security of payment in form of payment guarantees and any other forms of guarantee (medium priority).

Investment Climate

1. Integrate single-window and dashboard mechanisms for incentives under TISEZA with clear service standards and digital tracking (top priority).
2. Synchronize interpretation of tax exemption rules across TRA and MoF to eliminate uncertainty and disputes (high priority).
3. Automate time-bound approval systems for incentives backed by inter-ministerial coordination units (high priority).
4. Implement a monitoring framework to track incentive compliance and prevent abuse (medium priority).

Issue 6: Business Facilitation at Local Government Level

Strategic Objectives

Business Environment

1. Improve accessibility, efficiency, and responsiveness of business services at LGA level.

Investment Climate

1. Strengthen investor confidence outside major urban centres through effective frontline facilitation.

Reform Actions

Business Environment

1. Establish and accelerate rollout of One Stop Centres in all LGAs, integrating registration, licensing, tax, and fees into a single service interface (top priority).
2. Strengthen Industry, Trade, and Investment departments within LGAs with ICT tools, skilled staff, and predictable financing (high priority).
3. Launch structured outreach and training programs to raise MSME awareness using local languages and accessible platforms (medium priority).

Investment Climate

1. Strengthen M&E units at LGA level to track OSC performance, publish service delivery metrics, and enforce accountability (high priority).

Issue 7: Local Government Bylaws and Business Regulation

Strategic Objectives

Business Environment

1. Reduce compliance costs and

Investment Climate

1. Improve regulatory predictability

uncertainty arising from fragmented and inconsistent bylaws.	across jurisdictions to support firm expansion and investment.

Reform Actions

Business Environment

1. Enforce a nationwide ban on transit levies and unauthorized road barriers (top priority).
2. Mandate inspection charges to occur only at source, supported by digital receipts and real-time reporting (high priority).

Investment Climate

1. Require all bylaws with fiscal implications to obtain Ministry of Finance clearance before adoption (top priority).
2. Make Regulatory Impact Assessments and structured stakeholder consultations mandatory before adopting or amending bylaws (high priority).

3.2 Business Premises / Location

Secure, affordable, and predictable access to land and business premises is critical for investment, enterprise growth, and formalisation. Weak land governance, tenure insecurity, and high premises costs increase transaction risks, limit access to finance, and discourage business expansion. Stakeholder engagements with MSMEs, investors, LGAs, and real-estate practitioners identify land tenure uncertainty, limited affordable premises, weak regulation, and underutilised investment land as binding constraints to Tanzania's business climate.

Reform Areas

Empirical evidence such as (World Bank, 2020; World Bank, 2022 and World Bank, 2024) and stakeholder feedback indicate six key reform areas:

i. Insecure and slow land tenure processes, including low CCRO uptake, high surveying costs, weak awareness, lack of statutory timelines for land conversion, and fragmented right-of-way charges.
ii. Limited access to affordable, compliant premises for MSMEs, driven by scarce serviced spaces, high rents, weak LGA land banking, and poor governance of public markets and bus stands.

iii. Weak real-estate regulation, marked by unlicensed brokers, fraudulent transactions, and lack of transparent registries.
iv. Outdated premises requirements for digital businesses, where mandatory physical offices constrain formalisation, finance, and market access, especially for youth- and women-led firms.
v. Unclear governance of mixed-use properties, leading to zoning inconsistencies, tax disputes, underreporting, and underutilisation.
vi. Underutilisation of allocated agricultural and industrial land, due to tenure conflicts, rent arrears, encroachment, and inadequate infrastructure.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) faster and more secure land tenure for business; (ii) increased availability of affordable MSME premises; (iii) improved transparency in property markets; (iv) regulatory recognition of digital and mixed-use models; and (v) higher productive use of allocated land.

Strategic Directions

Reforms will focus on: (i) streamlining land tenure, CCRO, land conversion, and right-of-way processes; (ii) expanding serviced, affordable premises through zoning reform and PPPs; (iii) strengthening real-estate regulation and transaction transparency; (iv) modernising premises requirements for virtual and mixed-use businesses; and (v) linking land allocation to infrastructure provision and performance.

Issue 1: Land Tenure and Security for Businesses

Strategic Objectives

Business Environment	Investment Climate
1. Reduce land-related delays, disputes, and transaction costs that disrupt business operations and raise entry barriers, particularly for MSMEs and infrastructure-dependent firms.	1. Increase investor confidence by improving certainty, readiness, and predictability of investment land, including SEZs, utility corridors, and rights-of-way.

Reform Actions

Business Environment

1. Adhere and enforce to section 23 of the Village Land Act, Cap. 114 (high priority).
2. Amend section 28 of the Cybercrimes Act, Cap 443 to designate telecom towers as critical information infrastructures (CII) (high priority).
3. Amend section 2 of the Occupational Health and Safety Act, Cap 297 to exclude mobile towers from the definition of workplace.
4. Establish a coherent national framework for utility corridors to consolidate wayleaves into planned multi-user corridors (medium priority).

Investment Climate

1. Maintain updated lists of encumbrance-free land parcels for investors through LGAs in collaboration with TISEZA and the Ministry of Lands.
2. Establish a Unified Right-of-Way Framework harmonising charges across TARURA, TANROADS, and LGAs, with standardised fee rates, schedules, and timelines.

Issue 2: Access to Affordable Premises for SMEs

Strategic Objectives

Business Environment

1. Amend the Standards (Registration of Premises and Certification of Products) Regulations, 2021 to allow micro-enterprises to begin operations in certified shared facilities, toll manufacturing and machinery.
2. Improve fairness and transparency in allocation of public facilities to ensure genuine MSMEs benefit and rent inflation is prevented.

Reform Actions

Business Environment

1. Develop subsidised serviced MSME industrial parks compliant with TBS requirements (top priority).
2. Develop MSME clusters that provide serviced land with utilities (water, power, roads) (high priority).

3. Introduce a tiered regulatory system within TBS that allows micro-enterprises to operate initially in certified shared facilities and transition gradually to independent compliant premises (high priority).
4. Digitise allocation of market and bus stand stalls, publish beneficiary lists, and enforce penalties for subletting to prevent rent inflation and ensure genuine MSMEs benefit (top priority).
5. Establish designated vending areas and modern street markets with basic infrastructure and low rental fees (medium priority).

Issue 3: Regulation of the Real Estate Sector

Strategic Objectives Business Environment

1. Reduce fraud, disputes, and transaction risks by establishing transparent and accountable real estate brokerage systems.

Investment Climate

1. Strengthen investor confidence in property transactions through verifiable licensing and coordinated sector oversight.

Reform Actions

Business Environment

1. Speed up the enactment of the Real Estate Law and Regulations to govern Real Estate sector (top priority).
2. Amend the Urban Planning Act, 2007 and the Local Government (District Authorities) Act, Cap 287 to enable preparation of the legally enforceable Building Codes (high priority).

Investment Climate

1. Enhance coordination among real estate–related regulators (OSHA, AQRB, CRB, NEMC, LGAs, ERB, Fire, Immigration) to reduce fragmentation and ensure predictable compliance (high priority).

Issue 4: Virtual Businesses and Digital Economy Premises

Strategic Objectives

Business Environment

1. Remove outdated physical-premises requirements that exclude digital entrepreneurs from formalisation.

Reform Actions

Business Environment

1. Integrate digital business addresses and e-signatures, e-residences into the legal framework (high priority).
2. Design tailored registration windows for digital entrepreneurs to improve access to financing, contracts, and government tenders (high priority).

Issue 5: Mixed-Use Property Governance

Strategic Objectives

Business Environment

1. Reduce disputes and arbitrary charges by clarifying approval, registration, and tax treatment of mixed-use properties.

Investment Climate

1. Improve predictability and transparency of property taxation and zoning, strengthening confidence in urban property investment.

Reform Actions

Business Environment

1. Introduce a clear taxation model for mixed-use properties where residential and commercial portions are assessed separately (top priority).
2. Mandate the Ministry of Lands, LGAs, and TRA to jointly publish binding guidelines defining approval, registration, zoning procedures, and taxation rules for mixed-use properties (top priority).

Investment Climate

1. Integrate mixed-use classification into the digital land registry system to make ownership, zoning, and tax obligations transparent and verifiable (high priority).

Issue 6: Productive Use of Investment Land

Strategic Objectives

Business Environment

1. Reduce pre-operational costs and delays by improving availability of serviced, infrastructure-ready land and clear compliance information.

Investment Climate

1. Improve credibility and effectiveness of land allocation by linking access to performance, transparency, and infrastructure readiness.

Reform Actions

Business Environment

1. Operationalise a centralised online land portal showcasing serviced, investment-ready plots with infrastructure details, lease terms, and compliance requirements (top priority).
2. Use the portal as a one-stop shop to promote opportunities, streamline investor due diligence, and accelerate approvals (high priority).

Investment Climate

1. Transfer unproductive land currently held by TR to TISEZA portfolios and reallocate via performance-linked contracts (top priority).
2. Amend Section 37 of the Land Act, Cap. 113 and the Land (Exemption of Rent) Regulations, 2019 to exempt TISEZA from payment of land rent and any related arrears on land prior to its allocation to investors and to formally accommodate land designated for investment (high priority).

3.3 Finance and Investment

Access to finance and effective investment facilitation are critical for private-sector growth, innovation, and structural transformation. Inclusive financial systems support capital mobilisation, firm resilience, formalisation, and scale-up, particularly for MSMEs and start-ups. Stakeholder engagements with MSMEs, financiers, investors, and public agencies indicate that Tanzania's finance and investment constraints arise primarily from limited accessibility, fragmentation, and weak coordination across financing and facilitation systems.

Reform Areas

Empirical evidence such as (Beck et al., 2007; World Bank, 2022, FSDM 2030, Dira2050) and stakeholder feedback indicate four key reform areas:

i. Limited access to finance for start-ups and MSMEs, driven by fragmented empowerment funds, weak awareness of credit guarantee schemes, high collateral requirements, limited recognition of invoices and receivables as collateral, and high cost of credit.

ii. Weak business financing and payment systems, reflected in delayed government payments, limited availability of invoice discounting and factoring, and underdeveloped supply-chain finance, constraining MSME liquidity and participation in formal and procurement markets.
iii. Shallow capital markets and limited alternative financing instruments, characterised by low uptake of leasing, venture capital, blended finance, diaspora, and MSME-focused products, compounded by low financial literacy and limited regulatory incentives.
iv. Fragmented investment facilitation and aftercare, marked by approval delays, inconsistent incentive delivery, weak authority of one-stop centres, and limited structured post-investment support.
v. Low capacity of financial services providers to serve the growing demand for finance exemplified by low capitalisation, slow innovation, slow technology adoption and failure to address long term financing needs in the market, requiring sector like insurance, pension, capital markets, digital finance and DFIs to be more innovative and attract investments.
vi. Lack of relevant and affordable solutions tailored to suit market needs due to lack of innovation, evidence and financing for research and development. Consequently, markets are unserved or underserved, with significant exclusion of vulnerable groups like women and youth.
vii. Fragmented policy and regulations that limit the growth of the financial sector such as limitations in the capital account liberalisation, restrictive regulatory design on collateral alternatives, taxation, and impact orientation of financial sector transformation.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) expanded and inclusive access to finance for start-ups and MSMEs; (ii) improved liquidity and payment reliability, particularly in public procurement and supply chains; (iii) deeper and more diversified financing instruments supporting innovation and firm scale-up, long term financing and (iv) a coordinated, predictable, and responsive investment facilitation and aftercare system.

Strategic Directions

Reforms will focus on (i) strengthening MSME financing through improved collateral frameworks, coordinated guarantee schemes, and digital credit infrastructure; (ii) improving payment discipline and expand supply-chain finance to reduce liquidity constraints; iii) promoting alternative financing and capital-market participation through targeted incentives and financial literacy; (iv) consolidating investment facilitation and aftercare under empowered single-window arrangements with clear timelines and accountability.

Issue 1: Access to Finance for Start-ups and MSMEs

Strategic Objectives

Business Environment

1. 1. Reduce structural, informational, and collateral-related barriers that prevent MSMEs and start-ups from accessing affordable and appropriate finance.

Investment Climate

1. 1. Strengthen risk-sharing and confidence in MSME financing to crowd in private capital for priority sectors.

Reform Actions

Business Environment

1. Conduct assessments of existing sectoral economic empowerment funds focusing on mapping, management, efficiency, technical and financial capacity, and accessibility to rationalise and improve MSME access to finance (top priority).
2. Enact the Secured Transactions Laws to recognize invoices, receivables, certificate of completion and movable assets as bankable collateral (top priority).
3. Enhance awareness of existing credit guarantee schemes under the Bank of Tanzania to reduce lender risk and expand access to small-ticket loans nationwide (high priority).

4. Accelerate rollout of interoperable registries (movable collateral, credit bureaus, e-invoicing systems) and promote digital credit scoring based on mobile money, utility payments, and e-invoices to lower lending costs (high priority).
5. Develop a centralised digital platform linking banks, MFIs, fintechs, and mobile money operators to streamline credit applications and improve transparency for underserved enterprises (medium priority).

Investment Climate

1. Proactively promote the investments in the financial sector to grow its capacity to serve the growing economy and absorb shocks through increased capitalisation, further liberalization of capital account, FDIs, innovations, digitization and taking advantage of climate change financing.
2. Fast track the Facilitate expansion of sector-focused lending programs in agribusiness, tourism, retail trade, and women-owned businesses with loan products aligned to seasonal cash flows and sector risks (high priority).
3. Introduce tax or regulatory incentives for banks and fintechs that expand MSME lending, including preferential treatment for compliant digital-first credit portfolios (medium priority).

Issue 2: Business Financing and Payment Systems

Strategic Objectives

Business Environment

1. Improve MSME liquidity and cash-flow stability by strengthening payment systems and access to invoice-based financing.

Reform Actions

Business Environment

1. Build capacity for MSMEs on public procurement compliance, payment procedures, and invoice financing to improve uptake of formal payment and financing mechanisms (top priority).

Issue 3: Capital Markets and Alternative Financing Instruments

Strategic Objectives

Business Environment

1. 1. Expand MSME awareness, literacy, and practical access to alternative financing instruments beyond traditional bank credit.

Investment Climate

1. 1. Deepen capital markets and mobilise private and institutional capital to support innovation, long-term investment, and high-growth enterprises.

Reform Actions

Business Environment

1. Launch nationwide awareness and financial literacy campaigns on alternative finance instruments (leasing, venture capital, factoring, blended finance) to increase MSME uptake and reduce misuse risks (high priority).
2. Continue promoting mobile money operators for loan disbursement and repayment, banks and MFIs for distribution, and fintechs for onboarding, scoring, and monitoring to reduce transaction costs and widen reach (high priority).

Investment Climate

1. Pilot innovative MSME-focused products such as cash-flow-based lending, green finance, and factoring, supported by tailored regulatory incentives (top priority).
2. Mandate development banks to crowd in private capital through blended finance structures and provide refinancing lines to banks, MFIs, and fintechs serving MSMEs (top priority).

Issue 4: Investment Facilitation, Coordination, and Aftercare

Strategic Objectives

Business Environment

1. 1. Reduce administrative delays and procedural bottlenecks that increase the cost and uncertainty of establishing and operating investments.

Investment Climate

1. 1. Strengthen investor confidence, retention, and reinvestment through predictable approvals, effective aftercare, and coordinated facilitation.

Reform Actions

Business Environment

1. Ensure that officers seconded from MDAs to the One-Stop Facilitation Centre (OSFC) have full authority and capacity to issue final approvals promptly without referral delays (top priority).
2. Introduce statutory timelines for issuing gazette notices, approvals, and incentive delivery, supported by transparent and consistent guidelines (top priority).

Investment Climate

1. Expand the role of TISEZA into a fully functional single-window platform centralising investment approvals, incentive administration, and dispute resolution (top priority).
2. Strengthen aftercare mechanisms at TISEZA, including grievance-handling systems and regional investment centres to support retention and expansion (high priority).
3. Institutionalise sector-specific investor roundtables (quarterly or biannual) to strengthen structured communication, feedback, and reform alignment (medium priority).

3.4 Digitalization

Digitalization is a key enabler of productivity, competitiveness, and inclusive growth. It lowers transaction costs, improves compliance, strengthens resilience, and expands market access for firms, particularly MSMEs. While Tanzania has made progress in digital infrastructure, legal frameworks, and e-government platforms, stakeholder feedback indicates that these advances have not yet delivered an integrated, reliable, and trusted end-to-end digital ecosystem for business entry, compliance, market participation, and investment facilitation.

Reform Areas

Empirical evidence such as (World Bank, 2016; ITU, 2021) and stakeholder feedback indicate four key reform areas:

i. Inadequate and unaffordable digital infrastructure and connectivity, reflected in high data costs, uneven rural coverage, frequent outages, limited redundancies, and power interruptions, disproportionately excluding MSMEs and rural entrepreneurs.

ii. Fragmented and non-interoperable digital platforms, with business-facing systems for registration, licensing, taxation, inspections, and payments operating in silos, resulting in repetitive submissions, disconnected approvals, and higher compliance costs.

iii. Limited user-centric design, inclusivity, and market integration, characterised by complex interfaces, weak notifications, persistent manual processes, and poor integration with payments, logistics, and market information systems.

iv. Weak digital governance and trust frameworks, driven by vulnerabilities to fraud and manipulation, limited transparency, fragmented institutional coordination, low digital literacy, and constrained private-sector participation in backbone infrastructure.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) reliable, affordable, and resilient digital connectivity nationwide; (ii) interoperable and integrated digital platforms that reduce compliance costs; (iii) user-centred and inclusive digital services that support MSMEs and market access; and (iv) trusted digital governance frameworks that enhance transparency, security, and investor confidence.

Strategic Directions

Reforms will focus on: (i) strengthening digital infrastructure resilience and affordability through infrastructure sharing, redundancy, and targeted inclusion measures; (ii) advancing interoperability by consolidating business-facing systems into unified digital entry points with shared data standards; (iii) embedding user-centric design, inclusivity, and market integration across public digital platforms; and (iv) reinforcing digital governance, cybersecurity, transparency, and institutional coordination to build trust and adoption.

Issue 1: Infrastructure and Connectivity

Strategic Objectives

Business Environment

1. 1. Reduce affordability, reliability, and access constraints that prevent MSMEs and rural entrepreneurs from effectively using digital services.

Investment Climate

1. 1. Strengthen digital infrastructure capacity and service quality to support private investment, innovation, and scalable digital services.

Reform Actions

Business Environment

1. Promote affordable and inclusive connectivity by enforcing ICT infrastructure sharing and open-access policies, incentivizing rural broadband and last-mile investments through the Universal Telecommunications Fund and PPPs, and introducing targeted affordability measures such as rural business bundles, community data plans, and time-bound subsidies (top priority).
2. Develop smart cities and deploy community ICT hubs to connect underserved areas with digital service delivery and business platforms (high priority).

Investment Climate

1. Expand and strengthen digital infrastructure by upgrading the National ICT Broadband Backbone (NICTBB) to 10Tb by June 2028, extending coverage to all wards by June 2029, and developing four Tier III and one Tier IV data centres in line with the National Digital Economy Strategic Framework 2024–2029 (top priority).
2. Incentivize private-sector investment in the digital economy, including broadband networks, 5G rollout, cloud services, and data centres (high priority).

Issue 2: Fragmentation and Interoperability Limitations across e-Platforms

Strategic Objectives

Business Environment

1. 1. Reduce administrative burdens, duplication, and delays faced by businesses due to fragmented digital systems.

Investment Climate

1.Improve predictability, transparency, and efficiency of regulatory compliance through integrated digital government systems.

Reform Actions

Business Environment

1. Map all business facilitation platforms (TRA, BRELA, TAUSI, OSHA, NEMC, TANROADS, LATRA, LGAs, Immigration, etc.) to identify overlaps, gaps, and redundancies (top priority).
2. Enhance digital services, automation, and inter-agency data sharing across all One Stop Service Centres to reduce repetitive procedures (high priority).
3. Offer multiple public services countrywide under "one roof" through online single-window digital platforms (medium priority).

Investment Climate

1. Establish a central coordination mechanism under the Prime Minister's Office to oversee interoperability reforms and enforce system integration (top priority).
2. Ensure all MDAs involved in business and investment facilitation integrate their e-systems into a single electronic window (top priority).
3. Develop a business compliance dashboard within a unified one-stop digital entry point to allow real-time monitoring of licences, fees, and obligations (high priority).
4. Establish and enforce common data standards and unique business identifiers across platforms to enable "submit once, reuse many times" compliance (high priority).

Issue 3: User-Centric Design, Inclusivity, and Market Integration

Strategic Objectives

Business Environment	Investment Climate
1. Improve usability, inclusivity, and functionality of digital platforms to enable MSMEs, farmers, and informal operators to participate effectively in markets	1. Strengthen digital market integration and logistics efficiency to support competitive trade, exports, and value-chain participation.

Reform Actions

Business Environment

1. Mandate user-centric design standards for all government and sector platforms, including two-way communication, multilingual and mobile-friendly interfaces, automated notifications, and digital case management, with regular usability testing by MSMEs and farmers (top priority).

2. Deploy digital traceability and verification tools such as QR codes, SMS/USSD checks, and e-certification in agriculture, seeds, warehouse receipts, and livestock markets (high priority).

3. Improve the Tanzania Electronic Investment Window (TeIW) system to enable issuance of licences, permits, and approvals to investors (high priority).

4. Strengthen the digital payments ecosystem by expanding interoperability, scaling affordable cashless tools, digitizing government transactions, and incentivizing uptake through awareness programs (high priority).

5. Introduce ICT-based competition monitoring and feedback systems across e-commerce and digital platforms to protect MSMEs from unfair practices (medium priority).

Investment Climate

1. Transform the National Trade Portal into an integrated market-information and export-readiness platform with real-time data on prices, standards, logistics, and export requirements (top priority).
2. Scale up digital market solutions and e-commerce, including digital commodity exchanges, online livestock auctions, creative-industry platforms, and inclusive agribusiness hubs supported by logistics and payment integration (high priority).
3. Enhance digitalization of transport and logistics hubs through GPS tracking, electronic ticketing, integrated transport management systems, and AI-supported forecasting to improve trade efficiency (medium priority).
4. Prioritise full integration of platform workflows so that licensing, payments, notifications, and evidence uploads function end-to-end without manual visits or duplicate data entry (high priority).

Issue 4: Governance and Trust

Strategic Objectives

Business Environment	**Investment Climate**
Build trust, transparency, and user confidence in digital platforms to encourage adoption and reduce reliance on intermediaries	Strengthen regulatory certainty, cybersecurity, and governance of digital infrastructure to support innovation and investment.

Reform Actions

Business Environment

1. Provide ICT and digital-literacy training for MSMEs on e-commerce, cloud tools, and digital payments through public-private partnerships, while strengthening guidance capacity within public offices (top priority).
2. Improve user experience and trust by deploying simplified manuals, alternative digital verification tools such as digital IDs, e-signatures, and digital addresses, and ensuring consistent access to online services (high priority).
3. Enhance transparency and accountability on digital platforms by reforming NeST with clear allocation criteria for disadvantaged groups (medium priority).

Investment Climate

1. Strategically open the NICTBB to private-sector participation through PPPs, co-investment, and leasing arrangements to lower costs and expand coverage (top priority).
2. Institutionalize multi-stakeholder digital governance by establishing a National Digital Economy Council to coordinate government, private sector, and civil-society initiatives (top priority).
3. Strengthen legal and regulatory frameworks by harmonizing ICT, copyright, licensing, and taxation regimes with regional and global best practices (high priority).
4. Build digital and AI-powered regulatory capacity through dashboards that track licences, inspections, disputes, and apply analytics to detect inefficiencies and fraud (high priority).
5. Boost cybersecurity and data protection by fully operationalizing the National Cyber Security Strategy and enforcing data-protection standards (top priority).
6. Institutionalise transparent service standards for key digital platforms (uptime, resolution time, and escalation channels), publish performance results, and require corrective action where standards are not met (high priority).

3.5 Labour, Skills Development, Training and Research and Development

Human capital and innovation are critical drivers of productivity, competitiveness, and sustainable investment. Skills systems and research that align with labour market demand and industrial priorities support technology adoption, firm upgrading, and value-chain integration. While Tanzania has advanced curriculum reforms, competency-based training, entrepreneurship initiatives, and public research institutions, stakeholder feedback indicates persistent misalignment between skills supply, firm needs, public administration capacity, and innovation systems.

Reform Areas

Empirical evidence such as (World Bank, 2019; OECD, 2021) and stakeholder feedback indicate five key reform areas:

i. Skills mismatches and incomplete transition to competency-based training, reflected in limited practical, soft, and digital skills; outdated training facilities;

weak STEM pipelines; insufficient internships and apprenticeships; and absence of an integrated labour market information system.

ii. Fragmented and weakly demand-driven use of the Skills Development Levy, characterised by limited transparency, weak employer participation, and weak linkage between skills financing and sector-specific demand, reducing incentives for firm-led training.

iii. Limited orientation, mentorship, and performance accountability among frontline civil servants involved in labour administration and investment facilitation, resulting in delays, discretionary practices, and inconsistent decisions.

iv. A constrained entrepreneurial ecosystem and weak public–private collaboration, driven by limited entrepreneurial mindsets, weak business development services, high compliance costs, and low trust between regulators and firms.

v. Weak integration of research and development with productive sectors, marked by limited commercialization pathways, weak industry–research collaboration, low private-sector R&D investment, and underdeveloped technology transfer capacity.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) a skilled, adaptable, and industry-relevant workforce aligned with labour market and industrial priorities; (ii) transparent, demand-driven, and employer-linked financing of skills development and firm-level training; (iii) effective, predictable, and service-oriented labour and investment administration; (iv) a stronger entrepreneurial ecosystem supported by structured public–private collaboration; and (v) an innovation system that translates research into commercial, productivity, and export outcomes.

Strategic Directions

Reforms will focus on: (i) completing the transition to competency-based, industry-aligned skills development supported by labour market intelligence and firm participation; (ii) reorienting skills financing instruments, including the Skills Development Levy, toward transparent, demand-driven, and employer-linked training outcomes; (iii) strengthening civil service orientation, mentorship, and accountability to improve labour administration and investment facilitation; (iv) reinforcing entrepreneurship, business development services, and public–private collaboration to support MSME growth and job creation; and (v) integrating research and development with industrial policy and value chains to accelerate innovation, commercialization, and competitiveness.

Issue 1: Skills Development and Transition to Competency-Based Training

Strategic Objectives

Business Environment

1. Improve the relevance, practical orientation, and employability outcomes of skills training to reduce skills mismatches faced by firms and MSMEs.

Investment Climate

1. Strengthen availability of industry-relevant technical and digital skills to support industrial upgrading, productivity growth, and reduced reliance on expatriate labour.

Reform Actions

Business Environment

1. Fully operationalise CBET by reforming curricula, assessments, and certification systems, introducing modular micro-credentials, and embedding soft and digital skills aligned with industry needs (top priority).
2. Modernize TVET and technical institutes by upgrading laboratories and workshops with industry-grade equipment, introducing dual apprenticeship pathways co-designed with employers, and scaling regional centres of excellence aligned with priority sectors (high priority).

Investment Climate

1. Strengthen and operationalise the National Labour Market Information System (LMIS) to integrate education, labour, and industry data, improve skills forecasting, and inform training provision and policy decisions (top priority).
2. Strengthen industry–training linkages through targeted tax incentives, matching grants, and structured trainer secondments (high priority).

Issue 2: Use of the Skills Development Levy (SDL)

Strategic Objectives

Business Environment

Investment Climate

1. Improve employer confidence and participation in skills development by making SDL use transparent, targeted, and beneficial to firm-level training needs.

1. Enhance predictability and effectiveness of skills financing to support workforce productivity and long-term competitiveness.

Reform Actions

Business Environment

1. Create an SDL credit scheme allowing levy offsets against accredited employer-led training to encourage firm investment in skills development (high priority).

Investment Climate

1. Ring-fence SDL funds to sectoral priority programmes and publish annual results and impact reports to strengthen transparency and accountability (top priority).

Issue 3: Orientation and Mentorship for Civil Servants

Strategic Objectives

Business Environment

1. Reduce administrative delays, inconsistency, and discretionary practices that raise compliance costs for businesses.

Investment Climate

1. Improve predictability, credibility, and service quality of labour and investment administration.

Reform Actions

Business Environment

1. Institutionalize mandatory induction programmes for all frontline officers on investment facilitation, labour administration, and ethics (high priority).
2. Develop and publish a national one-stop investment manual and case-handling playbooks (Standard Operating Procedures) (top priority).
3. Embed business and investment facilitation KPIs and client satisfaction dashboards in staff performance appraisals (high priority).

Investment Climate

1. Publish quarterly timeliness and service-quality reports to enhance accountability, transparency, and investor confidence (top priority).

Issue 4: Entrepreneurial Ecosystem and Public–Private Synergy

Strategic Objectives

Business Environment

1. Strengthen entrepreneurial skills, MSME capabilities, and access to support services to enable business creation, growth, and formal participation.

Investment Climate

1. Improve public–private trust and collaboration to support innovation, job creation, and inclusive industrial transformation.

Reform Actions

Business Environment

1. Enhance entrepreneurial skills and mind-sets, especially for youth and women, by integrating entrepreneurship and financial literacy into curricula from secondary to tertiary education (top priority).
2. Scale up national internship and MSME placement programmes in collaboration with industry to improve practical exposure and employability (high priority).
3. Establish start-up clinics, IP support services, and simplified compliance pathways to reduce entry and growth barriers for new enterprises (high priority).
4. Enhance coordination of Business Development Service Providers by providing incentives linked to priority investment areas (medium priority).

Investment Climate

1. Institutionalize annual public–private engagement meetings at national and LGA levels to strengthen structured dialogue and policy responsiveness (top priority).
2. Introduce seed matching funds and preferential procurement targets for youth- and women-owned firms to improve inclusion and market access (high priority).
3. Collaborate with the private sector to identify and award public officials demonstrating exemplary business and investment facilitation (medium priority).
4. Enhance continuous ethics and anti-corruption refresher training for officials to strengthen trust in public–private interactions (high priority).

Issue 5: Integrating Research and Development

Strategic Objectives

Business Environment	**Investment Climate**
Improve commercialization of research outputs and access to innovation support for firms and MSMEs.	Increase private-sector participation in R&D and strengthen innovation-driven competitiveness in priority value chains.

Reform Actions

Business Environment

1. Strengthen Technology Transfer Offices across universities and research institutions, supported by intellectual property policies and commercialization guidelines (top priority).
2. Facilitate secondments and exchange programmes between researchers and enterprises to accelerate commercialization, knowledge diffusion, and skills transfer (high priority).
3. Develop and adapt business and investment data-sharing agreements to support collaboration and innovation (high priority).

Investment Climate

1. Establish co-funded industry challenge funds requiring firm–university–research institute consortia aligned to national priority value chains (top priority).
2. Introduce targeted R&D tax incentives and credits to encourage greater private-sector investment in research and innovation (high priority).
3. Support R&D alignment with national industrialization and export priorities to enhance market-driven impact (high priority).
4. Build analytical capacity within public and private institutions to support evidence-based innovation and investment decisions (medium priority).

3.6 Access to Domestic and International Markets

Access to domestic, regional, and international markets is a key driver of productivity, investment, and employment creation. Participation in trade enables firm upgrading, learning, and integration into regional and global value chains. Despite progress in infrastructure and trade facilitation reforms, stakeholder feedback indicates that high logistics and compliance costs, weak market intelligence, limited trade finance, inefficient cross-border processes, and persistent illicit trade continue to constrain effective market access, particularly for MSMEs and emerging exporters.

Reform Issues

Empirical evidence such as (World Bank, 2020) and stakeholder feedback indicate six key reform areas:

i. Weak and fragmented market intelligence systems, characterised by limited access to timely information on prices, demand, standards, tariffs, and buyer requirements, with usability gaps in existing platforms disproportionately disadvantaging MSMEs and first-time exporters.
ii. High transport and logistics costs and reliability gaps, driven by inadequate feeder roads, limited cold-chain infrastructure, weak logistics integration, high freight costs, and delays at ports and borders.
iii. Costly and fragmented certification and standards compliance systems, marked by overlapping mandates, duplicated approvals, centralised laboratory capacity, lengthy processing times, and high fees, disproportionately affecting MSMEs, agro-processors, and farmers.
iv. Limited access to affordable and appropriate trade finance, reflected in high collateral requirements, low uptake of export credit guarantees, procedural bottlenecks, and weak integration with regional digital payment systems.
v. Inefficient and uneven cross-border trade facilitation, characterised by manual procedures at border posts, fragmented permits, congestion, and inconsistent enforcement, raising costs and uncertainty for small traders.
vi. Persistent illicit trade and weak enforcement capacity, including smuggling, counterfeits, and substandard goods, undermining fair competition, eroding revenues, and discouraging formal investment.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) improved access to timely, reliable, and actionable market intelligence; (ii) lower logistics costs and more reliable transport and cold-chain systems; (iii) streamlined, affordable, and coordinated certification and standards compliance; (iv) expanded access to trade finance and risk-mitigation instruments; (v) faster, more predictable, and transparent cross-border trade processes; and (vi) reduced illicit trade and strengthened fair competition.

Strategic Directions

Reforms will focus on: (i) strengthening integrated market intelligence and trade information systems to support informed production and export decisions; (ii) reducing logistics costs and improving reliability through targeted investments in transport, cold-chain, and port–border efficiency; (iii) streamlining certification and standards regimes through harmonisation, decentralisation, and digitisation; (iv) expanding access to trade finance and regional payment systems to improve liquidity and reduce transaction risks; (v) modernising and digitising cross-border trade facilitation to enhance transparency and predictability; and (vi) strengthening coordinated enforcement against illicit trade to protect compliant firms, consumers, and public revenues.

Issue 1: Market Intelligence

Strategic Objectives

Business Environment

1. Improve access to timely, reliable, and actionable market information for farmers, MSMEs, and exporters to strengthen pricing power, production planning, and market participation.

Investment Climate

1. Enhance predictability and transparency of market access conditions to support export competitiveness and informed investment decisions.

Reform Actions

Business Environment

1. Develop an integrated digital market intelligence hub that consolidates domestic price data, regional and export opportunities, and delivers actionable intelligence in Kiswahili through mobile applications, SMS, radio, and extension services for rural farmers and MSMEs (top priority).

Investment Climate

1. Upgrade and expand the Tanzania Trade Portal into a comprehensive one-stop platform with sector-specific export and import guides, expanded product coverage, compliance navigators, global standards reference, buyer linkages, approved dealer directories, and interactive tutorials, fully integrated with relevant institutional websites (top priority).

Issue 2: Transportation and Logistics

Strategic Objectives

Business Environment

1. Reduce logistics costs, delays, and post-harvest losses faced by MSMEs, farmers, and exporters.

Investment Climate

1. Improve reliability, competitiveness, and predictability of Tanzania's logistics systems to support export growth and investment in trade-oriented sectors.

Reform Actions

Business Environment

1. Expand cold storage capacity at strategic production, port, and airport locations through public–private partnerships and enforce service-level standards for perishable goods, leveraging existing cold-chain initiatives under TRC (top priority).
2. Rationalise regulatory fees (including radiation certificates and mixed-variety container charges), stabilise port tariffs, and ensure real-time payment confirmations to reduce cost uncertainty (top priority).
3. Introduce accredited cold-chain training programmes for logistics professionals to improve service quality and reduce losses (high priority).

Investment Climate

1. Liberalise airport ground handling by licensing multiple qualified providers to boost competition, lower costs, and improve service quality (top priority).
2. Fully automate One Stop Border Posts, implement risk-based inspections and traceability systems, and integrate permits into the National Single Window to improve export reliability (top priority).
3. Accelerate Air Tanzania's dedicated cargo routes to priority export markets (UK, UAE, EU) to expand market access and reduce freight costs (high priority).

Issue 3: Certification and Standards Compliance

Strategic Objectives

Business Environment

1. Improve affordability, accessibility, and efficiency of certification and standards compliance for MSMEs and producers.

Investment Climate

1. Strengthen credibility and predictability of Tanzania's quality assurance systems to support export competitiveness and market access.

Reform Actions

Business Environment

1. Strengthen capacity-building programmes and awareness campaigns for MSMEs on certification requirements, linked to feedback from international buyers (high priority).
2. Invest in mobile laboratories, one-stop certification centres, and regional testing hubs to reduce delays and improve geographic access (top priority).

Investment Climate

1. Harmonise and digitise export certification processes through a Single National Certification Window to eliminate duplication across agencies (top priority).
2. Amend the Tanzania Trade Development Authority Act, 2008 to establish the Export facilitation Fund to subsidize compliance of startups with international standards (high priority).

Issue 4: Access to Trade Finance

Strategic Objectives

Business Environment

1. 1. Improve MSMEs' ability to access affordable trade finance and guarantees to participate in domestic and cross-border trade.

Investment Climate

1. 1. Strengthen confidence and uptake of formal trade finance instruments to support export growth and regional integration.

Reform Actions

Business Environment

1. Provide technical assistance and awareness-building for MSMEs on export guarantees and associated financing requirements (high priority).

Investment Climate

1. Streamline and simplify access to export guarantee schemes to reduce procedural barriers and increase utilisation (top priority).
2. Facilitate the development of tailored export insurance products for agriculture to manage sector-specific risks (high priority).

Issue 5: Cross-Border Trade Facilitation

Strategic Objectives

Business Environment

1. 1. Reduce time, cost, and uncertainty faced by MSMEs and small traders in cross-border trade.

Investment Climate

1. 1. Improve transparency, predictability, and efficiency of border processes to strengthen Tanzania's regional trade competitiveness.

Reform Actions

Business Environment

1. Deploy exporter support units at border posts to assist traders with documentation, compliance, and permit applications (**high priority**).

Investment Climate

1. Fully automate and integrate OSBP processes to remove manual interventions and enable seamless inter-agency data sharing (**top priority**).
2. Expedite construction and expansion of the road transport network from Dar es Salaam Port to Tunduma to improve corridor efficiency (**high priority**).

3. Construct Expressway Lot 1 (Kibaha–Chalinze) and Lot 2 (Chalinze–Morogoro) to reduce congestion and logistics delays (**high priority**).

Issue 6: Illicit Trade

Strategic Objectives

Business Environment

1. 1. Protect compliant firms from unfair competition and market distortion caused by illicit and counterfeit trade.

Investment Climate

1. 1. Strengthen market integrity, consumer trust, and revenue protection to support a fair and predictable trading environment.

Reform Actions

Business Environment

1. Introduce an identification system for counterfeit products to enable consumer reporting and enforcement action (top priority).
2. Sensitise the public to discourage consumer demand for counterfeit and illicit products (high priority).

Investment Climate

1. Close illegal entry routes and enforce coordinated multi-agency operations involving customs, police, military, intelligence, TRA, FCC, TBS, and TFDA to intercept illicit goods before market entry (top priority).

3.7 Infrastructure and Public Utilities

Well-functioning transport, energy, ICT, and logistics systems are foundational to productivity, competitiveness, and inclusive growth. While Tanzania has expanded infrastructure investment, stakeholder feedback indicates that service reliability, affordability, coordination, and regulatory efficiency remain binding constraints. Gaps in service delivery and accountability continue to raise operating costs and uncertainty for firms, particularly MSMEs.

Reform Areas

Empirical evidence such as (World Bank, 2020; OECD, 2022) and stakeholder feedback indicate three key reform areas:

i. Energy and utility reliability, affordability, and regulatory inefficiency, reflected in frequent outages, voltage fluctuations, limited access to three-phase power, high connection costs, and weak incentives for renewable energy adoption, forcing firms to rely on costly backup solutions.

ii. ICT infrastructure and digital connectivity gaps, characterised by delayed service activation, weak network resilience, frequent outages, high data costs, limited last-mile coverage, and weak accountability, reducing adoption and trust among MSMEs and rural users.

iii. Transport, logistics, and urban mobility constraints, including poor last-mile and rural connectivity, congestion, weak port–rail integration, limited cold-chain capacity, and rigid regulation of digitally enabled mobility services, raising logistics costs and encouraging informality.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) reliable, affordable, and predictable energy and utility services for productive investment; (ii) resilient, accessible, and accountable digital connectivity supporting business digitalisation; and (iii) efficient, integrated transport, logistics, and urban mobility systems that reduce costs and expand market access.

Strategic Directions

Reforms will focus on: (i) improving reliability, affordability, and regulatory efficiency of energy and utility services; (ii) strengthening digital connectivity through resilient networks, accountable service delivery, and inclusive access; and (iii) reducing transport and logistics bottlenecks through improved last-mile connectivity, market infrastructure, port–rail integration, cold-chain systems, and modernised urban mobility regulation.

Issue 1: Energy and Utilities Infrastructure

Strategic Objectives

Business Environment

1. 1. Improve reliability and affordability of electricity and utility services for MSMEs and rural businesses to reduce operating costs and raise productivity.

Investment Climate

1. 1. Enhance predictability, service quality, and renewable energy integration to support industrial investment and competitiveness.

Reform Actions

Business Environment

1. Lower electricity access costs for rural businesses by subsidising connection fees, capping ancillary charges, and operationalising a dedicated rural electrification fund to support MSME processors and rural settlements.
2. Expand and ease access to reliable three-phase power for MSMEs by aligning REA rollouts with processing zones and modernising rural distribution systems, including grid extensions, transformer upgrades, and hybrid mini-grids.
3. Stabilise industrial power supply in priority clusters through mapping of industrial zones, installation of dedicated feeders, transformer upgrades, voltage regulation systems, and fast-response fault clearance protocols.

Investment Climate

1. Promote renewable energy adoption and reduce diesel dependence through tax incentives, concessional finance, and time-bound subsidies for rooftop solar, storage, and mini-grids, paired with streamlined approvals and standardised vendor criteria.
2. Enable renewable integration and surplus sales to the grid by introducing bankable standard power purchase agreements, defined wheeling and settlement rules, and revenue-grade metering under EWURA oversight.
3. Modernise utility service delivery through a single-window platform for gas and electricity permits, tracked by service-level agreements with digital applications and harmonised checklists.

4. Build access to industrial gas by developing shared-cost pipeline laterals to priority clusters through public–private partnerships with standard connection terms and transparent fees.
5. Set and publish utility service-level agreements for uptime and voltage quality, linking performance outcomes to incentives.

Issue 2: ICT Infrastructure and Digital Connectivity

Strategic Objectives

Business Environment

1. 1. Improve affordability, reliability, and digital capability to enable MSMEs to adopt e-commerce, digital payments, and online services.

Investment Climate

1. 1. Strengthen accountability, resilience, and dispute resolution in ICT services to support digital investment and innovation.

Reform Actions

Business Environment

1. Improve affordability and inclusion by expanding rural broadband, public Wi-Fi hubs, targeted data bundles, and time-bound connectivity vouchers for businesses (top priority).
2. Build digital capability through LGA-based business support desks and targeted digital literacy programmes for MSMEs (high priority).
3. Strengthen digital payments by reducing taxes and charges on formal financial services and amending section 15 of the Electronic Transactions Act, Cap. 442 to introduce a transaction threshold above which payments must be electronic, implemented through a phased rollout with clear exemptions for MSMEs, rural areas, and priority sectors (top priority).

Investment Climate

1. Amend the Tanzania Communications Regulatory Authority, Act to introduce the Office of the Information and Communication Technology Ombudsman (high priority).
2. Strengthen network resilience by mandating route diversity, ring topologies, dual entry into business districts, and automatic failover mechanisms (top priority).

3. Expand backhaul and cross-border connectivity to ensure multiple upstream routes and reduce vulnerability to single-point failures (high priority).
4. Upgrade active network equipment, backup power systems, and rapid-repair capacity to reduce downtime (high priority).
5. Expand metro and last-mile networks through open-access public–private partnerships, shared ducts, and a “dig-once” policy (top priority).

Issue 3: Transport and Logistics Infrastructure

Strategic Objectives

Business Environment

1. Reduce transport costs, congestion, and market access barriers for MSMEs, farmers, and urban traders.

Investment Climate

1. Improve connectivity, logistics efficiency, and regulatory adaptability to support trade-oriented investment and modern mobility services.

Reform Actions

Business Environment

1. Guarantee reliable connectivity to farms, industrial parks, and production zones by completing missing road links, bridges, and culverts and prioritising feeder roads (top priority).
2. Modernise agricultural and urban markets with water, sanitation, lighting, storage, drainage, and digital management systems to support formal commerce (high priority).
3. Protect business access during public works through mandatory traffic management plans, safe access routes, and penalties for prolonged disruption (high priority).
4. Deploy urban mobility solutions including intelligent transport systems, freight delivery windows, and enforcement of right-of-way rules (medium priority).
5. Expand shared logistics facilities for SMEs, including cold storage, pre-cooling, and inland consolidation hubs (high priority).

Investment Climate

1. Strengthen coordination of infrastructure planning across MDAs to align road, rail, port, and utility investments with industrial and spatial plans (top priority).
2. Upgrade ports, railways, and logistics corridors, including cold-chain facilities, risk-based inspections, and improved port–rail integration (top priority).
3. Enhance air cargo logistics through upgraded cold-chain facilities and expanded cargo landing rights (high priority).
4. Broaden infrastructure financing through city-level bonds, pooled facilities, ring-fenced revenues, and public–private partnerships for access roads and markets (high priority).

3.8 Dispute Resolution, Insolvency and Liquidation

Effective dispute resolution and a predictable insolvency framework are critical to a competitive business environment and a credible investment climate. Where dispute resolution is slow, costly, or unpredictable, and insolvency systems are weak, legal uncertainty rises, access to finance declines, and investment is discouraged. Stakeholder feedback indicates that delays, fragmentation, and weak enforcement continue to constrain Tanzania's dispute resolution and insolvency systems.

Reform Areas

Empirical evidence such as (World Bank, 2020; OECD, 2022) and stakeholder feedback indicate four key reform areas:

i. Inefficient and costly dispute resolution mechanisms, reflected in court backlogs, limited access to commercial justice outside major centres, weak digital case management, and costly or inconsistently applied ADR systems.

ii. Weak legal predictability and regulatory coherence, driven by fragmented and unharmonized LGA bylaws, unclear land-use governance, overlapping land allocations, and reliance on ad hoc enforcement rather than dispute prevention.

iii. Limited credibility and consistency in enforcement of government-related contracts and sector-specific dispute mechanisms, particularly in public procurement, PPPs, labour, insurance, environmental, and investment disputes.

iv. An underdeveloped insolvency and liquidation framework, characterised by fragmented laws, limited emphasis on business rescue, lengthy and costly procedures, and weak regulation of insolvency practitioners.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) faster, affordable, and enforceable resolution of commercial disputes; (ii) improved legal predictability and regulatory coherence across national and local levels; (iii) strengthened credibility and consistency in enforcement of government-related contracts and dispute outcomes; and (iv) a modern insolvency regime supporting business rescue, orderly exit, and financial stability.

Strategic Directions

Reforms will focus on: (i) streamlining and decentralising dispute resolution mechanisms, including courts and ADR, to improve efficiency and access; (ii) harmonising laws, bylaws, and land-use governance to reduce fragmentation and prevent avoidable disputes; (iii) strengthening contract enforcement and grievance-handling frameworks across public procurement, PPPs, labour, insurance, environmental, and investment systems; and (iv) modernising insolvency and liquidation laws and institutions to prioritise restructuring, value preservation, and professional capacity.

Issue 1: Efficiency of Dispute Resolution Mechanisms

Strategic Objectives

Business Environment

1. Reduce the time and cost of resolving commercial disputes and expand equitable access to commercial justice for businesses, particularly SMEs and upcountry firms.

Investment Climate

1. Strengthen the credibility, predictability, and enforceability of dispute resolution outcomes, including court judgments and arbitral awards, to enhance investor confidence.
2. Position alternative dispute resolution mechanisms as reliable and credible options for resolving commercial disputes in line with international best practices.

Reform Actions

Business Environment

1. Upgrade and standardize digital case-management systems, including integrated e-filing, electronic case tracking, and automated workflows, to reduce delays, errors, and compliance burdens across all dispute resolution processes (top priority).
2. Enhance judicial efficiency and accountability mechanisms through targeted training, audits, and performance-oriented management of courts and quasi-judicial bodies to improve service delivery quality and timeliness
3. Sensitize personnel charged with duties to resolve dispute resolution on the objectives of the legal framework on insolvency and liquidation, which emphasizes speedy dispensation of justice (medium priority).
4. Institutionalize SME-focused access to justice mechanisms, including legal aid clinics and dispute-resolution support desks at LGAs, to improve inclusiveness and reduce barriers to formal dispute resolution for small businesses (medium priority).

5. Institutionalize collaboration with professional arbitration and mediation bodies, including low-cost advisory services and SME-oriented legal-aid-type schemes, to expand affordable dispute-resolution options for domestic enterprises (low priority).
6. Mitigate dispute-inducing digital risks, including online fraud and related digital crimes, to reduce unnecessary litigation and operational disruption for businesses (low priority).

Investment Climate

1. Strengthen and decentralize commercial justice delivery, including establishment of a commercial division within the Court of Appeal and expanded nationwide access to Commercial Court services, to reinforce contract enforcement and appellate certainty for major investments and PPPs (top priority).
2. Strengthen the arbitration and ADR framework for credibility and accessibility, including effective enforcement of arbitral awards, clear timelines, and alignment with UNCITRAL best practices, to enhance international investor confidence and reduce investment risk (high priority).

Issue 2: Harmonizing Regulations and Bylaws

Strategic Objectives

Business Environment

1. Improve regulatory clarity, consistency, and predictability at the local government level by ensuring that business-related bylaws are aligned with national laws and business facilitation reforms.

Investment Climate

1. Enhance investor confidence by strengthening coherence between national investment frameworks and local regulatory practices, reducing regulatory risk and uncertainty across jurisdictions.

Reform Actions

Business Environment

1. Institutionalize mandatory scrutiny and quality assurance of all LGA bylaws affecting business activities prior to approval, to ensure consistency with national laws, eliminate duplicative charges, and reduce uncertainty for MSMEs.

Investment Climate

1. Apply the same mandatory scrutiny process to ensure that LGA bylaws affecting investment are fully aligned with national investment policies and legal frameworks, preventing inconsistencies that undermine investor confidence.

Issue 3: Land-Use Conflicts – Business and Tourism

Strategic Objectives

Business Environment

1. 1.Improve transparency, reliability, and coordination of land allocation and documentation at village and local government levels to reduce disputes affecting businesses and communities.
2. 2. Reduce escalation of land-related conflicts into litigation or security interventions by strengthening local dispute prevention and resolution mechanisms.

Investment Climate

1. 1. Enhance investor confidence in land-based sectors by ensuring predictable, secure, and enforceable land-use rights.
2. 2. Reduce regulatory uncertainty and conflict risk in tourism and conservation by clarifying and harmonizing land-use frameworks governing competing economic activities.

Reform Actions

Business Environment

1. Mandate digitization, public disclosure, and regular independent auditing of village land records to improve transparency, accuracy, and trust in land administration at local level (top priority).

2. Establish and operationalize comprehensive land banks at village, ward, district, and national levels, integrated with the TISEZA system, as an authoritative registry of available and allocated parcels to reduce overlapping claims and unauthorized transactions (high priority).
3. Amend laws and remove/abolish Ward Tribunals from entertaining land disputes. Their tasks should be taken by Primary and the envisaged Regional Courts (medium priority).

Investment Climate

1. Issue and enforce binding national land-use guidelines distinguishing consumptive and non-consumptive tourism activities, embedded within integrated land-use planning frameworks balancing investor certainty, conservation objectives, and community rights (top priority).
2. Establish specialized, transparent, and independent dispute resolution mechanisms for land and tourism-related conflicts at national and regional levels to provide timely and credible adjudication and reduce reliance on police intervention (high priority).

Issue 4: Predictability of Government Contracts and PPPs

Strategic Objectives

Business Environment

1. 1.Improve consistency, transparency, and timeliness of government procurement and contracting processes to reduce uncertainty, disputes, and transaction costs for firms participating in public tenders.
2. 2. Strengthen coordination and procedural discipline among contracting authorities and oversight bodies to minimize delays, reversals, and inconsistent application of procurement rules.

Investment Climate

1. 1. Enhance investor confidence in PPPs and major government contracts by ensuring predictability in approvals, enforcement, and risk-sharing arrangements.
2. 2. Reduce perceived political and legal risks associated with long-term government contracts to support private capital mobilization.

Reform Actions

Business Environment

1. Establish and operationalize a dedicated legal review team to scrutinize PPP contracts and major procurement agreements prior to approval to improve legal quality, procedural consistency, and coordination (high priority).

Investment Climate

1. Review and amend the Natural Wealth and Resources Contracts (Review and Renegotiation of Unconscionable Terms) Act, 2017, to improve legal predictability for long-term investment contracts while safeguarding national interests (top priority).
2. Conduct a comprehensive effectiveness review of the PPP Centre to assess its mandate, capacity, and readiness to structure and deliver complex PPP projects consistent with Dira 2050 ambitions (high priority).

Issue 5: Insolvency and Liquidation Framework

Strategic Objectives

Investment Climate

Enhance investor and creditor confidence through a predictable, coherent, and transparent insolvency framework that protects creditor rights and preserves firm value.

Reform Actions

Investment Climate

1. Enact a comprehensive Insolvency law that will address the current challenges and cross boarder insolvency and registration of the Practitioners (high priority).

Issue 6: Labour Disputes Resolution Mechanism

Strategic Objectives

Business Environment

Improve efficiency, affordability, and timeliness of labour dispute resolution to reduce workplace disruptions, lower compliance costs, and enhance predictability for employers and employees, particularly SMEs

Reform Actions

Business Environment

1. Establish specialised labour courts to deliver faster, expert resolution of employment disputes, reduce backlogs, and build sector-specific adjudication capacity (top priority).
2. Establish a Code of Industrial Harmony under Part VIII of the Employment and Labour Relations Act, Cap. 366 (high priority).

Issue 7: Investor Protection and Grievance Handling Mechanisms

Strategic Objectives

Investment Climate

Strengthen investor confidence and retention by ensuring predictable, transparent, and timely handling of investor grievances throughout the investment lifecycle.

Reform Actions

Investment Climate

1. Establish and operationalize a joint public–private Investment Council within the Tanzania Investment and Special Economic Zones Authority (TISEZA), supported by a digital case-management system to track licensing processes, permit approvals, investor grievances, and policy bottlenecks in real time (top priority).

Issue 8: Specialized Mechanisms for Environmental and Investment Disputes

Strategic Objectives

Business Environment

1. 1. Improve timeliness, consistency, and technical quality of decisions in environmental and complex commercial disputes by strengthening access to specialized and credible dispute resolution mechanisms.

Investment Climate

1. 1. Enhance investor confidence and reduce exposure to domestic and international investment disputes by establishing predictable, specialized, and technically competent mechanisms for resolving environmental and investment-related disputes.

Reform Actions

Business Environment

1. Enforce foreign trader licensing through integrated digital registration, permit, and compliance systems (medium priority).

Investment Climate

1. Introduce a dispute resolution framework under Part XVII of EMA. Conduct awareness training sessions to judicial personal on the synergy between environmental law, business and investment. (top priority).
2. Mandate standardized legal and risk fiscal due diligence for all investment agreements, with compulsory Attorney General review, to reduce disputes and exposure (high priority).
3. Consider fast tracking of the diaspora Special Status (Special Status), the Bill, through the Written Laws (Miscellaneous Amendments) (No. 2) Act, 2024 (low priority).

3.9 Protection of Intellectual Property Rights (IPR)

Effective protection of intellectual property rights is a key enabler of innovation, entrepreneurship, productivity growth, and investment. Predictable IPR regimes support commercialization, technology transfer, and firm credibility with investors. While Tanzania has established foundational legal and institutional frameworks for IPR protection, stakeholder feedback indicates persistent gaps in awareness, enforcement, commercialization pathways, and policy coherence that limit effective use of IPRs by firms and innovators.

Reform Areas

Empirical evidence such as (WIPO, 2020; OECD, 2022; World Bank, 2022) and stakeholder feedback indicate five key reform areas:

i. Low awareness and limited utilisation of IPRs among SMEs and start-ups, resulting in under-registration of trademarks, copyrights, and patents and exposure to imitation, disputes, and loss of brand value.
ii. Weak and contested protection of seed and plant variety innovations, undermining agricultural innovation, enabling counterfeit inputs, and weakening incentives for breeders.

iii. Limited commercialization of innovations from incubation and research programmes, driven by high IPR costs, weak financing linkages, and limited industry partnerships.

iv. Insufficient integration of IPR protection within financial and digital innovation ecosystems, including FinTech, reducing incentives for investment, scaling, and collaborative innovation.

v. Gaps in national IPR policy coherence and enforcement, arising from fragmented sectoral laws, delayed finalisation of a comprehensive IPR policy, and weak protection of trade secrets, industrial designs, and geographical indications.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) increased awareness, registration, and effective use of IPRs by SMEs and innovators; (ii) stronger and balanced protection of seed and plant innovations; (iii) improved commercialization and scaling of innovations from incubation and research programmes; (iv) stronger protection of financial and digital innovations; and (v) a coherent, predictable, and enforceable national IPR framework supporting innovation, technology transfer, and investment.

Strategic Directions

Reforms will focus on: (i) expanding practical IPR awareness, advisory services, and registration support for SMEs and start-ups; (ii) reforming and harmonising seed and plant variety protection frameworks; (iii) strengthening linkages between incubation programmes, IPR protection, financing, and industrial production; (iv) integrating IPR protection into financial and digital innovation frameworks, including FinTech; and (v) finalising and operationalising a comprehensive national IPR policy to harmonise laws, strengthen enforcement, and support commercialization.

Issue 1: Awareness and Utilization of Intellectual Property Rights

Strategic Objectives

Business Environment

1. 1. Improve practical awareness and use of IPRs among SMEs and entrepreneurs to protect brands,

Investment Climate

1. 1. Strengthen confidence in Tanzania's innovation and branding ecosystem by ensuring

innovations, and creative works.

2. 2. Reduce procedural and cost barriers to IPR registration by embedding services within routine business support processes.

early-stage visibility and enforceability of intellectual assets.

Reform Actions

Business Environment

1. Integrate business and IPR registration by linking BRELA and COSOTA platforms to enable coordinated registration of business names, trademarks, and copyrights at the point of entry (top priority).
2. Establish SME IPR support offices within relevant ministries or LGAs to provide affordable advisory and registration assistance (high priority).
3. Embed IPR education within entrepreneurship training, incubation programmes, and university–industry partnerships (medium priority).

Investment Climate

1. Implement coordinated national IPR awareness programmes led by COSOTA and BRELA, aligned with WIPO standards, to strengthen domestic and foreign investor confidence (high priority).

Issue 2: Intellectual Property Protection for Seed Innovations

Strategic Objectives

Business Environment

1. Safeguard smallholder farmers and local seed innovators by ensuring that intellectual property protection supports fair benefit-sharing, seed system sustainability, and continued participation in agricultural innovation.

Reform Action

Business Environment

1. Amend intellectual property laws governing plant varieties to guarantee fair benefit-sharing for smallholder farmers and local seed system innovators, with rights extended to their heirs, and ensure active engagement of farmers

during the reform process to protect domestic innovation interests (**top priority**).

Issue 3: Sustainability of Business Incubation and Innovation Programmes

Strategic Objectives

Business Environment

1. 1. Improve commercialization and sustainability of innovations emerging from incubation programmes.
2. 2. Strengthen operational capacity and geographic reach of incubation support systems.

Investment Climate

1. 1. Strengthen confidence in the innovation pipeline from incubation to scalable enterprises.

Reform Actions

Business Environment

1. Expand public funding for start-ups transitioning from incubation to commercialization through SIDO and credible non-state actors, in collaboration with COSTECH (top priority).

Investment Climate

1. Establish structured partnerships among government, higher-learning institutions, and R&D organizations to strengthen innovation pipelines and commercialization pathways (high priority).

Issue 4: Intellectual Property and Financial Innovation (FinTech)

Strategic Objectives

Business Environment

1. Reduce operational and compliance barriers for FinTech start-ups through tailored IPR protection and support.

Investment Climate

1. Strengthen investor confidence in FinTech by ensuring IPR protection keeps pace with technological change and collaborative innovation.

Reform Actions

Business Environment

1. Provide simplified IPR registration tools, templates, and guidance for FinTech innovators (top priority).
2. Implement targeted IPR awareness and capacity-building programmes for FinTech entrepreneurs and investors (high priority).

Investment Climate

1. Sustain and update the Bank of Tanzania's enable-and-safeguard approach, including the FinTech Regulatory Sandbox (top priority).
2. Strengthen IPR frameworks to explicitly protect FinTech innovations and collaborative partnerships (high priority).
3. Establish licensing and benefit-sharing mechanisms to allow innovators to capture fair value from collaborative innovations (medium priority).

Issue 5: National Policy and Legislative Gaps in Intellectual Property Rights

Strategic Objectives

Business Environment

1. Reduce regulatory and cost barriers for start-ups and local innovators through affordable and enforceable IPR protection.

Investment Climate

1. Strengthen predictability, coherence, and credibility of Tanzania's IPR regime to support technology transfer and long-term investment.

Reform Actions

Business Environment

1. Fast track the IPR Policy to enable enactment of the new IP law (top priority).
2. Strengthen practical IPR training and sensitization programmes for innovators (high priority).
3. Enhance enforcement against piracy, copying, and counterfeit goods (high priority).

Investment Climate

1. Fast track the IPR Policy to enable enactment of the new IP law (top priority).
2. Finalize and operationalize a comprehensive national IPR policy with incentives for innovation, R&D, and technology transfer (top priority).

3.10 Business Mindset Shift and Accountability

A positive business mindset and strong accountability culture are critical foundations of a competitive business environment and a credible investment climate. How public institutions engage with businesses shapes firms' willingness to formalise, invest, innovate, and scale. While Tanzania has advanced regulatory reform and digital service delivery, stakeholder feedback indicates that weaknesses in institutional mindset, service orientation, and accountability continue to undermine reform effectiveness in practice.

Reform Issues

Empirical evidence such as (OECD, 2011; Transparency International, 2024; World Bank, 2025a; World Bank, 2025b) and stakeholder feedback indicate five key reform areas:

i. Persistent bureaucracy, integrity gaps, and weak accountability in public service delivery, reflected in delays, unethical practices, inconsistent enforcement, weak confidentiality, and ineffective complaints and redress mechanisms.
ii. Negative perceptions and bias against SMEs and local investors, where domestic enterprises are treated as informal or high-risk, leading to excessive scrutiny and limited policy voice.
iii. Cultural and mindset barriers to entrepreneurship and innovation, including low tolerance for risk, stigma around business success, and narrow perceptions of acceptable business activity.
iv. Weak customer service orientation, soft skills, and digital engagement capacity, particularly in public institutions and service-intensive sectors, resulting in poor service quality and communication.
v. Limited public–private trust and weak private-sector readiness, characterised by mistrust between regulators and firms, insufficient recognition of the private sector as a development partner, and capability gaps in higher-value and export markets.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) a more accountable, ethical, and service-oriented public sector that supports business growth; (ii) fair, predictable, and non-discriminatory treatment of SMEs and local investors; (iii) a positive entrepreneurial culture that encourages innovation, risk-taking, and diversification; (iv) improved customer service standards, soft skills, and digital engagement capacity; and (v) stronger public–private trust and collaboration in driving investment, exports, and innovation.

Strategic Directions

Reforms will focus on: (i) strengthening accountability, integrity, and performance management systems in public service delivery; (ii) promoting equitable treatment and recognition of SMEs and local investors across regulatory and policy systems; (iii) addressing cultural and mindset barriers to entrepreneurship through education, dialogue, and role modelling; (iv) upgrading customer service, soft skills, and digital engagement capacity in key public institutions and service sectors; and (v) repositioning the private sector as a core development partner through trust-building, ethical standards, and competitiveness support.

Issue 1: Bureaucracy, Integrity, and Accountability in Public Service

Strategic Objectives

Business Environment

1. Reduce bureaucratic delays, unethical practices, and inconsistent service delivery that raise compliance costs and uncertainty for businesses.
2. Strengthen transparency, responsiveness, and accountability in regulatory and service-delivery institutions.

Investment Climate

1. Improve investor confidence by ensuring predictable, professional, and non-discretionary application of rules.

Reform Actions

Business Environment

1. Enforce accountability frameworks through regular audits, public performance scorecards, and mandatory reporting by MDAs and LGAs on service delivery outcomes (top priority).
2. Institutionalize confidential consultation spaces, structured feedback mechanisms, and citizen scorecards within regulatory offices to strengthen trust and accountability (high priority).
3. Digitize high-volume services and link staff performance appraisals to service timeliness and quality to reduce bureaucratic delays (high priority).

Investment Climate

1. Remove revenue-target pressures on regulators and align performance metrics with service efficiency, transparency, and private-sector satisfaction (top priority).

Issue 2: Perceptions of SMEs and Local Investors

Strategic Objectives

Business Environment

1. Eliminate discriminatory practices and excessive scrutiny faced by SMEs and local investors.
2. Strengthen structured engagement between government and SMEs in policy design and implementation.

Investment Climate

1. Ensure fair, predictable, and non-discriminatory treatment of local and foreign investors.

Reform Actions

Business Environment

1. Institutionalize SME participation in policymaking, support programmes, procurement, and finance through guaranteed representation and simplified procedures (top priority).
2. Reframe perceptions of SMEs through public-sector training and public-facing campaigns highlighting their contribution to jobs, innovation, and food security (high priority).

Investment Climate

1. Embed equal treatment of local and foreign investors in investment, procurement, and financing frameworks to ensure consistent rule application (top priority).

Issue 3: Barriers to Entrepreneurship and Innovation

Strategic Objectives

Business Environment

1. Remove cultural and mindset barriers that suppress ambition, innovation, and enterprise growth.
2. Encourage diversification into emerging and underutilized sectors.

Investment Climate

1. Signal a supportive entrepreneurial culture that strengthens confidence in domestic enterprise development.

Reform Actions

Business Environment

1. Shift cultural narratives through national campaigns, community dialogues, and engagement of cultural and religious leaders to celebrate entrepreneurship and reduce stigma around success.
2. Embed entrepreneurship education, mentorship, and peer-learning platforms across schools, TVETs, and business support programmes.
3. Promote diversification by supporting emerging sectors (ICT, creative industries, renewable energy) and restoring confidence in traditional sectors through demonstration projects.

Investment Climate

1. Use visible success stories and innovation-led growth narratives to reinforce investor confidence in domestic entrepreneurship.

Issue 4: Customer Service, Soft Skills, and Hospitality Standards

Strategic Objectives

Business Environment

1. Improve professionalism, responsiveness, and consistency of customer service in public and service-intensive sectors.
2. Strengthen soft skills, sector-specific competencies, and digital literacy.

Investment Climate

1. Position Tanzania as a service-oriented and professionally managed destination for business and tourism.

Reform Actions

Business Environment

1. Strengthen institutions such as the National College of Tourism through increased funding for soft-skills training, curriculum review, and international exposure (top priority).
2. Expand training in customer service, sustainability, sector-specific skills, and digital tools for regulatory engagement (high priority).

Investment Climate

1. Leverage improved service standards and digital engagement in investment and tourism promotion to signal ease of doing business (medium priority).

Issue 5: Public Sector Appreciation of Private Sector Contribution

Strategic Objectives

Business Environment

1. Improve day-to-day public–private interactions through facilitation skills, ethical conduct, and problem-solving capacity.
2. Foster a cooperative, trust-based public–private relationship that supports investment, growth, and job creation.

Investment Climate

3. 1. Enhance credibility and readiness of local enterprises to compete in higher-value and export markets.

Reform Actions

Business Environment

1. Train public officials in facilitation, customer service, ethics, and sector knowledge, supported by continuous professional development (top priority).
2. Embed entrepreneurship, soft skills, ethics, and accountability across education and training systems to shift employment-only mindsets (high priority).
3. Strengthen complaint-handling, whistle-blower mechanisms, and confidential consultation spaces while recognizing ethical business practices (high priority).
4. Support high-potential firms with targeted training in export readiness, standards compliance, and digital regulatory tools (medium priority).

Investment Climate

1. Reframe government attitudes toward the private sector through structured mindset-change programmes across MDAs and LGAs, highlighting SME contributions to growth and exports (top priority).

3.11 Institutional Setups, Planning, and Coordination

Strong institutions, effective planning, and coherent coordination are essential for translating national development strategies into predictable business and investment outcomes. While Tanzania has articulated clear long-term ambitions under Vision 2050, the LTPP, and FYDP III, stakeholder feedback indicates that institutional rigidity, fragmented mandates, and weak coordination continue to dilute policy impact and undermine business confidence.

Reform Areas

Empirical evidence such as (OECD, 2021; World Bank, 2022) and stakeholder feedback indicate five key reform areas:

i. Rigid and non-commercial public systems, particularly in procurement and administrative processes, that are poorly aligned with the operational realities and timelines of investment projects, raising costs and delaying execution.
ii. Fragmented planning and weak vertical coordination, reflected in misalignment between national plans, sector strategies, and LGA priorities,

undermining coherence in infrastructure development, land use, and service delivery.

iii. Weak inter-ministerial coordination and policy coherence, resulting in siloed decision-making, overlapping mandates, delayed policy reviews, and inconsistent signals to investors.

iv. Limited performance orientation and accountability of business-enabling institutions, where accountability tools exist but are weakly applied, reducing responsiveness to private-sector needs.

v. Insufficient integration of private-sector perspectives, including SMEs and domestic investors, into planning, policy design, and implementation, weakening trust and policy uptake.

Collectively, these constraints reduce predictability, raise transaction costs, weaken investor confidence, and slow the transition toward private-sector-led growth.

Key Results Areas (KRAs)

Reforms aim to deliver: (i) coherent and coordinated institutional planning across national, sectoral, and local levels; (ii) faster, more predictable policy formulation, review, and implementation; (iii) improved performance and accountability of business-enabling institutions; (iv) stronger integration of private-sector perspectives into planning and execution; and (v) an agile institutional framework capable of supporting investment, exports, and industrial transformation.

Strategic Directions

Reforms will focus on: (i) strengthening institutional coordination and mandate clarity across MDAs and LGAs to ensure consistent policy signals and timely execution; (ii) aligning planning, budgeting, and monitoring systems to support integrated, investment-led development; (iii) shifting accountability frameworks toward results, service delivery outcomes, and private-sector responsiveness; (iv) deepening structured public–private engagement to reflect business realities; and (v) building institutional agility to adapt policies and systems in line with Vision 2050, regional integration, and evolving market conditions and global market dynamics.

Issue 1: Public Procurement Flexibility and Efficiency

Strategic Objectives

Business Environment

1. Improve procurement efficiency, timeliness, and cost-effectiveness for commercially oriented SOEs to enable reliable service delivery and operational competitiveness.
2. Strengthen accountability in public procurement by shifting emphasis from procedural compliance to measurable performance and service delivery outcomes.

Investment Climate

1. Enhance investor confidence in commercially oriented SOEs by aligning procurement frameworks with commercial realities while preserving transparency, integrity, and audit credibility.

Reform Actions

Business Environment

1. Replace rigid ex-ante procurement approvals with ex-post accountability mechanisms, and introduce procurement KPIs linked to cost efficiency, timeliness, service delivery, and competitiveness, monitored by PPRA and audited by the CAG.
2. Invest in internal procurement capacity within SOEs through specialized training, recruitment of professionals with commercial experience, and deployment of modern e-procurement and contract management platforms.
3. Merge the Architects and Quantity Surveyors Registration Board (AQRB) and the Engineers Registration Board (ERB) into a single Construction Industry professional regulator to reduce regulatory costs, time, and duplication.

Investment Climate

1. Amend the PPA to introduce a new provision to enable commercial oriented SOEs fast track procurement activities while ensuring transparency.
2. Reorient PPRA's role toward monitoring compliance and performance outcomes rather than process micromanagement, while strengthening independent audits to detect fraud, enforce discipline, and build market trust.

Issue 2: Planning for Core Infrastructure

Strategic Objectives

Business Environment

1. Improve coordination and sequencing of core infrastructure projects to reduce logistics costs, duplication, and service gaps affecting exporters, producers, and logistics operators.
2. Strengthen integration of transport, energy, and ICT infrastructure with productive sectors to support efficient movement of goods and services.

Investment Climate

1. Enhance investor confidence through corridor-based planning, predictable infrastructure pipelines, and bankable PPP frameworks.

Reform Actions

Business Environment

1. Establish and operationalize an Infrastructure Coordination Taskforce under the National Planning Commission to jointly plan, sequence, and monitor corridor-based projects across MDAs and LGAs.
2. Mandate inclusion of cold-chain facilities, logistics hubs, and industrial parks in all new gateway and corridor projects.
3. Prioritize SAGCOT, the Central Corridor, and other high-potential clusters in intermodal infrastructure development.
4. Expand PlanRep, GIS, and IFMIS integration to synchronize corridor planning across government levels.

Investment Climate

1. Promote private investment through model PPP agreements, bankable project structures, and coordinated land-use approvals.

Issue 3: Performance of Business-Enabling Institutions

Strategic Objectives

Business Environment

1. Improve consistency, timeliness, and reliability of services delivered by registries, licensing bodies, and regulators.
2. Enhance investor confidence through predictable, transparent, and performance-driven public institutions.

Investment Climate

3. Strengthen accountability by linking staff performance and resources to service delivery outcomes.

Reform Actions

Business Environment

1. Decentralise Public–Private Partnership (PPP) functions by placing PPP services under respective sector implementing authorities rather than a central PPP Centre; streamline functions within implementing authorities; allow identification of PPP opportunities outside the Public Procurement Act where appropriate; require submission of PPP contracts to the Attorney General for clearance; and abolish the PPP Centre.
2. Institutionalize business-facing KPIs across registries and regulators.
3. Link promotions, incentives, and resources to service delivery performance.
4. Introduce mandatory civil service orientation focused on service delivery and business responsiveness.
5. Enforce prompt payment laws across MDAs and LGAs.

Investment Climate

1. Publish an annual national Ease of Doing Business Scorecard.
2. Embed results-driven performance management frameworks.
3. Align PPP performance frameworks with Vision 2050.

Issue 4: Digital Systems and Interoperability

Strategic Objectives

Business Environment

1. Reduce compliance costs, duplication, and administrative delays through interoperable digital government systems.

Reform Actions

Business Environment

1. Introduce a "once-only" biometric registration system to eliminate repetitive data submission.
2. Mandate full interoperability of PlanRep, IFMIS, and other core government systems to enable integrated planning, budgeting, and service delivery.

Issue 5: Human Resource Allocation and Capacity at Local Levels

Strategic Objectives

Business Environment

1. 1. Improve effectiveness of LGAs in business and investment facilitation through appropriate staffing and resourcing.

Investment Climate

1. 1. Enhance investor confidence in rural and semi-urban areas through responsive frontline facilitation.

Reform Actions

Business Environment

1. Conduct training needs assessments and realign LGA staffing to local economic profiles.
2. Reassign officers from revenue collection to facilitation roles.
3. Provide targeted resources and practical training for investor support.
4. Focus LGAs on a limited number of high-potential sectors.

Investment Climate

1. Establish mentorship and resource-sharing frameworks between central ministries and LGAs.

Issue 6: Inter-Ministerial Coordination

Strategic Objectives

Business Environment

1. Improve policy coherence and administrative predictability by reducing siloed action.

Investment Climate

1. Strengthen investor confidence through consistent policy positions and coordinated communication.

Reform Actions

Business Environment

1. Institutionalize inter-ministerial working groups under the NPC.
2. Amend the Land, Agriculture, Energy and Investment Laws to recognize the inter-ministerial task forces.
3. Strengthen NPC's coordinating mandate with clear authority and accountability.
4. Repeal fragmented health professional regulatory laws and enact a single consolidated law governing the regulation of medical and allied health professionals, including:
   i) Medical, Dental and Allied Health Professionals Act, 2017;
   ii) Health Laboratory Practitioners Act, 2007;
   iii) Tanzania Nursing and Midwifery Act, 2010;
   iv) Medical Radiology and Imaging Professionals Act, 2007;
   v) Optometry Act, 2007;
   vi) Environmental Health Practitioners Act, 2007;
   vii) Pharmacy Act, 2011;
   viii) Traditional and Alternative Medicines Act, 2002;
   ix) Private Hospitals Advisory Board Act, Cap 151;
   x) Private Health Laboratory Board Act, Cap 136.
5. Introduce statutory five-year policy review cycles and a Policy Development Fund.

Investment Climate

1. Decentralise Public–Private Partnership (PPP) functions by placing PPP services under respective sector implementing authorities rather than a central PPP Centre; streamline functions within implementing authorities; allow identification of PPP opportunities outside the Public Procurement Act where appropriate; require submission of PPP contracts to the Attorney General for clearance; and abolish the PPP Centre.
2. Strengthen M&E frameworks for foreign policy and investment promotion, including MKUMBI II.

Issue 7: Monitoring and Evaluation of Investment and Foreign Policy

Strategic Objectives

Investment Climate

Strengthen investor confidence by demonstrating measurable returns from investment treaties and promotion efforts.

Reform Actions

Investment Climate

1. Develop and institutionalize an M&E framework for MKUMBI II and foreign policy implementation, strengthen treaty assessment capacity, and publish annual investment-impact reports (top priority).

Chapter 4: Risk Analysis and Mitigation Measures

4.1 Introduction

The successful implementation of MKUMBI II is contingent upon the ability to anticipate, manage, and mitigate risks that could compromise reform outcomes. Risks spanning governance, institutional capacity, financing, markets, infrastructure, and external shocks have the potential to slow progress, reduce impact, and undermine stakeholder confidence. A structured risk management approach is therefore essential to safeguard investments, maintain reform momentum, and ensure alignment with Tanzania's long-term ambition under the Tanzania Development Vision 2050 (TDV 2050) to establish a competitive, inclusive, and resilient economy.

This chapter presents a comprehensive assessment of key risks to MKUMBI II, alongside targeted mitigation measures. It emphasizes institutional, political, economic, social, and environmental dimensions, ensuring that resilience, accountability, and stakeholder confidence are embedded in the reform framework. The chapter also establishes clear linkages between risk scoring, prioritization, and actionable strategies to guide decision-making at the highest policy level.

4.2 Risk Scoring and Prioritization Framework

MKUMBI II applies a structured, evidence-based framework for risk assessment and prioritization. Each risk is evaluated on the dimensions of likelihood and impact using a five-point scale, where "1" denotes very low and "5" denotes very high. The risk score, calculated as Likelihood × Impact, determines the severity and guides management priorities.

Thresholds are defined according to the level of severity. A Critical risk, with a score ranging between 20 and 25, requires immediate, sustained, and high-level intervention. A High risk, scoring between 15 and 19, demands active management, close monitoring, and early corrective action. Medium risks, which fall within the 8 to 14 range, are managed through routine monitoring and established institutional controls. Low risks, scoring 7 or below, are considered acceptable within existing operational frameworks and control mechanisms.

Residual risk assessments are conducted following mitigation measures to ensure continuous monitoring and adaptation. MKUMBI II adopts a moderate risk appetite, accepting operational risks necessary for reform delivery while maintaining zero tolerance for governance failures, corruption, or fiduciary breaches.

4.3 MKUMBI II Risk Matrix

A comprehensive risk matrix is developed to consolidate all identified risks, corresponding likelihood and impact ratings, calculated risk scores, and proposed mitigation measures. The matrix serves as a diagnostic and management tool that supports decision-making and ensures institutional accountability across implementation levels.

Risks under MKUMBI II are classified across multiple domains, including governance and institutional coordination, political and legal frameworks, fiscal and economic stability, infrastructure and technological systems, private-sector participation and market dynamics, labour and human capital development, research and innovation capacity, socio-environmental resilience, external and macroeconomic conditions, cybersecurity and data protection, and political economy and reform resistance. The analysis indicates that the highest-risk areas are financial and economic management, infrastructure and technological reliability, governance and institutional coordination, and socio-environmental resilience, which require intensive monitoring, adaptive management, and high-level intervention. Other risks, such as research and innovation, political transitions, and market participation, are managed through targeted institutional measures, stakeholder engagement, and strategic oversight to ensure that residual impacts remain within acceptable thresholds.

Critical risks, such as weak coordination, financing constraints, and infrastructure bottlenecks, carry scores between 20 and 25, indicating the need for high-level intervention. Medium risks, including those linked to innovation and research, require institutional strengthening and policy coherence. Low-level risks remain within manageable thresholds and are primarily addressed through routine administrative controls.

The detailed MKUMBI II Risk Matrix is presented in **Annex 2**, providing a policy-aligned, color-coded overview of risks, their likelihood and impact, calculated risk scores, corresponding priority levels, mitigation measures, residual risk, lead institutions, and SMART indicators. This matrix is the cornerstone of evidence-based decision-making, ensuring that policy interventions are aligned with national priorities and institutional capacities.

4.4 Analysis of Key Risks and Mitigation Measures

Regulatory, Governance, and Institutional Risks:

Overlapping mandates, fragmented coordination, and weak accountability pose a systemic risk to reform predictability. Harmonization of laws, quarterly reform forums, digitalization of licensing and inspection, and publication of transparency scorecards will institutionalize efficiency and predictability. Residual risks may persist due to slow adoption and institutional inertia, highlighting the need for sustained leadership oversight.

Political and Legal Risks:

Reforms lacking legal anchoring remain vulnerable to policy reversals during political transitions. Embedding key measures in legislation, promoting cross-party dialogue, and strengthening parliamentary oversight reduce exposure while building public trust. However, some delays and partial reversals may still occur during periods of political transition.

Financial and Economic Risks:

Limited fiscal space and donor dependency could constrain reform financing. Prioritization of high-impact reforms, blended finance, PPPs, and enhanced domestic resource mobilization provide mitigation, although external shocks may temporarily delay implementation.

Infrastructure and Technological Risks:

Inadequate ICT interoperability, unreliable power, and logistics bottlenecks threaten operational efficiency. Investments in broadband, renewable energy, e-customs, and single-window systems mitigate these risks. Residual disruptions may persist, underscoring the need for ongoing infrastructure modernization.

Private Sector and Market Risks:

Low investor confidence, high MSME compliance costs, and delayed payments may slow reform uptake. Strengthening PPP platforms, timely payment systems, and inclusive procurement practices address these challenges. Infrastructure or regulatory bottlenecks, however, may limit full private-sector engagement.

Labour and Human Capital Risks:

Skills mismatches and outdated curricula risk undermining productivity. Aligning education with industry needs, expanding apprenticeships, and establishing sector skills councils will build workforce capacity, though some gaps may remain due to implementation timelines.

Research and Innovation Risks:

Weak local R&D and limited commercialization constrain Tanzania's transition to a knowledge-based economy. National innovation funds, intellectual property support, and youth/women-led incubators will stimulate innovation, though outputs may remain below national potential.

Socio-Environmental Risks:

Climate shocks, environmental degradation, and weak community engagement may disrupt reforms. Integrating climate adaptation measures, promoting green finance, and ensuring participatory planning mitigate these risks. Extreme events or delayed adoption may still generate residual impacts, emphasizing proactive environmental governance.

External and Macroeconomic Risks:

Global economic volatility, inflation, and reduced concessional funding present systemic vulnerabilities. Diversifying exports, strengthening regional integration, and leveraging diaspora financing mitigate exposure, while continuous macroeconomic vigilance is necessary.

Cybersecurity and Data Protection Risks:

Expanding digital platforms increase exposure to cyber-attacks and data breaches. Adoption of national cybersecurity standards, audits, and incident response plans will reduce exposure, although evolving threats require continuous monitoring and adaptive security measures.

Political Economy and Reform Resistance:

Reforms challenging entrenched interests may face obstruction. Structured stakeholder engagement, grievance redress mechanisms, and cross-party advocacy reduce resistance. Residual challenges may persist, highlighting the need for proactive political economy analysis.

4.5 Monitoring, Reporting, and Review

MKUMBI II establishes a robust monitoring and reporting framework to track risk mitigation and ensure accountability. Quarterly dashboards, annual reviews, and residual risk updates provide timely insights for policymakers. Each lead institution is assigned both primary and residual risk ownership, ensuring that responsibility is clearly distributed and performance is measurable.

SMART indicators aligned with MKUMBI II results frameworks enable continuous performance tracking. The integration of risk monitoring with fiscal and institutional planning guarantees that mitigation measures remain responsive to emerging trends and evolving implementation realities.

4.6 Risk Management and Sustainability

Like any major national blueprint, MKUMBI II's financing framework faces both financial and operational risks that must be managed to sustain implementation and ensure long-term reform impact.

Resource Constraints may occur if available funding sources are insufficient or misallocated, leading to implementation delays. This will be mitigated through diversified financing streams, including domestic revenue mobilization, public-private partnerships, and prudent fiscal management.

Lack of Alignment between the financing strategy and overall MKUMBI II objectives could weaken strategic coherence. Mechanisms will be established to ensure that all financing instruments and expenditures directly support priority outcomes and the Tanzania Development Vision 2050.

Operational Inefficiencies, including weak governance, cost overruns, or poor project execution, threaten reform credibility. Strengthened financial controls, project management systems, and results-based budgeting will improve accountability and cost efficiency.

Weak Monitoring and Evaluation could obscure performance and hinder adaptive management. MKUMBI II will institutionalize continuous financial and operational tracking, quarterly reviews, and data-driven adjustments to maintain transparency and performance integrity.

Inadequate Risk Mitigation could leave financing vulnerable to shocks. Periodic risk audits, scenario planning, and contingency reserves will enhance preparedness and resilience.

Poor Stakeholder Coordination could fragment financing efforts, especially given the involvement of multiple actors, government agencies, private investors, and development partners. Establishing coordinated mechanisms for stakeholder alignment, shared reporting, and joint evaluations will ensure coherence and sustainability across all financing channels.

Overall, effective risk management and sustainability measures ensure that MKUMBI II remains financially viable, operationally efficient, and strategically aligned. Embedding financial discipline, transparency, and coordinated oversight will enhance the durability of reforms and secure long-term developmental gains.

Conclusion

The risks facing MKUMBI II are substantial but manageable. Embedding mitigation strategies into governance, fiscal planning, infrastructure development, private-sector engagement, and stakeholder relations ensures resilience and sustainability. Anchoring reforms in law, strengthening domestic resource mobilization, fostering innovation, dismantling inclusion barriers, and mainstreaming climate resilience are critical to safeguarding outcomes and achieving TDV 2050 objectives.

A proactive and policy-driven approach to risk management positions Tanzania to convert potential vulnerabilities into opportunities for accelerated, equitable, and resilient economic transformation.

Chapter 5: Implementation Framework

5.1 Introduction

The successful realization of MKUMBI II depends on the clarity, coherence, and coordination of its implementation mechanisms. This chapter outlines the Implementation Framework through which the Blueprint's Reform Actions will be translated into actionable reforms. It connects diagnostic insights and strategic priorities to practical interventions, ensuring that reform execution is structured, inclusive, and results-oriented.

The Framework emphasizes policy coherence, institutional coordination, and adaptive management to respond to emerging challenges. It integrates short-, medium-, and long-term interventions aligned with the Tanzania Development Vision 2050, the Long-Term Perspective Plan, and the Five-Year Development Plan (FYDP III). The chapter also provides a mechanism for monitoring, evaluation, communication, and learning ensuring accountability, transparency, and continuous improvement throughout implementation.

The accompanying **MKUMBI II Action Plan** (**Annex 3**) operationalizes this framework by specifying time-bound activities, responsible institutions, and performance indicators. Together, the Framework and Action Plan create a bridge between strategic intent and measurable outcomes.

5.2 Guiding Principles

The principles of transparency, accountability, inclusivity, and efficiency are interwoven throughout the MKUMBI II Implementation Framework. By adhering to these principles, the framework aims to achieve sustainable development that is both effective and equitable, ensuring that all Tanzanians benefit from MKUMBI II outcomes.

Transparency: Transparency is fundamental to the success of MKUMBI II, ensuring that all stakeholders have access to clear, accurate, and timely information regarding the programme's objectives, progress, and outcomes. This openness fosters trust and encourages active participation from the public and other stakeholders. Regular dissemination of information through various platforms will share updates, promote dialogue, and solicit feedback, enabling informed decision-making and enhancing institutional credibility.

Accountability: Accountability ensures that all parties involved in implementing MKUMBI II are responsible for their actions and decisions. This principle is essential for maintaining the integrity of the reform programme and ensuring efficient use of resources. The framework defines clear duties, performance standards, and reporting lines for all actors to prevent overlaps and gaps. Monitoring and evaluation mechanisms will track progress and provide platforms for feedback and redress, reinforcing good governance and performance discipline.

Inclusivity: Inclusivity ensures that MKUMBI II benefits all segments of society, particularly marginalised and vulnerable groups. By engaging a diverse range of stakeholders, government, private sector, civil society, and local communities, the programme will promote equitable participation and shared ownership. This inclusivity fosters broad-based support for reforms and helps address socio-economic disparities.

Efficiency: Efficiency focuses on optimising resources to achieve the desired outcomes of MKUMBI II. Stakeholders are expected to utilise available resources effectively, complete activities within established timelines, and ensure value for money. Efficiency enhances sustainability, ensures the optimal use of resources, and contributes to the timely achievement of reform objectives.

5.3 Sequencing and Prioritization of Reforms

Reform sequencing under MKUMBI II is designed to balance ambition with feasibility. Interventions are prioritized based on their potential for economic impact, contribution to competitiveness, institutional readiness, and resource availability. Quick wins focus on delivering immediate results that build momentum and demonstrate government commitment. Medium-term reforms require institutional and regulatory adjustments, while long-term reforms drive systemic transformation through infrastructure investments, innovation, and cultural change within institutions.

This prioritization ensures efficient resource allocation, sustained stakeholder confidence, and progressive reform delivery. Table 5.1 presents the sequencing of reforms across key thematic areas.

Table 5.1: Implementation Prioritization of Reforms

Reform Area	**Quick Wins**	**Medium-Term Interventions**	**Long-Term Reforms**	**Expected Outcome**
Business Entry	Streamline licensing procedures	Digitize registration systems	Integrate into a single-window platform	Increased efficiency and reduced delays
Business Premises	Simplify permits	Harmonize regulations across sectors	Modernize infrastructure for industrial zones	Predictable business environment
Finance & Investment	Introduce blended finance mechanisms	Enhance PPP frameworks	Access international financing platforms	Increased investment flows
Labor & Skills Development	Launch sector skills councils	Align TVET curricula with industry	Expand STEM programs and apprenticeship schemes	Skilled and competitive workforce
Digitalization & ICT	Improve connectivity in key hubs	Develop e-service platforms	Implement integrated digital trade platforms	Efficient, transparent service delivery

5.4 Governance and Institutional Arrangements

Strong governance and institutional coordination are fundamental to the implementation of MKUMBI II. The Framework establishes a multi-tiered governance structure that clarifies mandates, strengthens accountability, and promotes synergy across government, private sector, and development partners.

The President's Office – Planning and Investment (PO-PI) provides strategic oversight and coordination, ensuring that sectoral and subnational plans align with national priorities. Sector ministries are responsible for translating reform commitments into operational activities, integrating them into annual and medium-term budgets, and reporting progress. Local government authorities facilitate implementation at the subnational level, while development partners contribute technical assistance, financing, and knowledge exchange. The private sector supports reform delivery through co-financing arrangements, public–private partnerships (PPPs), and advocacy for an improved business environment.

Institutional bottlenecks, overlapping mandates, and coordination challenges are addressed through structured engagement platforms, continuous capacity-building, and adaptive management systems. Table 5.2 summarises the institutional architecture for MKUMBI II implementation, outlining the roles, accountabilities, and coordination mechanisms across key actors.

Table 5.2: Governance and Institutional Roles for Reform Implementation

Institution	Roles and Responsibilities	Key Accountabilities	Coordination Mechanisms
President's Office – Planning & Investment (PO-PI)	Overall lead; strategic coordination; ensure alignment with TDV 2050	Monitoring integration into budgets; stakeholder engagement	Inter-ministerial coordination platforms; quarterly review meetings
Ministry of Finance (MoF)	Macro-fiscal guidance; budget allocations; oversee innovative financing	Incorporation of reforms in MTEF and sectoral ceilings	Budget review sessions; policy guidance reports
Sector MDAs	Implement sector-specific reforms; cost and integrate activities into budgets	Execution of sectoral reforms; reporting progress	Sectoral coordination committees; joint planning sessions
Development Partners	Technical assistance; financing;	Alignment with MKUMBI II priorities; co-	Program-based approaches; basket funds; joint reviews

	knowledge sharing	financing	
Private Sector	Co-financing; participation in PPPs; advocacy	Support regulatory reforms; contribute to sectoral development	Dialogue platforms; business forums; CSR initiatives

5.5 Monitoring, Evaluation, and Learning (MEL) Framework

The Monitoring, Evaluation, and Learning (MEL) Framework provides the foundation for evidence-based decision-making and adaptive implementation. It tracks progress, assesses effectiveness, and facilitates continuous learning across reform areas. The framework aligns performance indicators with the MKUMBI II Results Framework, embedding data collection into existing government reporting systems.

MEL is designed not only to measure outputs and outcomes but also to inform real-time decision-making. Feedback loops connect field-level results with national policy adjustments, ensuring responsiveness and accountability. Cross-cutting themes, gender equality, youth empowerment, environmental sustainability, and technological innovation are systematically integrated into all monitoring efforts.

Table 5.3 outlines the key indicators, data sources, and reporting responsibilities within the Monitoring, Evaluation, and Learning (MEL) Framework.

Table 5.3: MEL Framework Indicators and Reporting Mechanisms

Reform Area	Key Indicators	Data Sources	Frequency of Reporting	Responsible Institution
Business Registration	Time to register; number of registrations completed	Government databases; surveys	Quarterly	MDAs, PO-PI
Investment & Finance	Amount of domestic and foreign investment; number of PPPs	MoF reports; sector reports	Semi-annually	MoF, PO-PI
Labor & Skills	Number of trained personnel; TVET	TVET councils;	Annually	MoEST, MDAs

	program alignment	ministry reports		
Digitalization & ICT	Percentage of digital services operational; system uptime	ICT Commission reports	Quarterly	MIT, PO-PI
Governance & Transparency	Number of reforms implemented; public satisfaction	Surveys; transparency scorecards	Annually	PO-PI, MDAs

5.6 Communication Strategy

Effective communication is a cornerstone of successful reform implementation. The MKUMBI II Communication Strategy promotes transparency, stakeholder engagement, and public awareness of reform progress and benefits. Communication activities target key audiences including government officials, private sector actors, development partners, civil society, and the general public using diverse channels to ensure reach and inclusivity.

Communication is closely linked to the MEL Framework to ensure that messaging reflects evidence from implementation and fosters behavioural change, institutional ownership, and citizen confidence. Strategic engagement helps manage expectations, clarify policy intent, and sustain momentum for reform delivery.

Table 5.4 presents the core communication channels, target audiences, and key messages to ensure transparency and engagement throughout the reform process.

Table 5.4: Communication Channels, Target Audiences, and Key Messages

Channel	Target Audience	Key Message	Frequency	Responsible Institution
Media (TV, radio, print)	General public	Progress updates; reform benefits; transparency	Monthly	PO-PI, MDAs
Workshops & Forums	Private sector, local	Regulatory changes;	Quarterly	PO-PI, MDAs

	authorities	investment opportunities		
Online Platforms & social media	Citizens, entrepreneurs	Policy reforms; feedback mechanisms	Continuous	MIT, PO-PI
Reports & Newsletters	Development partners, government	Implementation status; lessons learned	Quarterly	PO-PI
Stakeholder Meetings	Key stakeholders	Collaborative problem solving; progress reviews	Bi-annually	PO-PI, MDAs

5.7 Integration of Risk Management

Risk management is integrated throughout the implementation framework, ensuring that potential obstacles are identified, monitored, and mitigated proactively. Key risks ranging from institutional inertia and coordination gaps to financing constraints and technological disruptions are tracked through the MEL system.

Insights from the MKUMBI II Risk Matrix (**Chapter 4 and Annex 2**) guide prioritization, sequencing, and contingency planning. Residual risks are reviewed regularly, with mitigation measures embedded in operational workplans. This integrated approach enables adaptive management and strengthens resilience across all reform areas.

5.8 Change Management and Institutional Constraints

Reform success depends not only on technical design but also on managing institutional and behavioural change. The Implementation Framework incorporates structured change management to address resistance, build ownership, and enhance institutional capabilities.

Capacity building, leadership engagement, and technical assistance are prioritized to strengthen implementation competencies. Feedback mechanisms, peer learning, and joint review sessions foster institutional learning and shared accountability. By anticipating constraints and embedding adaptive responses, MKUMBI II ensures continuity and sustainability of reforms across political and administrative cycles.

5.9 Conclusion

The Implementation Framework provides a coherent, results-oriented pathway for delivering MKUMBI II reforms. Through strategic sequencing, robust governance structures, integrated monitoring and communication systems, and embedded risk and change management, the framework ensures that reforms are both actionable and sustainable.

By linking vision to execution, and strategy to measurable outcomes, MKUMBI II positions Tanzania to achieve its long-term development aspirations under the Tanzania Development Vision 2050 driving inclusive growth, competitiveness, and institutional transformation.

Chapter 6: Costing and Resource Mobilisation Strategy

6.1 Introduction

The implementation of the MKUMBI II depends on the availability of financial resources to implement the identified interventions. The financing for MKUMBI II interventions will be through the annual and medium-term plans and budgets of MDAs, Regional Secretariats, and LGAs, in line with the VISION2050, the FYDP IV, and national planning and budgeting guidelines. It also underscores the important role of private sector participation, development partner support, and innovative financing instruments in mobilizing the resources necessary to achieve the reform agenda.

6.2 Costing Framework

The costing framework for MKUMBI II focuses on informing the Government and other stakeholders on the financial resources needed to deliver on the intended interventions. The costs will assist the Government to plan accordingly and also for the other stakeholders to be informed on the financial implication to areas of MKUMBI II that they intend to support. The costing framework anchors on three core principles:

- Alignment: Aligns with the Government approach in costing development interventions, the Medium-Term Expenditure Framework (MTEF) and with the VISION2050, LTTP and FYDP IV.
- Realism: Cost estimates conform with activity needs, prevailing market rates, and available options (e.g., fiscal space to avoid under- or over-estimation).
- Comprehensiveness: All MKUMBI II interventions are adequately costed.

6.3 Costing methodology

The costing methodology for MKUMBI II is anchored in the activity-based costing (ABC) approach that aligns with Government directives on costing public sector interventions. Under this approach, each reform intervention is linked to a specific objective and is broken down into discrete activities with clearly defined inputs, outputs, and timelines. Unit costs are assigned to each activity based on prevailing market prices, and procurement norms. The costs are then consolidated into program budgets and mapped against resource envelopes available through the

Medium-Term Expenditure Framework (MTEF). Cross-cutting areas including gender inclusivity, youth engagement, environmental sustainability, and technology adoption will be mainstreamed into activity budgets rather than treated as standalone items. The main cost categories under MKUMBI II include:

- **Personnel and capacity building**: Examples include - costs related to training of regulators, inspectors, and business support officers, recruitment of technical staff, development of training modules and materials, and consultancy fees.
- **Systems and infrastructure**: Examples include - investments in ICT platforms, digital service delivery tools, databases, and infrastructure such as trade facilitation systems, single-window platforms, and e-licensing portals.
- **Policy and legal reforms**: Examples include - financing of research, policy studies, drafting of laws and regulations, stakeholder consultations, and the legislative approval process.
- **Results-Based Monitoring, Evaluation, Accountability, and Learning (RBMEA&L):** Examples include – financing of baseline and follow-up surveys, impact assessments, independent audits, annual progress reviews, preparation of reform scorecards, and review of MKUMBI II.
- **Communication and outreach**: Examples include - resources for awareness campaigns, public awareness, stakeholder engagement forums, media outreach, and business information portals.

By structuring the costing framework in this way, MKUMBI II ensures that all activities are systematically costed.

6.4 Resource Mobilization Strategy

The MKUMBI II interventions will be integrated into the planning and budgeting/MTEF of the MDAs, Regional Secretariats, and LGAs. Thus, MKUMBI interventions will largely benefit from the resources mobilised by the MoF from the diverse resources including domestic and external resources as well as alternative finances from the private sector including PPP, blended finances, development bonds, and regional financing windows under the East African Community and the African Continental Free Trade Area. The Government resource mobilisation efforts through the MoF will be complemented by individual MDAs, Regional Secretariats and LGAs individual mobilising resources for their activities some of which will include MKUMBI interventions. The institutional framework for resource mobilisation for MKUMBI II is as follows:

a. **President's Office – Planning and Investment** (POPI): will serve as the overall lead institution in planning, strategic guidance, coordination, RBMEA&L and reporting of MKUMBI II interventions. POPI will chair inter-ministerial coordination platforms, monitor integration of MKUMBI II interventions into the MDA, Regional Secretariats and LGAs.
b. **Ministry of Finance (MoF):** is overall responsible for the Government's resource mobilisation. MoF through its annual budget guideline issuance ensure that MKUMBI II interventions are prioritised in the MTEF of the MDAs, Regional Secretariats and LGAs.
c. **MDAs**, Regional Secretariats and LGAs: will be responsible for identifying, prioritising, costing, integrating and implementing MKUMBI II interventions within their respective sectors.
d. **Development Partners:** through MoF and individual MDAs, Regional Secretariats and LGAs, the development partners will provide complementary financing, technical assistance, and capacity-development support. They will also align their programmes with MKUMBI II interventions to minimize duplication and enhance the efficiency of external assistance.
e. **Private Sector:** will contribute resources through the alternative finances such as co-financing arrangements, PPP, corporate social responsibility initiatives etc. Private sector associations will provide additional support through dialogue, advocacy, technical expertise, and investment facilitation.

6.5 Monitoring and Accountability Mechanism

The monitoring and accountability will be guided by the RBMEA&L framework, prepared alongside the MKUMBI II framework to operationalize its results-based monitoring, evaluation, accountability, and learning functions. The framework provides a structured approach for tracking performance, ensuring accountability, and fostering continuous learning throughout MKUMBI II implementation.

It begins with a clear theory of change that defines the logical links between inputs, activities, outputs, outcomes, and impacts, supported by measurable indicators with baselines and targets. Monitoring systems regularly collect data to track progress, while evaluation frameworks assess relevance, effectiveness, efficiency, and sustainability at key stages of MKUMBI II implementation. The accountability mechanisms ensure transparency and responsiveness through stakeholder engagement, feedback mechanisms, and reporting to the public.

The learning aspect promotes reflection and adaptive management by using data and lessons learned to refine strategies and improve implementation. Effective implementation of the RBMEA&L framework depends on clear institutional arrangements, adequate capacity and resources, reliable data frameworks, and strong reporting and communication processes that translate findings into actionable insights for decision-makers.

ANNEX 1: Results Matrix-KPIs								
3.1: BUSINESS ENTRY AND CLIMATE								
Issue	**Indicator**	**Narrative**	**Baseline (2026)**	**2027 Target**	**2028 Target**	**2029 Target**	**2030 Target**	**2031 Target**
Issue 1: Business Registration and Licensing	Average time to complete end-to-end business entry (NIDA→TIN→BRELA→Licence)	Measures elapsed time from identity verification to legal operation across agencies	No binding time standards; fragmented processing	Time standards adopted; tracking enabled	−20%	−35%	−45%	−50%
	Share of registrations processed through integrated single interface	Measures functional system integration and reduced duplication	Systems largely separate	Integration roadmap approved	≥30%	≥50%	≥70%	≥85%
	Share of renewals receiving automated SMS/email alerts	Measures predictability and compliance	Alerts absent/manual	Module designed	Active in priority LGAs	National scale	Majority covered	Mainstreamed

		support						
	Share of registrations completed fully online, end-to-end	Measures depth of digitalisation and removal of manual steps	Partial	Baseline established	≥60%	≥75%	≥85%	Standard practice
	Share of eligible start-ups registered without physical address requirement	Measures inclusion of digital, youth-led, innovative firms	Very low	Policy clarification issued	≥20%	≥30%	≥40%	Institutiona lised
Issue 2: Regulatory Coordination and Oversight	Number of sectors operating under National Joint Inspection Framework	Measures adoption of coordinated, risk-based inspections	Independe nt inspections	Framework approved	≥3 sectors	≥6 sectors	≥10 sectors	Nationwide
	Average number of inspections per firm per year (priority sectors)	Measures duplication and compliance burden	Multiple inspections	Baseline + calendar	−15%	−30%	−45%	−50%
	Share of permits processed through	Measures one-stop	Fragmente d systems	Platform designed	Priority agencies	Expande d	Majority	Default

	single-window platform	compliance effectiveness						
	Share of inspections conducted jointly (priority sectors)	Measures effectiveness of coordination	Low	Baseline established	≥50%	≥65%	≥80%	Standard practice
	Incidence of arbitrary business closures reported	Measures discretionary enforcement risk	Reported cases	Reporting strengthened	Declining	Rare	Minimal	Exceptional only
Issue 3: Regulatory Stability and Predictability	Share of regulators publishing annual fee schedules (≥6-month notice)	Measures predictability of charges	Uneven	Directive issued	≥50%	≥70%	≥85%	Institutionalised
	Share of fee/regulatory changes undergoing RIA + consultation	Measures credibility of reforms	Inconsistent	Rules adopted	Rising	≥60%	≥80%	Standard practice
	Operational status of digital regulatory change tracker	Measures visibility of regulatory changes	Absent	Designed	Live (priority)	Expanded	Public use	Fully consolidated
	Number of retroactive fee or	Measures severity of	Occasional	Prohibition	Rare	Exceptio	Minimal	Zero

	regulatory changes	unpredictability		issued		nal		tolerance
Issue 4: Costs and Procedures of Business Formalisation	Up-front formalisation cost as % of median MSME monthly revenue	Measures affordability of entry	High flat fees	Reform designed	−15%	−30%	−45%	−50%
	Share of new MSMEs under phased/proportional fee structure	Measures MSME-friendly rollout	Limited	Policy issued	≥30%	≥50%	≥70%	Mainstreamed
	Share of start-ups where tax obligations begin at licence stage	Measures improved sequencing	Triggered at registration	Changes initiated	Priority segments	Expanded	Majority	Institutionalised
	Survival rate of newly formalised firms (2–3 years)	Measures quality, not just quantity, of formalisation	Low	Baseline set	Improving	≥60%	≥70%	Sustained
Issue 5: Business and Investment Incentives	Average time to approve/issue incentives	Measures speed and credibility	Variable timelines	Timelines defined	−20%	−35%	−45%	−50%
	Consistency index of exemption	Measures	Divergent	Guidance	Disputes	Improvin	High	Stable

	interpretation (TRA/MoF/TISEZA)	predictability		issued	decline	g		
	Share of incentive applications tracked through single dashboard	Measures transparency	Fragmented tracking	Dashboard designed	Live	Expanded	Majority	Institutionalised
	Share of approved incentives monitored for compliance	Measures fiscal discipline and credibility	Weak	Framework issued	≥60%	≥80%	≥95%	100%
Issue 6: Business Facilitation at LGA Level	Share of LGAs with operational One Stop Centres	Measures decentralised service access	Limited pilots	Rollout funded	≥30%	≥50%	≥70%	Nationwide
	Average number of office visits for key local permits	Measures transaction costs	Multiple visits	Workflow defined	−20%	−35%	−45%	−50%
	Share of LGAs publishing OSC service delivery metrics	Measures accountability	Not systematic	Mandated	≥50%	≥70%	≥90%	Institutionalised
	Share of LGAs with dedicated, trained facilitation staff	Measures institutional capacity	Uneven	Staffing norms issued	≥50%	≥70%	≥90%	Standard practice

Issue 7: Local Government Bylaws and Business Regulation	Share of fiscal-impact bylaws cleared by MoF	Measures fiscal coherence	Inconsistent	Enforcement begins	≥50%	≥70%	≥85%	Standard practice
	Incidence of illegal transit levies / unauthorised barriers	Measures enforcement and predictability	Persistent	Enforcement launched	Declining	−30%	−50%	Minimal
	Share of business-related bylaws undergoing RIA + consultation	Measures quality of local regulation	Rare	Rules issued	Rising	≥60%	≥80%	Institutionalised
	Share of LGA business charges receipted digitally	Measures transparency and leakage control	Partial	Mandated	≥70%	≥85%	≥95%	Universal
KPIS FOR SECTION 3.2: BUSINESS PREMISES / LOCATION								
Issue	**Indicator**	**Narrative**	**Baseline (2026)**	**2027 Target**	**2028 Target**	**2029 Target**	**2030 Target**	**2031 Target**
Issue 1: Land Tenure & Security	Average time to issue CCROs for business use	Speed and predictability of tenure security	No statutory timelines; issuance varies widely across	Statutory timelines adopted	Reduced ~20%	Reduced ~35%	Reduced ~45%	Reduced ≥50%

			LGAs					
	Share of business CCROs issued through streamlined/subsidised process	Uptake and affordability	CCRO issuance largely unsubsidised and project-based	Simplified process piloted	≥30%	≥50%	≥70%	Mainstreamed
	Existence and use of Unified Right-of-Way Framework	Coordination and cost reduction	Multiple uncoordinated charges by TARURA, TANROADS, LGAs	Framework approved	Pilot corridors operational	National rollout	Charges harmonised	Fully institutionalised
	Number of encumbrance-free plots publicly listed for investors	Land readiness and transparency	Listings ad hoc and not centrally standardised	National listing template issued	Listings expanded	≥2× baseline	≥3× baseline	Routinely updated
Issue 2: Access to Affordable Premises	Number of serviced MSME parks / clusters operational	Supply of compliant premises	Isolated pilots with limited geographic	PPP framework approved	≥3 parks/clusters	≥6	≥10	Nationwide coverage in priority zones

			coverage					
	Share of MSMEs operating in compliant shared facilities	Formalisation & standards access	Most MSMEs operate outside certified premises	Tiered TBS framework adopted	≥25%	≥45%	≥60%	≥75%
	Share of market/bus-stand stalls allocated digitally with published lists	Fairness & rent control	Manual allocation dominates; lists rarely published	Digital allocation mandated	≥50%	≥70%	≥90%	Institutionalised
	Rental cost differential: formal MSME facilities vs open market	Affordability impact	Formal facilities significantly more expensive	Baseline established	Reduced ~15%	Reduced ~30%	Reduced ~40%	Reduced ≥50%
Issue 3: Real Estate Regulation	Central registry of licensed real-estate brokers operational	Transparency & fraud reduction	No publicly accessible registry	Registry launched	Publicly searchable	Linked to complaints	Widely used	Fully institutionalised
	Share of transactions using licensed brokers	Market discipline	Broker licensing not systematically verified	Baseline survey completed	Increasing trend	≥60%	≥75%	≥90%

	Enactment & enforcement of Building Codes Act	Regulatory completeness	Act pending legislative approval	Act enacted	Guidelines issued	Enforcement underway	Compliance improving	Fully enforced
	Number of coordinated inspections replacing fragmented checks	Regulatory coherence	Independent, overlapping inspections common	Coordination framework issued	Pilots active	Scaled nationally	Routine practice	Institutionalised
Issue 4: Virtual Business Premises	Legal recognition of digital addresses / e-residency	Regulatory modernisation	Physical address required for registration	Amendments drafted	Enacted	Operational	Scaled nationally	Standard practice
	Share of digital firms registered without physical office	Inclusivity & youth access	Most digital firms informal or offshore-registered	Registration window launched	≥30%	≥50%	≥70%	≥85%
	Digital firms’ access to finance, procurement, exports	Economic integration	Exclusion from many formal channels	Policy alignment initiated	Improving access	Majority eligible	Fully integrated	Institutionalised
Issue 5:	National guidelines	Clarity &	No binding	Guidelines	Dissemin	Enforce	Disputes	Fully

Mixed-Use Governance	on mixed-use zoning & taxation	predictability	national guidance	published	ated nationally	ment begins	declining	institutionalised
	Share of mixed-use properties under split taxation	Fairness & compliance	Single-rate taxation applied inconsistently	Model approved	≥30%	≥50%	≥70%	≥85%
	Mixed-use classification in digital land registry	Transparency	Registry does not distinguish mixed-use categories	System upgraded	Priority cities covered	Expanded coverage	Nationwide	Fully interoperable
Issue 6: Productive Use of Investment Land	Share of allocated investment land serviced & operational	Execution & readiness	Large share idle or under-serviced	Baseline audit completed	Increasing utilisation	≥60%	≥75%	≥90%
	Volume of land reallocated under performance-linked contracts	Accountability	Reallocation rare and ad hoc	Framework approved	Initial reallocations	Scaled reallocations	Majority covered	Standard method
	Centralised online investment-land portal operational	Transparency & speed	No unified public land portal	Portal launched	Active listings	Widely used	Integrated approvals	One-stop land platform
	Average time from	Investment	Allocation	Baseline	Reduced	Reduced	Reduced	Reduced

	land allocation to project start	execution	precedes infrastructure & permits	established	~20%	~35%	~50%	≥60%
KPIS FOR SECTION 3.3: FINANCE AND INVESTMENT								
Issue	**Indicator**	**Narrative**	**Baseline (2026)**	**2027 Target**	**2028 Target**	**2029 Target**	**2030 Target**	**2031 Target**
Issue 1: MSME Finance Access	Share of MSMEs accessing formal credit	Financial inclusion and outreach	Low and fragmented; MSME access below regional peers	Baseline mapped	+10%	+25%	+40%	+60%
	% of banks/MFIs recognising invoices & receivables as collateral	Collateral reform effectiveness	Partial recognition; not uniformly enforceable	Legal amendments drafted	Legal amendments enacted	≥50%	≥75%	Mainstreamed
	Utilisation rate of BoT credit guarantee schemes	Risk-sharing uptake	Low awareness and uneven uptake	National awareness rollout	+30% utilisation	+60%	+90%	Institutionalised

			across regions					
	Coverage of interoperable registries (collateral, credit, e-invoicing)	Financing infrastructure readiness	Registries exist but are not fully interoperable	Integration roadmap approved	Core registries linked	Nationwide coverage	Fully interoperable	Optimised
	Volume of digital MSME loans disbursed	Cost efficiency and scale	Digital lending growing but uneven and urban-biased	Baseline established	+25%	+50%	+75%	≥100%
Issue 2: Payment Systems	Average days to government payment to MSMEs	Liquidity pressure	Payments frequently exceed statutory timelines	Baseline published	−20%	−35%	−50%	≤30 days
	Share of MSMEs using invoice discounting/factoring	Liquidity tools uptake	Very limited awareness and availability	Awareness programmes launched	≥15%	≥30%	≥50%	≥65%
	Share of	Transparency	Partial	Mandated in	≥60%	≥80%	≥95%	Universal

	procurement invoices processed digitally	and speed	digitisation; manual steps persist	priority MDAs				
	MSMEs trained on procurement & payment systems	Capacity building	Ad hoc and donor-driven training	National programme launched	≥10,000	≥25,000	≥50,000	Institutionalised
Issue 3: Capital Markets and Alternative Financing Instruments	Share of MSMEs using non-bank finance	Financing diversification	Low uptake due to literacy and product gaps	Baseline survey	≥10%	≥25%	≥40%	≥55%
	Number of MSME-focused alternative finance products	Product depth	Limited pilots, no scale	Product pilots launched	≥5 products	≥10	≥15	Mature market
	Volume of blended finance mobilised for MSMEs	Crowd-in effect	Minimal and project-based	Framework approved	Pilot funds active	≥2× baseline	≥3×	≥5×
	MSMEs listed or accessing capital markets	Market access	Very low participation; high entry	Regulatory facilitation issued	Incremental growth	≥2× baseline	≥3×	Sustained pipeline

			thresholds					
	MSMEs reached by financial literacy programmes	Readiness	Fragmented, uncoordinated delivery	National rollout	≥50,000	≥100,000	≥200,000	Institutionalised
Issue 4: Investment Facilitation	Average time to issue approvals & gazette notices	Predictability	Long and variable across projects	Statutory timelines enacted	−30%	−50%	−65%	≤30 days
	Share of approvals issued at OSFC without referrals	Authority and efficiency	Officers often lack final decision authority	Authority clarified	≥50%	≥70%	≥85%	≥95%
	Functionality of TISEZA single-window platform	Coordination	Partial integration; parallel processes remain	Platform upgraded	Core services integrated	End-to-end processing	Fully operational	Optimised
	Share of investors receiving structured aftercare	Retention	Ad hoc and relationship-based	Aftercare framework adopted	≥40%	≥60%	≥80%	Universal
	Reinvestment rate	Confidence	No systematic	Baseline	Improvin	≥20%	≥35%	≥50%

	of existing investors		tracking of reinvestment	established	g trend	increase		
	Frequency of sector investor roundtables	Engagement	Irregular and non-binding	Institutionalised	≥4/year	Sustained	Policy feedback loop	Embedded
KPIS FOR SECTION 3.4: DIGITALIZATION								
Issue	**Indicator**	**Narrative**	**Baseline (2026)**	**2027 Target**	**2028 Target**	**2029 Target**	**2030 Target**	**2031 Target**
Issue 1: Infrastructure & Connectivity	Broadband penetration rate (national & rural)	Access and inclusion	Uneven and urban-biased; rural lag significant	Baseline published	+10 pp	+20 pp	+30 pp	≥Universal
	Average cost of 1GB data (% of monthly income)	Affordability	Above international affordability benchmarks	Affordability roadmap	−15%	−30%	−45%	≤Intl benchmark
	NICTBB capacity upgraded to 10Tb	Backbone readiness	Below 10Tb; redundanc	Upgrade ongoing	10Tb achieved	Stable	Optimised	Sustained

			y limited					
	Share of wards with broadband access	Geographic coverage	Partial	≥60%	≥75%	100%	Maintained	Maintained
	Tier III & IV data centres operational	System resilience	Limited redundancy and geographic spread	2 operational	≥4 Tier III	+1 Tier IV	Fully operational	Optimised
	Average uptime of key public digital platforms	Reliability	Inconsistent; not uniformly reported	Standards adopted	≥95%	≥97%	≥99%	Sustained
Issue 2: Fragmentation and Interoperability Limitations across e-Platforms	% of MDAs integrated into unified digital window	System consolidation	Fragmented	Mapping completed	≥40%	≥70%	≥90%	Universal
	Number of business processes requiring duplicate submissions	"Submit once" reform	High	Baseline established	−30%	−60%	−80%	Near zero
	Adoption of unique business identifier across platforms	Data integration	Partial and inconsistent usage	Policy issued	Core MDAs	LGAs included	Nationwide	Sustained
	Average time to	Burden	Long	−20%	−40%	−60%	−75%	≤1–2 days

	complete multi-agency compliance digitally	reduction						
	Business compliance dashboard operational	Visibility	Not available	Design completed	Live (pilot)	Nationwide	Fully functional	Optimised
Issue 3: User-Centric Design, Inclusivity, and Market Integration	% of key platforms meeting user-centric design standards	Usability	Low; design not standardised	Standards issued	≥50%	≥75%	≥90%	Universal
	Share of platforms offering Kiswahili, mobile & USSD access	Inclusion	Partial	≥60%	≥80%	≥95%	Universal	Sustained
	MSMEs actively using digital government services	Uptake	Limited and uneven by sector/location	Baseline survey	+25%	+50%	+75%	≥100%
	% of agribusiness value chains using digital traceability tools	Trust & compliance	Low	Pilots launched	≥30%	≥60%	≥80%	Mainstreamed

	Share of government transactions processed digitally	End-to-end functionality	Partial	≥60%	≥80%	≥95%	Universal	Sustained
	National Trade Portal fully integrated & used	Export readiness	Fragmented; partial utilisation	Platform upgraded	Live integration	≥50% exporters	≥75%	Institutionalised
Issue 4: Governance and Trust	Share of users reporting trust in public digital platforms	Confidence	Low to mixed trust levels	Baseline survey	+15%	+30%	+45%	≥60%
	National Cyber Security Strategy fully operational	Protection	Partial	Fully operational	Enforcement scaled	Audits published	Sustained	Sustained
	National Digital Economy Council established & functional	Coordination	Not established	Established	Quarterly meetings	Policy alignment	Mature governance	Institutionalised
	MSMEs trained in digital tools & e-commerce	Capability	Fragmented, project-based training	≥50,000	≥100,000	≥200,000	≥300,000	Sustained
	Share of NICTBB capacity leased to	PPP uptake	Limited	PPP framework	≥25%	≥40%	≥60%	Optimised

	private sector							
	% of platforms publishing uptime & resolution metrics	Transparency	Rare and non-standardised	Standards adopted	≥50%	≥80%	≥95%	Universal
KPIS FOR SECTION 3.5: LABOUR, SKILLS DEVELOPMENT, TRAINING AND RESEARCH AND DEVELOPMENT								
Issue	**Indicator**	**Narrative**	**Baseline (2026)**	**2027 Target**	**2028 Target**	**2029 Target**	**2030 Target**	**2031 Target**
Issue 1: Skills Development and Transition to Competency-Based Training	% of TVET & technical programmes fully CBET-compliant	Completion of CBET transition	Partial	Baseline validated	≥50%	≥75%	≥90%	Universal
	Graduate employment rate within 12 months	Labour-market alignment	Low and uneven across sectors/regions	Baseline survey	+10 pp	+20 pp	+30 pp	Sustained
	Share of trainees completing apprenticeships/internships	Work-readiness	Limited	≥30%	≥50%	≥70%	≥85%	Sustained
	% of instructors completing CPD in CBET & industry	Delivery capacity	Fragmented and not systematic	≥40%	≥60%	≥80%	≥95%	Sustained

	skills		ally tracked					
	Sector Skills Councils operational	Industry leadership	Few	≥3 sectors	≥5 sectors	≥7 sectors	All priority sectors	Institutionalised
	National LMIS operational & used in planning	Demand-driven training	Weak integration across education, labour & industry data	Design approved	Live (pilot)	Nationwide	Integrated	Sustained
Issue 2: Use of the Skills Development Levy (SDL)	Annual SDL allocation & impact reports published	Accountability	Irregular	First report	Annual	Annual	Annual	Sustained
	% of firms accessing SDL credit/rebate scheme	Incentive effectiveness	0	Scheme launched	≥15%	≥30%	≥45%	≥60%
	Share of SDL funds allocated to priority sectors	Relevance	Weak	≥40%	≥60%	≥75%	≥85%	Sustained
	Firms investing in accredited training	Crowd-in effect	Low	+15%	+30%	+45%	+60%	Sustained
	Variance between	Fiscal	High	−20%	−40%	−60%	−75%	Minimal

	planned and actual SDL spending	discipline	volatility year-to-year					
Issue 3: Orientation and Mentorship for Civil Servants	% of frontline officers completing induction	Professionalism	Limited	≥50%	≥75%	≥90%	Universal	Sustained
	National SOPs for labour & investment facilitation adopted	Consistency	Fragmented	SOPs issued	Nationwide rollout	Compliance ≥80%	≥95%	Sustained
	Agencies using facilitation KPIs in appraisals	Performance culture	Rare	≥40%	≥60%	≥80%	≥95%	Universal
	Quarterly service-delivery reports published	Credibility	Ad hoc	≥50% agencies	≥75%	≥90%	Universal	Sustained
	% of firms rating facilitation as predictable	Confidence	Low trust and high variance by agency	Baseline survey	+15 pp	+30 pp	+45 pp	≥60%
Issue 4: Entrepreneurial Ecosystem and Public–Private	Students completing entrepreneurship modules	Mindset shift	Partial	Baseline	+25%	+50%	+75%	Universal
	Youth placed in	Employability	Limited	≥50,000	≥100,000	≥150,000	≥200,000	Sustained

Synergy	internships/MSME placements							
	Start-ups accessing clinics & IP support	Ecosystem depth	Fragmented	Baseline	+30%	+60%	+90%	≥2×
	Structured PPD forums held annually	Trust	Irregular	Annual (national)	+LGAs	Regular	Institutionalised	Sustained
	Share of procurement/seed funds to youth & women	Inclusivity	Low	≥15%	≥25%	≥35%	≥45%	Sustained
	Officials completing ethics refreshers	Integrity	Partial	≥50%	≥75%	≥90%	Universal	Sustained
Issue 5: Integrating Research and Development	Research outputs licensed or commercialised	R&D impact	Very low	Baseline	+25%	+50%	+75%	≥2×
	Universities with functional TTOs	System readiness	Few	≥40%	≥60%	≥80%	Universal	Sustained
	Active firm–research partnerships	Relevance	Limited	Baseline	+30%	+60%	+90%	≥2×
	Private R&D spend as % of total	Crowd-in	Low	+10%	+25%	+40%	+60%	Sustained

	Industry challenge funds operational	Alignment	None	≥2 funds	≥4 funds	≥6 funds	Priority sectors	Sustained
	Institutions using R&D analytics	Decision quality	Weak analytical capability and limited uptake	Pilots	≥50%	≥75%	≥90%	Sustained
KPIS FOR SECTION 3.6: ACCESS TO DOMESTIC AND INTERNATIONAL MARKETS								
Issue	**Indicator**	**Narrative**	**Baseline (2026)**	**2027 Target**	**2028 Target**	**2029 Target**	**2030 Target**	**2031 Target**
Issue 1: Market Intelligence	Integrated market intelligence hub operational	Unified market intelligence availability	Fragmented	Design + governance	Pilot live	Nationwide rollout	Integrated w/ extension	Sustained
	# of users reached via SMS/USSD/radio/app	Penetration to MSMEs/farmers	Low and not systematically tracked	Baseline counted	+50%	+100%	+150%	≥3×
	% of users reporting improved pricing/market decisions	User-level outcome	Unknown (no routine feedback loop)	Baseline survey	+15 pp	+30 pp	+45 pp	≥60%
	Tanzania Trade Portal upgraded	Completeness of portal	Partial	Upgrade launched	+50% product	Full priority	Inter-agency	Sustained

	with sector guides & navigators	services			coverage	sectors	integration	
	% of key standards/tariffs available in Kiswahili	MSME accessibility	Limited	≥40%	≥60%	≥80%	≥95%	Sustained
Issue 2: Transportation and Logistics	Cold storage capacity added at priority nodes	Loss reduction & export readiness	Limited	Baseline mapped	+25%	+50%	+75%	≥2×
	% reduction in post-harvest losses (targeted corridors)	Outcome of cold chain & handling	High and uneven by corridor	Baseline	−10%	−20%	−30%	−40%
	# of major fees rationalised & stabilised	Cost uncertainty reduction	High variability	Baseline published	≥5 fees	≥10 fees	≥15 fees	Sustained
	Average clearance time (selected ports/OSBPs)	Efficiency improvement	Long	Baseline	−15%	−30%	−45%	−60%
	# of priority export cargo routes operating	Freight access	Low	Baseline	+1 route	+2 routes	+3 routes	Sustained
	# of accredited cold-chain training	Professionalisation	Low	≥500	≥1,500	≥3,000	≥5,000	Sustained

	graduates							
Issue 3: Certification and Standards Compliance	Average certification turnaround time (priority products)	Processing efficiency	Long	Baseline	−20%	−40%	−60%	−70%
	# of regional testing hubs / mobile labs	Decentralisation	Centralised	Baseline	+5 hubs/mobiles	+10	+15	Sustained
	% reduction in certification costs for MSMEs	Affordability	High	Baseline	−10%	−20%	−30%	−40%
	Single National Certification Window operational	Elimination of duplication	Not existing	Design	Pilot	Priority agencies integrated	Fully integrated	
	National Export Certification System (horticulture) operational	Global standards compliance	Weak	Framework issued	Pilot	Scale-up	Sustained	
Issue 4: Access to Trade Finance	# / value of MSME export guarantees utilised	Risk-mitigation uptake	Low	Baseline	+25%	+50%	+75%	≥2×
	% of MSMEs aware of export finance	Information gap reduction	Low	Baseline	+15 pp	+30 pp	+45 pp	≥60%

	instruments							
	Average processing time for guarantee/finance approvals	Procedural efficiency	Slow	Baseline	−20%	−40%	−60%	−70%
	# of tailored agriculture export insurance products	Risk coverage	Few/none	≥1	≥2	≥3	≥4	Sustained
	Share of cross-border MSME payments via interoperable channels	Regional integration	Low	Baseline	+20%	+40%	+60%	≥75%
Issue 5: Cross-Border Trade Facilitation	% of OSBP processes automated & integrated	Removal of manual steps	Partial	Baseline	≥40%	≥70%	≥90%	Universal
	# of exporter support units functional	MSME assistance	Few	≥5 borders	≥10	≥15	All priority borders	Sustained
	% of traders receiving advance procedural info	Transparency	Low	Baseline	+20 pp	+40 pp	+60 pp	≥75%
	Average border	Congestion	High	Baseline	−15%	−30%	−45%	−60%

	crossing time (targeted posts)	reduction						
	Travel time / reliability on key corridors	Logistics performance	Constrained	Baseline	−10%	−20%	−30%	−40%
Issue 6: Illicit Trade	# of coordinated multi-agency operations	Joint enforcement strength	Ad hoc	Baseline	+25%	+50%	+75%	≥2×
	% of priority border points with detection tech	Capability upgrade	Low	Baseline	≥30%	≥50%	≥70%	≥85%
	Counterfeit identification & reporting system operational	Citizen engagement	Not existing	Design	Pilot	Nationwide rollout	Sustained	
	Reduction in counterfeit/substandard goods (priority sectors)	Outcome indicator	High	Baseline survey	−10%	−20%	−30%	−40%
	% of compliant firms reporting improved fairness	Business confidence	Low and perception-driven	Baseline	+15 pp	+30 pp	+45 pp	≥60%
KPIS FOR SECTION 3.7: INFRASTRUCTURE AND PUBLIC UTILITIES								

Issue	Indicator	Narrative	Baseline (2026)	2027 Target	2028 Target	2029 Target	2030 Target	2031 Target
Issue 1: Energy and Utilities Infrastructure	Average outage duration for MSMEs (priority clusters)	Service reliability	High	Baseline	−15%	−30%	−45%	−60%
	% of priority zones meeting voltage quality standards	Production stability	Low	Baseline	≥60%	≥75%	≥90%	Sustained
	Average electricity connection cost for MSMEs (TZS)	Affordability	High	−10%	−20%	−30%	−40%	Sustained
	% of MSMEs in processing zones with three-phase power	Productive readiness	Low	Baseline	+20 pp	+40 pp	+60 pp	≥80%
	Share of firms using renewables for production	Diesel displacement	Low	Baseline	+15 pp	+30 pp	+45 pp	≥60%
	Net-metering / surplus-sales framework operational	Regulatory readiness	None	Framework	Pilot	Scale-up	Nationwide	Sustained
	% of utilities meeting published	Accountability	Not tracked	Baseline	≥60%	≥75%	≥90%	Sustained

	SLAs (uptime, response time)		systematically					
	# of priority clusters connected to industrial gas	Cost competitiveness	Few	Baseline	+2 clusters	+4	+6	Sustained
Issue 2: ICT Infrastructure and Digital Connectivity	Average ICT service downtime (hours/month)	Network resilience	High	Baseline	−20%	−40%	−60%	−70%
	Average cost of 1GB data (% of monthly income)	Inclusion	High	Baseline	−15%	−30%	−45%	−60%
	% of wards with reliable broadband access	Spatial inclusion	Uneven	Baseline	≥70%	≥85%	≥95%	Universal
	Average time to activate paid ICT services	Service efficiency	Long	Baseline	−30%	−50%	−70%	−80%
	% of MSMEs using e-payments/e-commerce	Business digitalisation	Low	Baseline	+20 pp	+40 pp	+60 pp	≥75%
	ICT Ombudsman operational; % cases resolved within SLA	Trust & accountability	None	Established	≥60%	≥80%	≥90%	Sustained

	% of business districts with dual-route connectivity	Network redundancy	Low	Baseline	≥40%	≥60%	≥80%	≥90%
	Km of open-access metro/last-mile fibre deployed	PPP effectiveness	Limited	Baseline	+25%	+50%	+75%	≥2×
Issue 3: Transport and Logistics Infrastructure	Km of feeder roads upgraded (all-weather)	Farm-market access	Low	Baseline	+20%	+40%	+60%	+80%
	% of priority markets upgraded (water, lighting, storage, ICT)	Formal trade readiness	Low	Baseline	≥30%	≥50%	≥70%	≥85%
	Average logistics cost (% of product value)	Competitiveness	High	Baseline	−10%	−20%	−30%	−40%
	% of major works with enforced traffic-management plans	Business continuity	Low	Baseline	≥60%	≥80%	≥95%	Sustained
	Cold-storage capacity added (tonnes)	Perishables support	Limited	Baseline	+25%	+50%	+75%	≥2×
	% of containerised	Corridor	Low	Baseline	+10 pp	+20 pp	+30 pp	≥40%

	cargo moved by rail from ports	efficiency						
	Annual volume of air-freighted exports	High-value market access	Low	Baseline	+20%	+40%	+60%	≥2×
	Share of e-hailing trips formalised & compliant	Innovation & inclusion	Constrained	Baseline	+20 pp	+40 pp	+60 pp	≥75%
	Value of PPP / city-level infrastructure finance mobilised (TZS)	Sustainability	Low; not consolidated	Baseline	+25%	+50%	+75%	≥2×
KPIS FOR SECTION 3.8: DISPUTE RESOLUTION, INSOLVENCY AND LIQUIDATION								
Issue	**Indicator**	**Narrative**	**Baseline (2026)**	**2027 Target**	**2028 Target**	**2029 Target**	**2030 Target**	**2031 Target**
Issue 1: Inefficiency and cost of dispute resolution	Average time to resolve a commercial court case	Measures speed/efficiency of commercial litigation	Prolonged; often exceeds timelines	Time standards adopted	Reduced ~20%	Reduced ~35%	Reduced ~45%	Reduced ≥50%
	Cost of resolving a commercial dispute	Measures affordability/access to	High and unpredicta	Cost benchmarks	Costs stabilized	Reduced ~25%	Reduced ~40%	No longer deterrent

	(% of claim value)	justice	ble	issued				
	Level of digitalization of court processes	Tracks e-filing, tracking, summons, notifications	Partial/fragmented	Integrated system designed	E-filing operational	End-to-end digital	Interoperable systems	Fully digital system
	Use of ADR mechanisms (arbitration & mediation)	Measures uptake of non-court resolution	Underutilized	ADR guidelines harmonized	SME-focused ADR rollout	ADR usage rises	ADR mainstreamed	ADR widely trusted
Issue 2: Weak legal predictability and coherence	Consistency of judicial decisions (commercial matters)	Measures predictability of outcomes	Variable	Specialization frameworks adopted	Training expanded	Consistency improving	Precedent reliance	High predictability
	Transparency of court & ADR processes	Measures publication of decisions and data	Partial	Publication rules issued	Decisions published	Transparency improves	Public access	Full transparency
Issue 3: Land/tourism/ business-location disputes & weak local conflict	Time to resolve land/tourism business-use disputes (priority regions)	Measures speed/credibility of land-related investor disputes beyond police	Long; ad hoc/police-managed	Framework/guidelines issued; baseline measured	Reduced ~15%	Reduced ~30%	Reduced ~45%	Reduced ≥50%

resolution		reliance						
	Share of priority LGAs with functional ward/village mediation mechanisms	Measures early settlement before escalation to courts	Weak/inconsistent	Design + piloting	≥30%	≥60%	≥80%	Institutionalised
Issue 4: Predictability of Government contracts and PPPs	Average time to complete PPP/procurement contract legal review (priority projects)	Measures procedural predictability before approval	Slow/variable	Dedicated legal review team operational	Reduced ~20%	Reduced ~35%	Reduced ~45%	Reduced ≥50%
	Share of major PPP/procurement contracts passing standardized pre-approval legal QA checklist	Measures consistency and reduces reversals/disputes	Not systematic	Checklist issued + applied in pilots	≥50%	≥70%	≥85%	Standard practice
Issue 5: Insurance Ombudsman mandate clarity and insurance dispute	Share of insurance disputes resolved via Ombudsman/courts within published SLA	Measures fairness, timeliness, and confidence in insurance dispute	Mixed; mandate overlap risk	Legal mandate clarified; SLA set	≥60% within SLA	≥75%	≥85%	≥90%

resolution		redress						
	Incidence of mandate-overlap complaints (TIRA vs Ombudsman) in dispute handling	Measures elimination of institutional interference/role confusion	Reported	Baseline logged + rules issued	Declining	Reduced ~50%	Rare	Minimal
Issue 6: Insolvency and liquidation framework	Enactment/operationalisation status of comprehensive insolvency law with business rescue	Tracks shift from liquidation-default to rescue/restructuring	Fragmented/weak	Law drafted + submitted	Enacted	Rescue procedures operational	Rescue mainstreamed	Mature rescue system
	Time to complete insolvency proceedings	Measures efficiency of insolvency process	Lengthy/value-eroding	Procedures streamlined	Reduced ~20%	Reduced ~35%	Reduced ~50%	Timely outcomes
	Availability of licensed insolvency/rescue practitioners	Measures professional capacity	Limited	Licensing framework set	First cohort licensed	Coverage expanding	Adequate pool	Fully professionalized
Issue 7: Labour disputes resolution mechanism	Average time to resolve labour disputes (CMA/Labour Court)—priority	Measures efficiency/predictability for employers and workers	Often >1 year	Fast-track rules introduced	Reduced ~20%	Reduced ~35%	Reduced ~50%	Within timelines

	sectors							
	Share of labour disputes concluded through specialized labour courts / specialized benches	Measures institutional specialization and backlog reduction	Limited	Specialized mechanism established (pilot)	≥30%	≥50%	≥70%	Mainstreamed
Issue 8: Investor protection and grievance-handling mechanisms (aftercare)	Functional investor grievance case-management system (TISEZA/OSFC) with service standards	Measures existence of structured aftercare and monitoring	Fragmented	Investment Council + digital tracking launched	Live + reporting begins	Expanded coverage	Institutionalised	Predictable system
	Time taken to resolve investor grievances	Measures effectiveness of investor protection	Unpredictable	Timeframes defined	Majority resolved on time	Faster resolution	Minimal escalation	High satisfaction
Issue 9: Specialized mechanisms for environmental and investment	Operational status of specialized environmental/investment dispute mechanism	Tracks availability of dedicated channel beyond general courts	Absent/limited	Legal basis drafted/issued	Operational (pilot)	Scaled to priority regions	Nationwide coverage	Institutionalised

disputes	Share of environmental/investment disputes resolved within statutory timelines	Measures effectiveness and credibility of the specialized mechanism	Weak/unknown	Baseline established + timelines set	≥50%	≥70%	≥85%	≥90%
KPIS FOR SECTION 3.9: PROTECTION OF INTELLECTUAL PROPERTY RIGHTS (IPR)								
Issue	**Indicator**	**Narrative**	**Baseline (2026)**	**2027 Target**	**2028 Target**	**2029 Target**	**2030 Target**	**2031 Target**
Issue 1: Awareness and Utilization of Intellectual Property Rights	Share of SMEs and start-ups with at least one registered IP right	Uptake of formal IPR protection (trademarks, copyrights, patents) by firms	Low	National awareness & support programme launched	Uptake rising	+30%	+50%	Majority of formal SMEs/start-ups
	Share of SMEs/start-ups accessing IPR advisory and registration support	Accessibility of practical IPR services embedded in business support systems	Limited	Advisory clinics established	≥25%	≥45%	≥65%	Institutionalised
	Share of new business	Integration of business	Fragmented	Systems linked	≥40%	≥65%	≥85%	Standard practice

	registrations linked to IP registration systems	entry and IPR services (e.g. BRELA–COSOTA linkage)						
Issue 2: Intellectual Property Protection for Seed Innovations	Incidence of counterfeit seed and plant variety infringement cases (priority crops)	Effectiveness of legal protection and enforcement in seed systems	High	Enforcement framework strengthened	Declining trend	−30%	−50%	Minimal
	Participation of farmers and breeders in plant variety protection systems	Inclusiveness and credibility of plant variety IP frameworks	Limited	Legal reforms initiated	Participat ion rising	Broad engagem ent	Stable participat ion	Institutiona lised
Issue 3: Sustainability of Business Incubation and Innovation Programmes	Share of incubated or publicly supported innovations reaching commercial markets	Conversion of protected innovations into viable commercial products/serv ices	Low	Finance–incubator linkages piloted	Improved conversi on	+30%	+50%	Strong commercia lization pipeline
	Availability of IP-backed financing	Ability to monetise IP	Limited	Framework	Pilots	Expande	Mainstre	Widely

	instruments	assets and attract finance for scaling		designed	launched	d uptake	amed	accessible
Issue 4: Intellectual Property and Financial Innovation (FinTech)	Share of FinTech and digital innovations with registered IP rights	IPR uptake in financial and digital innovation ecosystems	Low	Guidance issued	Uptake rising	+30%	+50%	Standard practice
	Coverage of IPR safeguards within regulatory sandboxes and innovation frameworks	Integration of IPR protection into FinTech and digital regulation	Partial	Rules clarified	Safeguar ds embedde d	Fully embedde d	Periodic updates	Adaptive framework
Issue 5: National Policy and Legislative Gaps in Intellectual Property Rights	Status of National IPR Policy and harmonised IP legislation	Policy coherence, predictability, and enforceability of the IPR regime	Draft	Policy finalised	Impleme ntation begins	Enforce ment strengthe ned	Full rollout	Stable framework
	Reduction in prevalence of piracy and counterfeit goods	Effectiveness of enforcement and market	High	Baseline established	−20%	−35%	−50%	Minimal prevalence

	(priority sectors)	integrity						
	Functionality of inter-agency IPR coordination mechanism	Institutional coordination across IPR-related MDAs	Ad hoc	Formal mechanism established	Regular coordination	Issues resolved	Predictable coordination	Embedded practice
KPIS FOR SECTION 3.10: BUSINESS MINDSET SHIFT AND ACCOUNTABILITY								
Issue	**Indicator**	**Narrative**	**Baseline (2026)**	**2027 Target**	**2028 Target**	**2029 Target**	**2030 Target**	**2031 Target**
Issue 1: Bureaucracy, Integrity, and Accountability in Public Service	Average processing time for priority business services (selected MDAs/LGAs)	Bureaucratic efficiency, time discipline, and predictability of service delivery	Prolonged / variable	Service standards issued & baseline established	−20%	−35%	−50%	Predictable timelines
	Share of MDAs/LGAs publishing public service performance scorecards	Transparency, results orientation, and accountability culture	Limited	Reporting mandate issued	≥50%	≥70%	≥90%	Institutionalised
	Resolution rate of business complaints through	Effectiveness of complaints, redress, and	Low	SLA adopted & systems	≥60%	≥70%	≥85%	Trusted mechanis

	formal mechanisms (e.g. TAUSI) within SLA	accountability systems		strengthened				m
Issue 2: Perceptions of SMEs and Local Investors	SME participation rate in structured policy dialogue and consultation forums	Inclusiveness of policymaking and recognition of SMEs	Ad hoc	Representati on rules formalised	Regular engagem ent	Institutio nalised	Trusted platforms	Sustained
	SME share of public procurement value	Fair access and non-discriminatory treatment	Low	Access rules enforced	+20%	+30%	+50%	Level playing field
	Share of SME-related regulations reviewed for proportionality and risk-based compliance	MSME-sensitive regulatory treatment	Weak / uneven	Review framework adopted	≥40%	≥60%	≥80%	Standard practice
Issue 3: Barriers to Entrepreneurs hip and Innovation	Share of youth- and SME-led firms entering emerging or underutilized sectors	Shift in entrepreneuri al mindset and diversification	Narrow sector focus	Awareness & exposure programmes launched	Uptake rising	Diversific ation visible	Strong shift	Broad base
	Survival rate of	Resilience,	Low	Support	Improvin	+25%	+40%	Sustainabl

	start-ups after three years	confidence, and effectiveness of support systems		systems expanded	g trend			e
	Coverage of entrepreneurship education, mentorship, and peer-learning programmes	Mindset formation through education and training	Partial	Curriculum guidance issued	Expande d coverage	Majority covered	Universal	Embedded norm
Issue 4: Customer Service, Soft Skills, and Hospitality Standards	Customer satisfaction score for business-facing public services	Service orientation, professionalis m, and responsivene ss	Low / variable	Service training expanded	≥60% satisfied	≥70%	≥80%	High trust
	Share of frontline public officers trained in customer service, facilitation, and digital engagement	Behavioural and skills transformatio n capacity	Limited	Training rollout begins	≥40%	≥60%	≥80%	Universal
	Share of business engagement conducted through	Modern, transparent, and	Partial	Digital standards	Uptake rising	Majority using	Fully mainstre	Digital norm

	standardized digital platforms	consistent engagement		issued			amed	
Issue 5: Public Sector Appreciation of Private Sector Contribution	Private-sector trust index (survey-based)	Confidence and trust in government–business relations	Low	Dialogue & trust-building mechanisms strengthened	Improving trend	Trust restored	High confidence	Stable trust
	Functionality of structured public–private dialogue (PPD) mechanisms	Institutionalisation and effectiveness of collaboration	Irregular	National PPD framework adopted	Regular engagement	Policy feedback loop	Embedded	Sustained
	Share of supported firms meeting export, quality, or standards compliance requirements	Alignment of private-sector capability with growth and export objectives	Limited	Targeted support launched	Capacity improving	+30%	+50%	Competitive base
KPIS FOR SECTION 3.11: INSTITUTIONAL SETUPS, PLANNING, AND COORDINATION								
Issue	**Indicator**	**Narrative**	**Baseline (2026)**	**2027 Target**	**2028 Target**	**2029 Target**	**2030 Target**	**2031 Target**
Issue 1: Public Procurement Flexibility and	Average procurement cycle time for commercially	Speed, predictability, and commercial	Long / process-heavy	Reforms launched & baseline set	−20%	−35%	−50%	Commercially responsive

Efficiency	oriented SOEs and priority MDAs	responsiveness of procurement						
	Share of commercially oriented SOEs using fast-track procurement frameworks	Adoption of differentiated procurement aligned with commercial operations	None	Legal amendments enacted	Pilot SOEs	Expanded coverage	Majority of SOEs	Institutionalised
	Share of procurement processes meeting cost, time, and service-delivery KPIs	Shift from procedural compliance to performance orientation	Limited	Procurement KPIs adopted	≥50%	≥70%	≥90%	Sustained
Issue 2: Planning for Core Infrastructure	Share of corridor-based infrastructure projects jointly planned across MDAs and LGAs	Effectiveness of integrated corridor and spatial planning	Low	Taskforce operational	Joint planning rising	Majority coordinated	Fully coordinated	Corridor model
	Alignment score between national, sector, and LGA infrastructure plans	Vertical planning coherence	Weak	Integration tools adopted	Alignment improving	High alignment	Institutionalised	Stable coherence
	Share of gateway	Integration of	Rare	Design	≥40%	≥60%	≥80%	Standard

	and corridor projects incorporating logistics, cold-chain, and industrial facilities	productive infrastructure		standards issued				practice
Issue 3: Performance of Business-Enabling Institutions	Share of registries and regulators with business-facing KPIs linked to performance contracts	Results-based management and service discipline	Limited	KPI framework adopted	≥50%	≥75%	≥90%	Results culture
	Average service delivery time for priority registries and regulators	Predictability and reliability of services	Variable	Baselines published	−20%	−35%	−50%	Predictable
	Publication of annual national Ease of Doing Business Scorecard	Transparency and reform discipline	None	First scorecard published	Annual reporting	Performance improving	Credible signal	Trusted benchmark
Issue 4: Digital Systems and Interoperability	Share of priority government systems interoperable (PlanRep, IFMIS,	Reduction of duplication and administrative delays	Fragmented	Interoperability mandate issued	Priority systems linked	Majority integrated	Fully interoperable	Once-only norm

	registries)							
	Share of businesses submitting data once for multiple services	Effectiveness of “once-only” principle	Minimal	Biometric ID introduced	Uptake rising	Majority using	Standard practice	Fully embedded
Issue 5: Human Resource Allocation and Capacity at Local Levels	Share of LGAs with staffing aligned to local economic and investment profiles	Effectiveness of local facilitation capacity	Weak	Needs assessments completed	Realignment underway	≥60% aligned	≥80%	Optimised
	Share of LGAs with dedicated investor and business facilitation officers	Frontline responsiveness outside major cities	Limited	Facilitation roles defined	≥40%	≥60%	≥80%	Universal
Issue 6: Inter-Ministerial Coordination	Frequency of formal inter-ministerial coordination reviews under NPC	Discipline of cross-government coordination	Irregular	Reviews mandated	Quarterly	Issues resolved faster	Predictable	Embedded
	Incidence of conflicting or overlapping policy directives affecting business	Policy coherence and consistency	Frequent	Review mechanisms active	Declining	Rare	Minimal	Stable
	Share of cross-cutting reforms	Collaborative execution	Low	Joint rules	≥30%	≥50%	≥70%	Mainstrea

	implemented through joint MDAs	capacity		issued				med
Issue 7: Monitoring and Evaluation of Investment and Foreign Policy	Operational M&E framework for MKUMBI II and investment treaties	Evidence-based investment policy and credibility	Absent	Framework developed	First report publishe d	Annual reporting	Measura ble impacts	Trusted signal
	Share of investment agreements and treaties subjected to ex-post-performance review	Accountability for investment outcomes	Rare	Review methodology issued	≥40%	≥60%	≥80%	Standard practice

Annex 2: Mkumbi II Risk Matrix.

This is MKUMBI II Risk Table with color-coded Risk Level and Priority. Cells are coded: Red = Critical/High, Orange = High, Yellow Medium, Green = Low. Percentages are written in words for the SMART indicators

Risk Category	Description of Risk	Likelihood (1–5)	Impact (1–5)	Risk Score (L×I)	Risk Level	Priority	Mitigation Measures / Implementation Actions	Residual Risk	Lead Institution(s)	Residual Risk Owner	SMART Key Indicators / Targets
Regulatory, Governance & Institutional Risks	Overlapping mandates, weak coordination, corruption, poor accountability	5	5	25	Critical	High	Harmonize laws/bylaws; quarterly reform forums; digitize licensing, tax, inspection systems; publish transparency scorecards; strengthen parliamentary oversight	Some coordination and accountability gaps may persist due to institutional inertia or slow adoption of reforms	PO–PI, PMO–RALG, MIT, MoFP, PCCB	PO–PI	Around 90 percent of MDAs harmonized; around 80 percent of MDAs using transparency scorecards; at

											least four reform coordination forums each year
Political & Legal Risks	Policy reversals or delays due to political transitions or weak legal anchoring	4	5	20	High	High	Cross-party dialogues; 1–2 quick wins; embed key reforms in legislation; strengthen oversight	Some reforms may still face delays or partial reversal during political transitions	PO–PI, Parliament, Attorney General’s Chambers	Parliament	Around 80 percent of key reforms legally anchored; at least four parliamentary oversight reviews each

											year
Financial & Economic Risks	Limited fiscal space, donor dependency constrain reform financing	5	5	25	Critical	High	Prioritize high-impact reforms; enforce fiscal discipline; enhance domestic revenue; deploy PPPs and blended finance	Some reform activities may remain underfunded or delayed due to external shocks or donor delays	MoFP, PO–PI, BOT	MoFP	Around 70 percent of reforms funded domestically; at least five PPPs operational each year
Infrastructure & Technological Risks	Weak ICT integration, unreliable power, logistics bottlenecks	5	5	25	Critical	High	ICT interoperability; broadband expansion to industrial zones; renewable energy	Some service disruptions or delays may still occur due to power outages or technical	MIT, ICT Commission, TANESCO, PO–PI	MIT	ICT systems mostly interoperable (around 90

							integration; implement e-customs and single-window systems	failures			percent); renewable energy implemented in around one-third of industrial zones
Private Sector & Market Risks	Low investor confidence, high MSME costs, delayed payments	4	5	20	High	High	Strengthen PPP platforms; ensure timely payments; develop MSME clusters; inclusive procurement practices	Some private-sector engagement challenges may persist due to infrastructure or regulatory bottlenecks	MIT, MoFP, PO–PI, TPSF, TBS	PO–PI	Several PPPs signed each year; most invoices paid on time; around one-third

											of public procurement allocated to MSMEs
Labour & Human Capital Risks	Skills mismatch, outdated training hinder productivity	5	5	25	Critical	Medium	Align TVET & higher education curricula with industry demand; establish sector skills councils; expand apprenticeships and STEM programs	Some skill gaps may remain due to slow curriculum reforms or limited private-sector uptake	MoEST, NACTVET, MIT, PO–PI	MoEST	Ten operational sector skills councils established; around 70 percent of TVET programs reformed
Research & Innovation	Weak local R&D capacity,	3	3	9	Medium	Low	Create national innovation funds	Some innovation	COSTECH, MIT, MoEST	COSTECH	Around twenty

Risks	limited commercialization						($10M/year); strengthen IP protection; expand challenge grants; support youth/women-led incubators	outputs may still be limited due to funding constraints or slow commercialization			innovations commercialized each year; around 50 intellectual properties registered each year
Socio-Environmental Risks	Climate shocks, environmental degradation, weak community	5	5	25	Critical	High	Integrate climate adaptation; engage communities in project planning; promote green	Some project delays or community resistance may persist due to extreme	VPO–Environment, PO–RALG, PO–PI	VPO–Environment	Around 80 percent of projects integrate

	engagement						finance; monitor environmental impacts	events or slow adoption of adaptation measures			climate adaptation measures; at least ten green investments implemented annually
External & Macroeconomic Risks	Global volatility, inflation, declining concessional funding	4	5	20	High	High	Maintain prudent macroeconomic management; diversify exports; strengthen regional integration; issue diaspora	Some fiscal instability or funding gaps may still occur due to global economic shocks	BOT, MoFP, MIT, PO–PI	MoFP	Around 25 percent of exports diversified; around 25 percent of

							bonds				financing from alternative sources
Cybersecurity & Data Protection Risks	Increased exposure to cyber-attacks, data breaches, and weak data governance as MKUMBI II digital platforms expand	4	5	20	Critical	High	Adopt national cybersecurity baseline; implement data protection policies; incident response plans; third-party audits; secure backups	Some vulnerabilities may persist due to evolving threats or legacy systems	ICT Commission, MIT, PO–PI	MIT	Around 100 percent of digital platforms compliant with cybersecurity baseline by 2027/28; at least two national cybersecurity drills

											each year
Political Economy & Reform Resistance	Opposition or obstruction from vested interests or informal networks affected by transparency and regulatory changes	4	4	16	High	High	Stakeholder mapping; structured engagement; publish impact assessments; grievance redress mechanisms; cross-party championing	Some organized resistance or delaying tactics may persist	PO–PI, PMO–RALG, Parliament, PCCB	PO–PI	At least six national stakeholder engagement events each year; published action plans and public minutes; no more than two major legal or

											public challenges per year

Annex 3: Reform Actions Matrix

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
BUSINESS ENTRY AND CLIMATE						
Issue 1: Business Registration and Licensing		**Business Environment**				
	1	Remove delays in NIDA and TIN verification during online business registration to eliminate system-induced bottlenecks at the point of entry (top priority).	BRELA	NIDA, PO-PSM, MIT, eGA	Short-term (0–6 months)	Estonia (link)
	2	Integrate BRELA's system with NIDA, TRA, immigration, work permit systems, TISEZA, and other formalisation platforms to create a single digital entry and renewal interface (top priority).	MIT (Legal Affairs Dept.)	BRELA, AGC, TIC, COSTECH	Medium-term (6–18 months)	Estonia (link)
		Amend section 34(1) of the Pharmacy Act, 2011 to remove the role of registering pharmacy premises from the Pharmacy Council, and assign this function to TMDA in accordance with section 18(1) of the TMDA Act (Top Priority)	eGA	MIT, MoH, AGC, Pharmacy Council, TMDA	Medium-term (6–12 months)	Rwanda (link)
	3	Amend sections 15, 113, 114, 115, 437 and 438 of the Companies Act, Cap. 212; Section 6 of the Business Names Act, Cap. 213; Sections 4 and 5 of the Business	BRELA	MoFA, TIC, BoT	Short-term (0–9 months)	Estonia (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		Licensing Act, Cap. 101 to allow innovative and digital start-ups to register without a physical office address, aligning with modern business models (high priority).				
	4	Update TAUSI's business category menu to include emerging enterprises and ensure transparent, rules-based fee assignment (high priority).	BRELA	MoFP, BoT, eGA	Immediate (0–6 months)	Estonia (link)
	5	Enable systems to process licence and permit renewals strictly in line with statutory timelines and introduce automated SMS and email renewal alerts to reduce penalties, disputes, and informal payments (medium priority).	MIT (Investment Dept.)	TIC, BRELA, PO-RALG, Immigration	Medium-term (6–12 months)	Estonia (link)
		Investment Climate				
	1	Amend the Section 438 of the Companies Act, Cap. 212 to provide an alternative to Foreign Companies that are required to submit certified copies of registration during registration of a branch where the country of origin maintains an online Open Registry. (top priority).	eGA	BRELA, TRA, NIDA, MIT, Immigration	Medium to Long-term (12–24 months)	Estonia (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	2	Update BRELA's payment systems to comply with legal requirements for payments in Tanzanian shillings, eliminating exchange-rate uncertainty and non-statutory USD fees (high priority).	BRELA	TRA, MIT, MoCU, TCRA, COSTECH	Short-term (0–9 months)	Estonia [(link)]()
	3	Ensure the ORS platform clearly states business activities reserved for Tanzanians and automates compliance checks consistent with sector laws (medium priority).	MIT (Coordination Unit)	TRA, PO-RALG, eGA, LGAs, BoT	Medium-term (6–12 months)	Estonia [(link)]()
Issue 2: Regulatory Coordination and Oversight		**Business Environment**				
	1	Develop a unified online single-window platform enabling businesses to apply for permits, submit documents once, and track application status across all regulators (top priority).	MIT (Legal Affairs Dept.)	AGC, PO-RALG, PMO, MoH, NEMC	Medium-term (6–18 months)	Rwanda [(link)]()
	2	Expand the single-window platform to integrate inspection scheduling, licensing processes, and fee payments through GePG, reducing physical interactions and discretion (top priority).	PMO	MIT, eGA, PO-RALG, TBS, TMDA, NEMC	Short-term (0–9 months)	Singapore [(link)]()

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	3	Transfer the functions of the Private Health Laboratory Board (PHLB) to the Tanzania Medicines and Medical Devices Authority (TMDA), and repeal the Private Health Laboratories (Regulation) Act, Cap 136 (Top Priority).	eGA	MIT, BRELA, TRA, TIC	Medium-term (6–12 months)	Singapore (link)
	4	Amend section 52(1) of the Pharmacy Act, Cap. 311 to remove the obligation of inspecting premises from the Pharmacy Council, including amendment of the definition of "premises" under section 2 (High Priority).	eGA	MoFP, TRA, BRELA, MIT	Medium to Long-term (12–24 months)	Rwanda (link)
	5	Retain the role of inspecting pharmacies, whether within health facilities or otherwise, under the Pharmacy Council (High Priority).	PMO	MIT, PO-RALG, OSHA, NEMC, TBS	Medium-term (6–12 months)	Kenya (link)
		Create and operationalize a National Joint Inspection Framework with risk-based inspection calendars and advance notice to businesses (high priority).	PMO	MIT, PO-RALG, TBS, TMDA, NEMC, OSHA	Medium-term (6–12 months)	Singapore (link)
		Provide a provision for efficient joint inspections by regulatory bodies. the Business Facilitation Act with the provision (high priority).	MIT	AGC, PMO, PO-RALG, TBS, TMDA	Medium-term (6–18 months)	Rwanda (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		Amend sectoral legislation including section 126 of the Local Government (District Authorities) Act, Cap. 287; section 121 of the Tanzania Medicines and Medical Devices Act, Cap. 219; section 105 of the Occupational Health and Safety Act, Cap. 297; and section 26 of the Environmental Management Act, Cap. 191 to prohibit delegation of regulatory functions to private operators, and introduce standardized, risk-based inspection criteria requiring regulators to issue inspection checklists to facility owners at least six months prior to inspection (medium priority).	eGA	MIT, AGC, PO-RALG, TBS, TMDA, NEMC, OSHA	Medium to Long-term (12–24 months)	United Kingdom (link)
		Investment Climate				
	1	Merge the functions of TISEZA and Tanzania Trade Development Authority (TanTrade) to improve operational and strategic efficiency (top priority).	PMO	MIT, PO-RALG, OSHA, NEMC, TRA	Medium-term (6–12 months)	Rwanda (link)
	2	Transfer the functions stipulated under the Weights and Measures Act, Cap. 340 to TBS (high priority).	PO-RALG	PMO, MIT, LGAs	Short-term (0–6 months)	Kenya (link)
	3	Enact the Business facilitation Act whereby the lead	PMO	MIT, PO-	Medium-	Singapore

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		regulators for each regulatory parameter shall be identified and given mandate (high priority).		RALG, AGC	term (6–12 months)	(link)
	4	Provide a provision on the Business Facilitation Act to the effect that lead regulator law should supersede (medium priority).	MIT	AGC, PMO, TIC, BRELA	Medium-term (6–18 months)	Rwanda (link)
	5	Enact a Business Facilitation Act to regulate discretionary powers and prevent arbitrary business closures (medium priority).	MIT	PMO, TBS, NEMC, TMDA, LATRA	Short-term (0–9 months)	New Zealand (link)
Issue 3: Regulatory Stability and Predictability		**Business Environment**				
	1	Provide a provision on the Business Facilitation Act that will mandate publication of fees schedules annually, with any adjustments subject to at least six months' prior notice (top priority).	PMO	MIT, MoFP, TIC, PO-RALG, eGA	Short-term (0–9 months)	Rwanda (link)
	2	Allocate sustainable central government budget support to regulators to reduce reliance on unpredictable fees and levies (high priority).	MIT	PMO, MoFP, PO-RALG, Regulators (e.g., TBS,	Short-term (0–6 months)	New Zealand (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
				NEMC, TMDA, EWURA)		
	3	Provide a provision on the Business Facilitation Act that will facilitate removal of discretionary powers and arbitrary actions/creation of business ombudsman (medium priority).	PMO (Policy Coordination Dept.)	AGC, MIT, NBS, Private Sector Foundation	Medium-term (6–12 months)	United Kingdom (link)
		Investment Climate				
	1	Enhance harmonization of reforms across ministries, agencies, and regulators to ensure consistency and sequencing of policy changes (top priority).	MoFP	PMO, MIT, PO-RALG, President's Office–Public Service Management (PO-PSM)	Medium-term (6–18 months)	Singapore (link)
	2	Provide a provision on the Business Facilitation Act that will introduce mandatory Regulatory Impact Assessments (RIA) and public consultation processes before new laws, regulations, or fee adjustments are enacted, ensuring transparency, inclusivity, and consideration of business	eGA	MIT, PMO, TIC, TRA, BRELA	Medium-term (6–12 months)	Rwanda (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		impacts (high priority).				
Issue 4: Costs and Procedures of Business Formalisation		**Business Environment**				
	1	Amend the Companies Act, Cap 212, The Business Names Act, Cap. 213, the Business Licensing Act, Cap. 101, the Income Tax Act, Cap. 332 and the Tax Administration Act, 438 to introduce a phased and proportional fee structure where licence and registration charges are scaled to business size and revenue stage, ensuring that micro and small enterprises (MSEs) are not penalized before generating income (top priority).	MIT	BRELA, TRA, MoFP, SIDO	Short-term (0–9 months)	Kenya (link)
	2	Amend section 22 and 22A of the Tax Administration Act, Cap. 438 to the effect that obligation to pay taxes shall be deferred for a period of 12 months from the date when the respective business license was issued (top priority).	MoFP	TRA, MIT, BRELA, TIC	Medium-term (6–12 months)	Rwanda (link)
		Enact a comprehensive SME Development Act establishing a national legal framework for MSME development, including business development services,	MIT	MoFP, PMO, SIDO, TIC, TADB, PO-RALG	Medium to Long-term (12–24 months)	Malaysia (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		incentives for compliance, start-up support, incubation, financial and non-financial assistance, protection against regulatory risks and economic shocks, fair payment practices, and safeguards against unfair commercial practices such as delayed payments by large buyers and investors (top priority).				
	3	Amend the Companies Act, Cap. 212 to introduce the registration of Limited Liability Partnerships (LLPs) (high priority).	Fair Competition Commission (FCC)	MIT, TIC, BoT, MoFP	Medium-term (6–18 months)	Singapore (link)
	4	Streamline and decentralize certification and facilitation by strengthening TBS and SIDO presence and digitizing applications (medium priority).	BRELA	MIT, AGC, TIC	Short-term (0–9 months)	United Kingdom (link)
	5	Provide a provision on the Business Facilitation Act that will facilitate the capping of compliance and penalty charges (medium priority).	TBS	SIDO, PO-RALG, MIT, eGA	Medium-term (6–18 months)	Rwanda (link)
		Investment Climate				

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	1	Amend the Fair Competition (Threshold for Notification of a Merger) Order, by putting the threshold that will enable startups with limited resources to access equity and foreign direct investment (FDI) without unnecessary procedural barriers (high priority).	MIT	TRA, BRELA, PO-RALG, MoFP	Short-term (0–6 months)	New Zealand (link)
		Business Environment				
Issue 5: Business and Investment Incentives	1	Design targeted incentive packages for youth, women, and persons with disabilities, including simplified compliance and reserved opportunities (medium priority).	MIT (through TISEZA)	TIC, MoFP, eGA, PMO	Medium-term (6–12 months)	Rwanda (link)
	2	Abolish the requirement for service providers to issue receipts before receiving government payments, reducing liquidity strain (high priority).	MoFP	TRA, MIT, TISEZA	Short-term (0–9 months)	Mauritius (link)
	3	Amend section 22 and 22A of the Tax Administration Act, Cap. 438 to the effect that obligation to pay taxes shall be deferred for a period of 12 months from the date when the respective business license was issued (high priority).	PMO	MIT, MoFP, TIC, eGA	Medium-term (6–12 months)	Singapore (link)
	4	Enact a new law the Security of Payment Act to ensure contractors are paid on time as per the Contracts and	MIT (Investment Dept.)	MoFP, TIC, PO-RALG, TADB	Medium to Long-term (12–24	Rwanda (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		provide for the security of payment in form of payment guarantees and any other forms of guarantee (medium priority).			months)	
		Investment Climate				
	1	Integrate single-window and dashboard mechanisms for incentives under TISEZA with clear service standards and digital tracking (top priority).	TIC	TRA, MoFP, MIT, CAG	Medium-term (6–12 months)	Ireland (link)
	2	Synchronize interpretation of tax exemption rules across TRA and MoF to eliminate uncertainty and disputes (high priority).	MIT (Legal Affairs Dept.)	MoFP, PMO, PPRA	Medium-term (6–18 months)	Singapore (link)
	3	Automate time-bound approval systems for incentives backed by inter-ministerial coordination units (high priority).	MoFP	TRA, MIT, TIC	Short-term (0–6 months)	Kenya (link)
	4	Implement a monitoring framework to track incentive compliance and prevent abuse (medium priority).	MIT (TISEZA Unit)	SIDO, TIC, COSTECH, PO-RALG	Medium-term (6–12 months)	South Africa (link)
Issue 6: Business Facilitation at Local Government Level		**Business Environment**				
	1	Establish and accelerate rollout of One Stop Centres in all LGAs, integrating registration, licensing, tax, and fees into a single service interface (top priority).	PO-RALG	MIT, TRA, eGA, BRELA, OSHA,	Medium-term (6–12 months)	Rwanda (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
				MoFP		
	2	Strengthen Industry, Trade, and Investment departments within LGAs with ICT tools, skilled staff, and predictable financing (high priority).	PO-RALG	MIT, PO-PSM, PMO, MoFP	Medium-term (6–18 months)	Kenya (link)
	3	Launch structured outreach and training programs to raise MSME awareness using local languages and accessible platforms (medium priority).	PO-RALG	PMO, MIT, NBS, eGA	Medium-term (6–12 months)	Rwanda (link)
		Investment Climate				
	1	Strengthen M&E units at LGA level to track OSC performance, publish service delivery metrics, and enforce accountability (high priority).	MIT (through TISEZA)	MoFP, TRA, PO-RALG, TIC	Medium-term (6–12 months)	Singapore (link)
Issue 7: Local Government Bylaws and Business Regulation		**Business Environment**				
	1	Enforce a nationwide ban on transit levies and unauthorized road barriers (top priority).	PO-RALG	MIT, PMO, AGC, LGAs	Short-term (0–6 months)	Rwanda (link)
	2	Mandate inspection charges to occur only at source, supported by digital receipts and real-time reporting (high priority).	MoFP	PO-RALG, PMO, MIT, LGAs	Short-term (0–9 months)	Kenya (link)
		Investment Climate				
	1	Require all bylaws with fiscal implications to obtain Ministry	PO-RALG	MIT, TRA, Ministry of	Medium-term (6–12	Ghana (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		of Finance clearance before adoption (top priority).		Agriculture, eGA	months)	
	2	Make Regulatory Impact Assessments and structured stakeholder consultations mandatory before adopting or amending bylaws (high priority).	PMO (Policy Coordination Dept.)	PO-RALG, AGC, MIT, Private Sector Foundation	Medium-term (6–12 months)	United Kingdom (link)
BUSINESS LOCATION/PREMISES						
Issue 1: Land Tenure and Security for Businesses		**Business Environment**				
	1	Adhere and enforce to section 23 of the Village Land Act, Cap. 114 (high priority).	Ministry of Lands, Housing and Human Settlements Development (MLHHSD)	PO-RALG, PMO, LGAs	Short-term (0–9 months)	Ethiopia (link)
	2	Amend section 28 of the Cybercrimes Act, Cap 443 to designate telecom towers as critical information infrastructures (CII) (high priority).	Ministry of Information, Communication and Information Technology (MICT)	AGC, TCRA, MIT (Legal Affairs Dept.)	Medium to Long-term (12–24 months)	Rwanda (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	3	Amend section 2 of the Occupational Health and Safety Act, Cap 297 to exclude mobile towers from the definition of workplace.	Ministry of Labour, Youth, Employment and Persons with Disability	OSHA, AGC, MICT, TCRA	Medium to Long-term (12–24 months)	Ghana (link)
	4	Establish a coherent national framework for utility corridors to consolidate wayleaves into planned multi-user corridors (medium priority).	PMO	MLHHSD, MoFP, TARURA, TANROADS, PO-RALG, LGAs	Medium-term (6–18 months)	Rwanda (link)
		Investment Climate				
	1	Maintain updated lists of encumbrance-free land parcels for investors through LGAs in collaboration with TISEZA and the Ministry of Lands (top priority).	MLHHSD	PO-RALG, LGAs, MIT (TISEZA), TIC	Short-term (0–9 months)	India (link)
	2	Establish a Unified Right-of-Way Framework harmonising charges across TARURA, TANROADS, and LGAs, with standardised fee rates, schedules, and timelines (top priority).	PMO	MLHHSD, MIT, TARURA, TANROADS, MoFP, PO-RALG	Medium to Long-term (12–24 months)	Kenya (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Issue 2: Access to Affordable Premises for SMEs		**Business Environment**				
	1	Develop subsidised serviced MSME industrial parks compliant with TBS requirements (top priority).	MIT	TBS, SIDO, MLHHSD, PO-RALG, TIC	Medium to Long-term (12–24 months)	Rwanda (link)
	2	Develop MSME clusters that provide serviced land with utilities (water, power, roads) (high priority).	PO-RALG	MIT, SIDO, MLHHSD, TANESCO, LGAs	Medium-term (6–18 months)	Singapore (link)
	3	Introduce a tiered regulatory system within TBS that allows micro-enterprises to operate initially in certified shared facilities and transition gradually to independent compliant premises (high priority).	TBS	MIT, SIDO, PO-RALG, Private Sector Foundation	Medium to Long-term (12–24 months)	Kenya (link)
	4	Digitise allocation of market and bus stand stalls, publish beneficiary lists, and enforce penalties for subletting to prevent rent inflation and ensure genuine MSMEs benefit (top priority).	PO-RALG	eGA, MIT, LGAs	Short-term (0–9 months)	Ethiopia (link)
	5	Establish designated vending areas and modern street markets with basic infrastructure and low rental fees (medium priority).	PO-RALG	MIT, MLHHSD, LGAs	Short-term (0–9 months)	Rwanda (link)
Issue 3: Regulation of		**Business Environment**				
	1	Speed up the enactment of the Real Estate Law and	MLHHSD	AGC, PO-	Medium-	United Arab

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Real Estate Sector		Regulations to govern Real Estate sector (top priority).		RALG, MIT, TIC	term (6–18 months)	Emirates (link)
	2	Amend the Urban Planning Act, 2007 and the Local Government (District Authorities) Act, Cap 287 to enable preparation of the legally enforceable Building Codes (high priority).	MLHHSD	PO-RALG, AGC, ERB, NHC	Medium to Long-term (12–24 months)	India (link)
		Investment Climate				
		Enhance coordination among real estate–related regulators (OSHA, AQRB, CRB, NEMC, LGAs, ERB, Fire, Immigration) to reduce fragmentation and ensure predictable compliance (high priority).	PMO	MLHHSD, MIT, PO-RALG, AGC	Short-term (0–9 months)	Singapore (link)
Issue 4: Virtual Businesses and Digital Economy Premises		Business Environment				
	1	Integrate digital business addresses and e-signatures, e-residences into the legal framework (high priority).	MIT (Legal Affairs Dept.)	eGA, BRELA, NIDA, TRA, AGC	Medium to Long-term (12–24 months)	Estonia (link)
	2	Design tailored registration windows for digital entrepreneurs to improve access to financing, contracts, and government tenders (high priority).	MIT	BRELA, TRA, PO-RALG, Private Sector	Short-term (0–9 months)	Singapore (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
				Foundation		
Issue 5: Mixed-use Property Governance		**Business Environment**				
	1	Introduce a clear taxation model for mixed-use properties where residential and commercial portions are assessed separately (top priority).	Ministry of Finance and Planning (MoFP)	TRA, MLHHSD, PO-RALG	Medium to Long-term (12–24 months)	Kenya (link)
	2	Mandate the Ministry of Lands, LGAs, and TRA to jointly publish binding guidelines defining approval, registration, zoning procedures, and taxation rules for mixed-use properties (top priority).	MLHHSD	MoFP, TRA, PO-RALG, AGC	Short-term (0–9 months)	South Africa (link)
		Investment Climate				
	1	Integrate mixed-use classification into the digital land registry system to make ownership, zoning, and tax obligations transparent and verifiable (high priority).	MLHHSD	eGA, PO-RALG, TRA	Medium-term (6–18 months)	Rwanda (link)
Issue 6: Productive Use of Investment Land		Business Environment				
	1	Operationalise a centralised online land portal showcasing serviced, investment-ready plots with infrastructure details, lease terms, and compliance requirements (top priority).	MLHHSD	MIT (TISEZA), TIC, eGA, PO-RALG	Medium-term (6–18 months)	Rwanda (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	2	Use the portal as a one-stop shop to promote opportunities, streamline investor due diligence, and accelerate approvals (high priority).	MIT (through TISEZA)	MLHHSD, TIC, eGA, AGC, PO-RALG	Medium-term (6–18 months)	India (link)
		Investment climate				
	1	Transfer unproductive land currently held by TR to TISEZA portfolios and reallocate via performance-linked contracts (top priority).	MoFP (Treasury Registrar)	MIT (TISEZA), MLHHSD, TIC, PMO	Medium-term (6–18 months)	Ghana (link)
	2	Amend Section 37 of the Land Act, Cap. 113 and the Land (Exemption of Rent) Regulations, 2019 to exempt TISEZA from payment of land rent and any related arrears on land prior to its allocation to investors and to formally accommodate land designated for investment (high priority).	MLHHSD	MIT (Legal Affairs Dept.), MoFP, AGC, TADB, TARURA, TANROADS	Long-term (12–24 months)	Kenya (link)
FINANCE AND INVESTMENT						
Issue 1: Access to Finance for		**Business environment**				
	1	Conduct assessments of existing sectoral economic empowerment funds focusing on mapping, management,	Bank of Tanzania	MoFP, MIT,	Short-term (0–6	Kenya (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Enterprises		efficiency, technical and financial capacity, and accessibility to rationalise and improve MSME access to finance (top priority).	(BoT)	AGC, TRA	months)	
	2	Enact the Secured Transactions Laws to recognize invoices, receivables, certificate of completion and movable assets as bankable collateral (top priority).	MoFP	BoT, MIT (Legal Affairs Dept.), AGC, TIB Development Bank	Medium to Long-term (12–24 months)	Japan (link)
	3	Enhance awareness of existing credit guarantee schemes under the Bank of Tanzania to reduce lender risk and expand access to small-ticket loans nationwide (high priority).	BoT	MIT, NBS, TCRA, TRA, Development Partners	Short-term (0–9 months)	Mexico (link)
	4	Accelerate rollout of interoperable registries (movable collateral, credit bureaus, e-invoicing systems) and promote digital credit scoring based on mobile money, utility payments, and e-invoices to lower lending costs (high priority).	BoT	eGA, MIT, TCRA, MoICT, TIB Development Bank	Medium-term (6–18 months)	Singapore (link)
	5	Develop a centralised digital platform linking banks, MFIs, fintechs, and mobile money operators to streamline credit	MoFP	BoT, MIT, TIB	Medium-term (6–18	India (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		applications and improve transparency for underserved enterprises (medium priority).		Development Bank, TADB, eGA	months)	
		Investment climate				
	1	Facilitate expansion of sector-focused lending programs in agribusiness, tourism, retail trade, and women-owned businesses with loan products aligned to seasonal cash flows and sector risks (high priority).	PMO	MoFP, BoT, MIT, PPRA	Medium-term (6–12 months)	India (link)
	2	Introduce tax or regulatory incentives for banks and fintechs that expand MSME lending, including preferential treatment for compliant digital-first credit portfolios (medium priority).	MoFP	BoT, TRA, MIT, AGC	Medium to Long-term (12–24 months)	Indonesia (link)
Issue 2: Business Financing and Payment Systems		**Business Environment**	MoFP	PPRA, PMO, BoT, PO-RALG	Short-term (0–9 months)	Singapore (link)
	1	Build capacity for MSMEs on public procurement compliance, payment procedures, and invoice financing to improve uptake of formal payment and financing mechanisms (top priority).	PPRA	MIT, MoFP, SIDO, TIB Development Bank	Medium-term (6–12 months)	Rwanda (link)
Issue 3:		Business environment				

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Capital Markets and Alternative Financing Instruments	1	Launch nationwide awareness and financial literacy campaigns on alternative finance instruments (leasing, venture capital, factoring, blended finance) to increase MSME uptake and reduce misuse risks (high priority).	BoT	CMSA, DSE, MIT, TIB Development Bank	Medium-term (6–12 months)	Kenya (link)
	2	Continue promoting mobile money operators for loan disbursement and repayment, banks and MFIs for distribution, and fintechs for onboarding, scoring, and monitoring to reduce transaction costs and widen reach (high priority).	MoFP	BoT, MIT, TIB Development Bank, Development Partners	Medium-term (6–18 months)	Rwanda (link)
		Investment climate				
	1	Pilot innovative MSME-focused products such as cash-flow-based lending, green finance, and factoring, supported by tailored regulatory incentives (top priority).	BoT	CMSA, MIT, TCRA, eGA	Short-term (0–9 months)	United Kingdom (link)
	2	Mandate development banks to crowd in private capital through blended finance structures and provide refinancing lines to banks, MFIs, and fintechs serving MSMEs (top priority).	MoFP	BoT, TIB Development Bank, CMSA, DSE	Medium-term (6–12 months)	Malaysia (link)
Issue 4:		**Business Environment**				

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Investment Facilitation, Coordination, and Aftercare	1	Ensure that officers seconded from MDAs to the One-Stop Facilitation Centre (OSFC) have full authority and capacity to issue final approvals promptly without referral delays (top priority).	MIT (through TISEZA)	TIC, MoFP, PMO, eGA	Medium-term (6–12 months)	Rwanda (link)
	2	Introduce statutory timelines for issuing gazette notices, approvals, and incentive delivery, supported by transparent and consistent guidelines (top priority).	PMO	MIT, MoFP, TIC, AGC	Short-term (0–9 months)	Singapore (link)
		Investment Climate				
	1	Expand the role of TISEZA into a fully functional single-window platform centralising investment approvals, incentive administration, and dispute resolution (top priority).	MIT	MoFP, TIC, TISEZA, PO-RALG	Medium-term (6–18 months)	Malaysia (link)
	2	Strengthen aftercare mechanisms at TISEZA, including grievance-handling systems and regional investment centres to support retention and expansion (high priority).	PMO	MIT, TIC, TCCIA, TPSF	Short-term (0–6 months)	Rwanda (link)
	3	Institutionalise sector-specific investor roundtables (quarterly or biannual) to strengthen structured communication, feedback, and reform alignment (medium priority).	MIT	PMO, TIC, TCCIA, TPSF, Sector Regulators	Short-term (0–9 months)	Ireland (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
DIGITILIZATION						
		Business Environment				
Issue 1: Infrastructure and Connectivity	1	Promote affordable and inclusive connectivity by enforcing ICT infrastructure sharing and open-access policies, incentivizing rural broadband and last-mile investments through the Universal Telecommunications Fund and PPPs, and introducing targeted affordability measures such as rural business bundles, community data plans, and time-bound subsidies (top priority).	Ministry of Information, Communication and Information Technology (MICT)	TTCL, TCRA, eGA, PO-RALG, Private Operators	Long-term (24–48 months)	Singapore (link)
	2	Develop smart cities and deploy community ICT hubs to connect underserved areas with digital service delivery and business platforms (high priority).	TCRA	MICT, eGA, TBS, Fair Competition Commission (FCC)	Medium-term (12–18 months)	United Kingdom (link)
		Investment Climate				
	1	Expand and strengthen digital infrastructure by upgrading the National ICT Broadband Backbone (NICTBB) to 10Tb by June 2028, extending coverage to all wards by June 2029, and developing four Tier III and one Tier IV data centres in line with the National Digital Economy Strategic	MICT	TCRA, MoFP, PO-RALG, Private	Long-term (24–60 months)	Rwanda (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		Framework 2024–2029 (top priority).		Operators		
	2	Enhance service quality standards by developing national standards and guidelines, undertaking regular audits, and publishing performance data to improve transparency and investor confidence (high priority).	TCRA	MICT, eGA, PO-RALG, Private Operators	Medium-term (12–24 months)	South Korea (link)
	3	Incentivize private-sector investment in the digital economy, including broadband networks, 5G rollout, cloud services, and data centres (high priority**).**	MICT	MoFP, TCRA, BoT, Private Sector Foundation	Medium to Long-term (18–36 months)	United Arab Emirates (link)
Issue 2: Fragmentation and Interoperability Limitations across e-Platforms		**Business Environment**				
	1	Map all business facilitation platforms (TRA, BRELA, TAUSI, OSHA, NEMC, TANROADS, LATRA, LGAs, Immigration, etc.) to identify overlaps, gaps, and redundancies (top priority).	eGA	MIT, PMO, TRA, BRELA, PO-RALG, TCRA	Short-term (0–9 months)	Estonia (link)
	2	Enhance digital services, automation, and inter-agency data sharing across all One Stop Service Centres to reduce repetitive procedures (high priority).	PMO	eGA, MIT, MoFP, NIDA,	Medium-term (6–18 months)	Singapore (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
				TCRA		
	3	Offer multiple public services countrywide under “one roof” through online single-window digital platforms (medium priority).	eGA	MIT, BRELA, TRA, PO-RALG	Medium-term (6–12 months)	Rwanda (link)
		Investment Climate				
	1	Establish a central coordination mechanism under the Prime Minister’s Office to oversee interoperability reforms and enforce system integration (top priority).	PMO	eGA, MIT, MoFP, PO-RALG, TCRA	Short-term (0–9 months)	United Arab Emirates (link)
	2	Ensure all MDAs involved in business and investment facilitation integrate their e-systems into a single electronic window (top priority).	PMO	eGA, MIT, MoFP, PO-RALG, MDAs	Medium-term (6–18 months)	Rwanda (link)
	3	Develop a business compliance dashboard within a unified one-stop digital entry point to allow real-time monitoring of licences, fees, and obligations (high priority).	eGA	PMO, MIT, TRA, BRELA, PO-RALG	Medium-term (6–18 months)	Estonia (link)
	4	Establish and enforce common data standards and unique business identifiers across platforms to enable “submit	eGA	NIDA, MIT, TRA,	Medium-term (6–18	Denmark

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		once, reuse many times" compliance (high priority).		BRELA, TCRA	months)	(link)
Issue 3: User-Centric Design, Inclusivity, and Market Integration		**Business Environment**				
	1	Mandate user-centric design standards for all government and sector platforms, including two-way communication, multilingual and mobile-friendly interfaces, automated notifications, and digital case management, with regular usability testing by MSMEs and farmers (top priority).	eGA	MIT, MICT, PO-RALG, MDAs	Short-term (0–9 months)	United Kingdom (link)
	2	Deploy digital traceability and verification tools such as QR codes, SMS/USSD checks, and e-certification in agriculture, seeds, warehouse receipts, and livestock markets (high priority).	eGA	MIT, MICT, MoA, Judiciary, TCRA	Medium-term (6–18 months)	Estonia (link)
	3	Improve the Tanzania Electronic Investment Window (TeIW) system to enable issuance of licences, permits, and approvals to investors (high priority).	MIT	TIC, eGA, TRA, TBS, TMDA	Short-term (0–9 months)	India (link)
	4	Strengthen the digital payments ecosystem by expanding interoperability, scaling affordable cashless tools, digitizing government transactions, and incentivizing uptake through awareness programs (high priority).	Ministry of Finance and Planning (MoFP)	BoT, TRA, MIT, TCRA	Medium-term (6–12 months)	Singapore (link)
	5	Introduce ICT-based competition monitoring and feedback	Fair	MIT, MICT,	Medium-	India (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		systems across e-commerce and digital platforms to protect MSMEs from unfair practices (medium priority).	Competition Commission (FCC)	BoT, TCRA	term (6–18 months)	
		Investment Climate				
	1	Transform the National Trade Portal into an integrated market-information and export-readiness platform with real-time data on prices, standards, logistics, and export requirements (top priority).	MIT	TRA, MICT, TCRA, MoFP	Medium-term (6–18 months)	India (link)
	2	Scale up digital market solutions and e-commerce, including digital commodity exchanges, online livestock auctions, creative-industry platforms, and inclusive agribusiness hubs supported by logistics and payment integration (high priority).	CMSA	MIT, BoT, TCRA, MoFP	Short-term (0–9 months)	Singapore (link)
	3	Enhance digitalization of transport and logistics hubs through GPS tracking, electronic ticketing, integrated transport management systems, and AI-supported forecasting to improve trade efficiency (medium priority).	LATRA	TCRA, MIT, BoT	Medium-term (6–18 months)	United Kingdom (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	4	Prioritise full integration of platform workflows so that licensing, payments, notifications, and evidence uploads function end-to-end without manual visits or duplicate data entry (high priority).	PMO	TPA, TAA, TRC, LATRA, TCRA, Police	Medium-term (6–24 months)	Singapore (link)
Issue 4: Governance and Trust		**Business Environment**				
	1	Provide ICT and digital-literacy training for MSMEs on e-commerce, cloud tools, and digital payments through public-private partnerships, while strengthening guidance capacity within public offices (top priority). Enhance transparency and accountability on digital platforms by reforming NeST with clear allocation criteria for disadvantaged groups (medium priority).	MICT	MoFP, TCRA, TTCL, eGA, Private Operators	Medium-term (6–18 months)	Kenya (link)
	2	Improve user experience and trust by deploying simplified manuals, alternative digital verification tools such as digital IDs, e-signatures, and digital addresses, and ensuring consistent access to online services (high priority).	PMO	MICT, eGA, TCRA, Private Sector Foundation	Short-term (0–9 months)	Rwanda (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	3	Enhance transparency and accountability on digital platforms by reforming NeST with clear allocation criteria for disadvantaged groups (medium priority).	MICT	MIT, MoFP, AGC, TCRA, BRELA	Medium-term (6–18 months)	Singapore (link)
		Investment Climate				
	1	Strategically open up the NICTBB to private-sector participation through PPPs, co-investment, and leasing arrangements to lower costs and expand coverage (top priority).	MICT	MIT, MoFP, COSTECH, Private ICT Firms	Medium to Long-term (18–36 months)	India (link)
	2	Institutionalize multi-stakeholder digital governance by establishing a National Digital Economy Council to coordinate government, private sector, and civil-society initiatives (top priority).	PMO	eGA, MICT, PCCB, CAG	Short-term (0–9 months)	South Korea (link)
	3	Strengthen legal and regulatory frameworks by harmonizing ICT, copyright, licensing, and taxation regimes with regional and global best practices (high priority).	Attorney General's Chambers (AGC)	MICT, TCRA, MIT, NBS	Medium to Long-term (12–24 months)	Estonia (link)
	4	Build digital and AI-powered regulatory capacity through dashboards that track licences, inspections, disputes, and	eGA	MICT, TCRA,	Medium-term (6–12	United Kingdom

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		apply analytics to detect inefficiencies and fraud (high priority).		NISC, Law Reform Commission	months)	(link)
	5	Boost cybersecurity and data protection by fully operationalizing the National Cyber Security Strategy and enforcing data-protection standards (top priority).	eGA	NIDA, MICT, TRA, BRELA	Short-term (0–9 months)	Estonia (link)
	6	Institutionalise transparent service standards for key digital platforms (uptime, resolution time, and escalation channels), publish performance results, and require corrective action where standards are not met (high priority).	PMO	eGA, MICT, TCRA, CAG	Medium-term (6–18 months)	United Kingdom (link)
LABOUR, SKILLS DEVELOPMENT, TRAINING AND RESEARCH AND DEVELOPMENT						
Issue 1: Skills and Transition to Competency-Based Training		Business Environment				
	1	Fully operationalise CBET by reforming curricula, assessments, and certification systems, introducing modular micro-credentials, and embedding soft and digital skills aligned with industry needs (top priority).	MoEST	VETA, NACTVET, MIT, PMO-LEDP, Private Sector Foundation	Medium-term (6–18 months)	United Kingdom (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	2	Modernize TVET and technical institutes by upgrading laboratories and workshops with industry-grade equipment, introducing dual apprenticeship pathways co-designed with employers, and scaling regional centres of excellence aligned with priority sectors (high priority).	MoEST	VETA, NACTVET, MIT, COSTECH, MoFP	Medium to Long-term (18–36 months)	Germany (link)
		Investment Climate				
	1	Strengthen and operationalise the National Labour Market Information System (LMIS) to integrate education, labour, and industry data, improve skills forecasting, and inform training provision and policy decisions (top priority).	MoFP	MoEST, MIT, TRA, VETA, Private Sector	Medium-term (6–12 months)	Singapore (link)
	2	Strengthen industry–training linkages through targeted tax incentives, matching grants, and structured trainer secondments (high priority).	PMO-LEDP	NBS, MoEST, MIT, eGA	Medium-term (6–18 months)	Rwanda (link)
Issue 2: Use of the Skills Development Levy (SDL)		**Business Environment**				
	1	Create an SDL credit scheme allowing levy offsets against accredited employer-led training to encourage firm investment in skills development (high priority).	MoFP	MoEST, VETA, NACTVET, PMO-LEDP	Short-term (0–9 months)	South Africa (link)
		Investment Climate				

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	1	Ring-fence SDL funds to sectoral priority programmes and publish annual results and impact reports to strengthen transparency and accountability (top priority).	MoFP	MoEST, TRA, VETA, Private Sector Foundation	Medium-term (6–12 months)	Singapore (link)
Issue 3: Orientation and Mentorship for Civil Servants		**Business Environment**				
	1	Institutionalize mandatory induction programmes for all frontline officers on investment facilitation, labour administration, and ethics (high priority).	PO-PSM	PMO, MIT, TIC, Civil Service College	Short-term (0–9 months)	Kenya (link)
	2	Develop and publish a national one-stop investment manual and case-handling playbooks (Standard Operating Procedures) (top priority).	PMO	MIT, TIC, TISEZA, AGC	Short-term (0–9 months)	Rwanda (link)
	3	Embed business and investment facilitation KPIs and client satisfaction dashboards in staff performance appraisals (high priority).	PO-PSM	PMO, TIC, MIT, eGA	Medium-term (6–12 months)	Singapore (link)
		Investment Climate				

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	1	Publish quarterly timeliness and service-quality reports to enhance accountability, transparency, and investor confidence (top priority).	PMO	PO-PSM, eGA, MIT, TIC	Medium-term (6–12 months)	United Kingdom (link)
Issue 4: Entrepreneurial Ecosystem and Public–Private Synergy		**Business Environment**				
	1	Enhance entrepreneurial skills and mind-sets, especially for youth and women, by integrating entrepreneurship and financial literacy into curricula from secondary to tertiary education (top priority).	PMO	MIT, PO-RALG, TIC, TPSF, TCCIA	Short-term (0–9 months)	Rwanda (link)
	2	Scale up national internship and MSME placement programmes in collaboration with industry to improve practical exposure and employability (high priority).	PCCB	PO-PSM, PMO, Civil Service College	Short-term (0–9 months)	Singapore (link)
	3	Establish start-up clinics, IP support services, and simplified compliance pathways to reduce entry and growth barriers for new enterprises (high priority).	PO-PSM	PMO, PCCB, MIT	Short-term (0–9 months)	South Korea (link)
	4	Enhance coordination of Business Development Service Providers by providing incentives linked to priority investment areas (medium priority).	MoEST	VETA, NACTVET, COSTECH,	Medium-term (6–18 months)	Finland (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
				MIT, MoFP		
		Investment Climate				
	1	Institutionalize annual public–private engagement meetings at national and LGA levels to strengthen structured dialogue and policy responsiveness (top priority).	PMO-LEDP	MoEST, MIT, Private Sector Foundation, SIDO	Medium-term (6–12 months)	Germany (link)
	2	Introduce seed matching funds and preferential procurement targets for youth- and women-owned firms to improve inclusion and market access (high priority).	MoFP	MIT, PO-RALG, TIB Development Bank, COSTECH	Medium-term (6–12 months)	Kenya (link)
	3	Collaborate with the private sector to identify and award public officials demonstrating exemplary business and investment facilitation (medium priority).	MIT	SIDO, TIC, COSTECH, PO-RALG	Medium-term (6–12 months)	South Africa (link)
	4	Enhance continuous ethics and anti-corruption refresher training for officials to strengthen trust in public–private interactions (high priority).	TRA	BRELA, MIT, COSTECH, MoFP	Short-term (0–9 months)	India (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		Business Environment				
Issue 5: Integrating Research and Development	1	Strengthen Technology Transfer Offices across universities and research institutions, supported by intellectual property policies and commercialization guidelines (top priority).	COSTECH	MIT, MoEST, TIRDO, NARIs, Private Sector Foundation	Medium-term (6–18 months)	United Kingdom (link)
	2	Facilitate secondments and exchange programmes between researchers and enterprises to accelerate commercialization, knowledge diffusion, and skills transfer (high priority).	MoFP	COSTECH, TRA, MIT, MoEST	Medium-term (6–12 months)	South Korea (link)
	3	Develop and adapt business and investment data-sharing agreements to support collaboration and innovation (high priority).	MoEST	COSTECH, BRELA, TCU, WIPO	Medium-term (6–18 months)	United States (link)
		Investment Climate				
	1	Establish co-funded industry challenge funds requiring firm–university–research institute consortia aligned to national priority value chains (top priority).	MoEST	COSTECH, PMO-LEDP, TCU,	Short-term (0–9 months)	Germany (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
				Private Sector		
	2	Introduce targeted R&D tax incentives and credits to encourage greater private-sector investment in research and innovation (high priority).	MIT	COSTECH, MoEST, TIC, NBS	Medium-term (6–12 months)	Malaysia (link)
	3	Support R&D alignment with national industrialization and export priorities to enhance market-driven impact (high priority).	PMO	NBS, COSTECH, MIT, MoEST	Short-term (0–9 months)	Rwanda (link)
	4	Build analytical capacity within public and private institutions to support evidence-based innovation and investment decisions (medium priority).	NBS	COSTECH, MIT, MoEST, Development Partners	Medium-term (6–18 months)	Canada (link)
ACCESS TO DOMESTIC AND INTERNATIONAL MARKETS						
		Business Environment				
Issue 1: Market Intelligence	1	Develop an integrated digital market intelligence hub that consolidates domestic price data, regional and export opportunities, and delivers actionable intelligence in Kiswahili through mobile applications, SMS, radio, and	MIT	TANTRADE, NBS, MoA, MoICT,	Medium-term (6–18 months)	Rwanda (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		extension services for rural farmers and MSMEs (top priority).		eGA		
		Investment Climate				
	1	Upgrade and expand the Tanzania Trade Portal into a comprehensive one-stop platform with sector-specific export and import guides, expanded product coverage, compliance navigators, global standards references, buyer linkages, approved dealer directories, and interactive tutorials, fully integrated with relevant institutional websites (top priority).	TANTRADE	MIT, TRA, TBS, TIC, TPA, TMEA	Medium-term (6–12 months)	Singapore (link)
		Business Environment				
Issue 2: Transportation and logistics	1	Expand cold storage capacity at strategic production, port, and airport locations through public–private partnerships and enforce service-level standards for perishable goods, leveraging existing cold-chain initiatives under TRC (top priority).	TCAA	TAA, PMO, MoT, FCC	Short-term (0–9 months)	Kenya (link)
	2	Rationalise regulatory fees (including radiation certificates and mixed-variety container charges), stabilise port tariffs, and ensure real-time payment confirmations to reduce cost	MoT	TRC, TPA, TAA, MIT, Private	Medium-term (6–18 months)	India (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		uncertainty (top priority).		Operators		
	3	Introduce accredited cold-chain training programmes for logistics professionals to improve service quality and reduce losses (high priority).	TPA	TBS, TMDA, TANCEM, TRA, BoT	Short-term (0–12 months)	Singapore (link)
		Investment Climate				
	1	Liberalise airport ground handling by licensing multiple qualified providers to boost competition, lower costs, and improve service quality (top priority).	TRA	TPA, TCAA, LATRA, TFS, TPHPA, EAC Secretariat	Medium-term (6–12 months)	Kenya (link)
	2	Fully automate One Stop Border Posts, implement risk-based inspections and traceability systems, and integrate permits into the National Single Window to improve export reliability (top priority).	TCAA	Air Tanzania, TAA, MIT, TANTRADE	Medium-term (6–12 months)	Ethiopia (link)
	3	Accelerate Air Tanzania's dedicated cargo routes to priority export markets (UK, UAE, EU) to expand market access and reduce freight costs (high priority).	MIT	TBS, TMDA, MoA, NACTVET,	Short-term (0–9 months)	New Zealand (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
				VETA, Private Providers		
		Business Environment				
Issue 3: Certification and Standards Compliance	1	Strengthen capacity-building programmes and awareness campaigns for MSMEs on certification requirements, linked to feedback from international buyers (high priority).	MIT	TBS, TMDA, TANTRADE, MoFP, TIRDO	Short-term (0–9 months)	Kenya (link)
	2	Invest in mobile laboratories, one-stop certification centres, and regional testing hubs to reduce delays and improve geographic access (top priority).	TBS	TMDA, MIT, eGA, TRA	Medium-term (6–12 months)	Singapore (link)
		Investment Climate				
	1	Harmonise and digitise export certification processes through a Single National Certification Window to eliminate duplication across agencies (top priority).	TBS	MIT, TANTRADE, SIDO, TMEA, Private Sector Foundation	Medium-term (6–18 months)	Rwanda (link)
	2	Amend the Tanzania Trade Development Authority Act,	TBS	TMDA, COSTECH,	Medium-term (6–24	India (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		2008 to establish the Export facilitation Fund to subsidize compliance of startups with international standards (high priority).		MoFP, PO-RALG	months)	
Issue 4: Access to Trade Finance		**Business Environment**				
	1	Provide technical assistance and awareness-building for MSMEs on export guarantees and associated financing requirements (high priority).	MoFP	BoT, SIDO, TCCIA, MIT, TANTRADE	Short-term (0–9 months)	Rwanda (link)
		Investment Climate				
	1	Streamline and simplify access to export guarantee schemes to reduce procedural barriers and increase utilisation (top priority).	MoFP	BoT, MIT, TADB, Insurance Regulatory Authority (TIRA)	Medium-term (6–12 months)	India (link)
	2	Facilitate the development of tailored export insurance products for agriculture to manage sector-specific risks (high priority).	TANTRADE	MIT, SIDO, TADB, BoT	Medium-term (6–18 months)	Kenya (link)
Issue 5:		**Business Environment**				

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Cross-Border Trade Facilitation	1	Deploy exporter support units at border posts to assist traders with documentation, compliance, and permit applications (**high priority**).	TRA	PMO, eGA, Immigration, TFS, TPA, TCAA, LATRA, EAC Secretariat	Medium-term (6–12 months)	Kenya (link)
	1	Fully automate and integrate OSBP processes to remove manual interventions and enable seamless inter-agency data sharing (**top priority**).	eGA	TRA, TMDA, TBS, TPA, MoA, MIT	Medium-term (6–12 months)	Singapore (link)
	2	Expedite construction and expansion of the road transport network from Dar es Salaam Port to Tunduma to improve corridor efficiency (**high priority**).	TANTRADE	TRA, Immigration, MIT, RITA, LGAs	Short-term (0–9 months)	Rwanda (link)
	3	Construct Expressway Lot 1 (Kibaha–Chalinze) and Lot 2 (Chalinze–Morogoro) to reduce congestion and logistics delays (**high priority**).	PCCB	PMO, TRA, PO-PSM, Civil Service College	Short-term (0–9 months)	United Kingdom (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Issue 6: Illicit Trade		**Business Environment**				
	1	Introduce an identification system for counterfeit products to enable consumer reporting and enforcement action (top priority).	PMO (National Taskforce on Trade Enforcement)	TRA, Police, TBS, TMDA, FCC, MoD, TISS	Short-term (0–9 months)	Kenya (link)
	2	Sensitise the public to discourage consumer demand for counterfeit and illicit products (high priority	TRA	TBS, TMDA, TCRA, MoFP	Medium-term (6–12 months)	South Africa (link)
		Investment Climate				
	1	Close illegal entry routes and enforce coordinated multi-agency operations involving customs, police, military, intelligence, TRA, FCC, TBS, and TFDA to intercept illicit goods before market entry (top priority).	FCC	TRA, TBS, TANTRADE, PMO, Information Services Department	Medium-term (6–12 months)	Rwanda (link)
INFRASTRUCTURE AND PUBLIC UTILITIES						

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		Business Environment				
Issue 1: Energy and Utilities Infrastructure	1	Lower electricity access costs for rural businesses by subsidising connection fees, capping ancillary charges, and operationalising a dedicated rural electrification fund to support MSME processors and rural settlements (**top priority**).	Ministry of Energy (MoE)	EWURA, REA, MoFP, TRA, Private Sector	Medium-term (6–18 months)	India (link)
	2	Expand and ease access to reliable three-phase power for MSMEs by aligning REA rollouts with processing zones and modernising rural distribution systems, including grid extensions, transformer upgrades, and hybrid mini-grids (**top priority**).	TANESCO	MoE, MIT, EWURA, PO-RALG	Medium-term (6–12 months)	South Africa (link)
	3	Stabilise industrial power supply in priority clusters through mapping of industrial zones, installation of dedicated feeders, transformer upgrades, voltage regulation systems, and fast-response fault clearance protocols (**high priority**).	REA	MoE, TANESCO, MoFP, SIDO	Medium-term (6–24 months)	Kenya (link)
		Investment Climate				

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	1	Promote renewable energy adoption and reduce diesel dependence through tax incentives, concessional finance, and time-bound subsidies for rooftop solar, storage, and mini-grids, paired with streamlined approvals and standardised vendor criteria (**high priority**).	REA	MoFP, TANESCO, MoE, SIDO	Medium-term (6–12 months)	Rwanda (link)
	2	Enable renewable integration and surplus sales to the grid by introducing bankable standard power purchase agreements, defined wheeling and settlement rules, and revenue-grade metering under EWURA oversight (**top priority**).	EWURA	MoE, TANESCO, TAREA, Private Sector	Short-term (0–9 months)	Vietnam (link)
	3	Modernise utility service delivery through a single-window platform for gas and electricity permits, tracked by service-level agreements with digital applications and harmonised checklists (**high priority**).	EWURA	eGA, MoE, TPDC, TANESCO	Medium-term (6–12 months)	Singapore (link)
	4	Build access to industrial gas by developing shared-cost pipeline laterals to priority clusters through public–private partnerships with standard connection terms and transparent fees (**high priority**).	Ministry of Transport (MoT)	TANROADS, TARURA, PO-RALG, MIT	Medium-term (6–18 months)	Ethiopia (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	5	Set and publish utility service-level agreements for uptime and voltage quality, linking performance outcomes to incentives (**top priority**).	TPDC	MoE, EWURA, MoFP, Private Sector	Medium to Long-term (12–24 months)	Qatar (link)
Issue 2: ICT Infrastructure and Digital Connectivity		**Business Environment**				
	1	Improve affordability and inclusion by expanding rural broadband, public Wi-Fi hubs, targeted data bundles, and time-bound connectivity vouchers for businesses (top priority).	TCRA	MICT, AGC, eGA, PO-PSM, Parliament	Short-term (0–9 months)	United Kingdom (link)
	2	Build digital capability through LGA-based business support desks and targeted digital literacy programmes for MSMEs (high priority).	TCRA	MICT, AGC, eGA, PO-PSM	Short-term (0–9 months)	Canada (link)
	3	Strengthen digital payments by reducing taxes and charges on formal financial services and amending section 15 of the Electronic Transactions Act, Cap. 442 to introduce a transaction threshold above which payments must be electronic, implemented through a phased rollout with clear exemptions for MSMEs, rural areas, and priority	MICT	TCRA, BoT, MoFP, AGC, Parliament	Medium-term (6–12 months)	Singapore (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		sectors (top priority).				
		Investment Climate				
	1	Amend the Tanzania Communications Regulatory Authority, Act to introduce the Office of the Information and Communication Technology Ombudsman (high priority).	TCRA	MICT, Operators, eGA	Medium-term (6–12 months)	Singapore (link)
	2	Strengthen network resilience by mandating route diversity, ring topologies, dual entry into business districts, and automatic failover mechanisms (top priority).	TCRA	MICT, Operators, EAC Coordination	Medium-term (6–18 months)	United Arab Emirates (link)
	3	Expand backhaul and cross-border connectivity to ensure multiple upstream routes and reduce vulnerability to single-point failures (high priority).	Licensed Operators	TCRA, MICT, PO-RALG	Short- to Medium-term (0–12 months)	United States (link)
	4	Upgrade active network equipment, backup power systems, and rapid-repair capacity to reduce downtime (high priority).	MICT	TCRA, PO-RALG, TANROADS, TARURA, eGA	Medium-term (6–18 months)	United States (link)
	5	Expand metro and last-mile networks through open-access public–private partnerships, shared ducts, and a “dig-once” policy (top priority).	MICT	TCRA/USF, PO-RALG, Operators, MoFP	Medium-term (6–24 months)	India (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Issue 3: Transport and Logistics Infrastructure		**Business Environment**				
	1	Guarantee reliable connectivity to farms, industrial parks, and production zones by completing missing road links, bridges, and culverts and prioritising feeder roads (top priority).	MoFP	PO-RALG, MoT, LGAs, PPP Centre	Medium-term (6–18 months)	South Africa (link)
	2	Modernise agricultural and urban markets with water, sanitation, lighting, storage, drainage, and digital management systems to support formal commerce (high priority).	TARURA	TANROADS, MoT, MIT, PO-RALG	Medium-term (6–24 months)	Kenya (link)
	3	Protect business access during public works through mandatory traffic management plans, safe access routes, and penalties for prolonged disruption (high priority).	MoFP	PMO, MoT, MIT, PO-RALG, TANESCO, REA	Short-term (0–9 months)	Rwanda (link)
	4	Deploy urban mobility solutions including intelligent transport systems, freight delivery windows, and enforcement of right-of-way rules (medium priority).	TANROADS	TARURA, MoT, LGAs	Short-term (0–9 months)	United Kingdom (link)
	5	Expand shared logistics facilities for SMEs, including cold storage, pre-cooling, and inland consolidation hubs (high priority).	PO-RALG	MoT, Traffic Police, LGAs	Medium-term (6–18 months)	Singapore (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		Investment Climate				
	1	Strengthen coordination of infrastructure planning across MDAs to align road, rail, port, and utility investments with industrial and spatial plans (top priority).	PO-RALG	LGAs, MIT, TANTRADE, TFS	Short-term (0–12 months)	Rwanda (link)
	2	Upgrade ports, railways, and logistics corridors, including cold-chain facilities, risk-based inspections, and improved port–rail integration (top priority).	PO-RALG	LGAs, MoA, MoH, MIT, TANTRADE	Medium-term (6–18 months)	Ghana (link)
	3	Enhance air cargo logistics through upgraded cold-chain facilities and expanded cargo landing rights (high priority).	Ministry of Works (MoW)	EWURA, LGAs, TBS	Medium-term (6–18 months)	Malaysia (link)
	4	Broaden infrastructure financing through city-level bonds, pooled facilities, ring-fenced revenues, and public–private partnerships for access roads and markets (high priority).	MNRT	TANAPA, TTB, LGAs, MoW	Medium-term (6–12 months)	Mauritius (link)
DISPUTE RESOLUTION, INSOLVENCY AND LIQUIDATION						
Issue 1: Efficiency of Dispute Resolution Mechanisms		**Business Environment**				
	1	Upgrade and standardize digital case-management systems, including integrated e-filing, electronic case	Judiciary of Tanzania (e-Judiciary	AGC, eGA, MoCLA, PO-RALG, BRELA,	Short-term (0–12 months)	Kenya (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		tracking, and automated workflows, to reduce delays, errors, and compliance burdens across all dispute resolution processes (top priority).	Unit)	TISEZA, TLS		
	2	Enhance judicial efficiency and accountability mechanisms through targeted training, audits, and performance-oriented management of courts and quasi-judicial bodies to improve service delivery quality and timeliness (top priority).	Judiciary of Tanzania (OCT/Administration)	JTI, AGC, MoCLA, PO-PSM, PO-RALG	Medium-term (6–18 months)	Rwanda (link)
	3	Sensitize personnel charged with duties to resolve dispute resolution on the objectives of the legal framework on insolvency and liquidation, which emphasizes speedy dispensation of justice (medium priority).	Judiciary Training Institute (JTI)	Judiciary, AGC, MoCLA, IPS (Professional Bodies)	Short- to Medium-term (0–12 months)	Singapore (link)
	4	Institutionalize SME-focused access to justice mechanisms, including legal aid clinics and dispute-resolution support desks at LGAs, to improve inclusiveness and reduce barriers to formal dispute resolution for small businesses (medium priority).	MoCLA (Legal Aid Unit)	Judiciary, PO-RALG, eGA, BRELA, SIDO, TPSF	Medium-term (6–18 months)	Estonia (link)
	5	Institutionalize collaboration with professional arbitration	MoCLA	Judiciary, TLS,	Medium-term (6–18	United Kingdom

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		and mediation bodies, including low-cost advisory services and SME-oriented legal-aid-type schemes, to expand affordable dispute-resolution options for domestic enterprises (low priority).		Arbitration & Mediation Centres, MIT	months)	(link)
	6	Mitigate dispute-inducing digital risks, including online fraud and related digital crimes, to reduce unnecessary litigation and operational disruption for businesses (low priority).	Police Force (Cybercrime Unit)	MICT, TCRA, AGC, MoCLA, Private Sector Foundation	Medium-term (6–18 months)	Hong Kong (link)
		Investment Climate				
	1	Strengthen and decentralize commercial justice delivery, including establishment of a commercial division within the Court of Appeal and expanded nationwide access to Commercial Court services, to reinforce contract enforcement and appellate certainty for major investments and PPPs (top priority).	Judiciary of Tanzania (Court of Appeal / Commercial Court)	AGC, MoCLA, MIT, MoFP, PPP Centre	Medium-term (6–24 months)	United Kingdom (link)
	2	Strengthen the arbitration and ADR framework for credibility and accessibility, including effective enforcement	MoCLA	AGC, Judiciary, Arbitration	Medium-term (6–18 months)	Singapore (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		of arbitral awards, clear timelines, and alignment with UNCITRAL best practices, to enhance international investor confidence and reduce investment risk (high priority).		Associations, TLS, MIT		
Issue 2: Harmonizing Regulations and By Laws		**Business Environment**				
	1	Institutionalize mandatory scrutiny and quality assurance of all LGA bylaws affecting business activities prior to approval, to ensure consistency with national laws, eliminate duplicative charges, and reduce uncertainty for MSMEs.	PO-RALG	AGC, MoFP, MIT, LGAs	Short-term (0–12 months)	Rwanda (link)
		Investment Climate				
	1	Apply the same mandatory scrutiny process to ensure that LGA bylaws affecting investment are fully aligned with national investment policies and legal frameworks, preventing inconsistencies that undermine investor confidence.	PO-RALG	AGC, MoFP, MIT, TIC/TISEZA, LGAs	Short-term (0–12 months)	United Kingdom (link)
Issue 3: Land-Use Conflicts: Business and		**Business Environment**				
	1	Mandate digitization, public disclosure, and regular	MLHHSD	LGAs, PO-RALG,	Medium-term (6–18	Ethiopia (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Tourism		independent auditing of village land records to improve transparency, accuracy, and trust in land administration at local level (top priority).		NBS, TIC/TISEZA	months)	
	2	Establish and operationalize comprehensive land banks at village, ward, district, and national levels, integrated with the TISEZA system, as an authoritative registry of available and allocated parcels to reduce overlapping claims and unauthorized transactions (high priority).	MLHHSD	PO-RALG, NBS, LGAs, TIC/TISEZA	Medium-term (6–24 months)	Kenya (link)
	3	Amend laws and remove/abolish Ward Tribunals from entertaining land disputes. Their tasks should be taken by Primary and the envisaged Regional Courts (medium priority).	MoCLA	Judiciary, PO-RALG, MLHHSD, AGC	Medium-term (6–18 months)	Ghana (link)
		Investment Climate				
	1	Issue and enforce binding national land-use guidelines distinguishing consumptive and non-consumptive tourism activities, embedded within integrated land-use planning frameworks balancing investor certainty, conservation objectives, and community rights (top priority).	MNRT	MLHHSD, TANAPA, NCAA, PO-RALG, AGC	Medium-term (6–18 months)	Namibia (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	2	Establish specialized, transparent, and independent dispute resolution mechanisms for land and tourism-related conflicts at national and regional levels to provide timely and credible adjudication and reduce reliance on police intervention (high priority).	Judiciary of Tanzania	MNRT, MLHHSD, AGC, PO-RALG	Medium- to Long-term (12–36 months)	South Africa (link)
Issue 4: Predictability of Government Contracts and PPPs		**Business Environment**				
	1	Establish and operationalize a dedicated legal review team to scrutinize PPP contracts and major procurement agreements prior to approval to improve legal quality, procedural consistency, and coordination (high priority).	AGC	MoFP, PPP Centre, PMO, PPRA	Short-term (0–12 months)	United Kingdom (link)
		Investment Climate				
	1	Review and amend the Natural Wealth and Resources Contracts (Review and Renegotiation of Unconscionable Terms) Act, 2017, to improve legal predictability for long-term investment contracts while safeguarding national interests (top priority).	Parliament	AGC, MoFP, MIT	Medium-term (6–24 months)	Botswana (link)
	2	Conduct a comprehensive effectiveness review of the PPP	MoFP	PPP Centre,	Medium-term (6–18	South Korea (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		Centre to assess its mandate, capacity, and readiness to structure and deliver complex PPP projects consistent with Dira 2050 ambitions (high priority).		PMO	months)	
Issue 5: Insolvency and Liquidation Framework		**Business Environment**				
	1	Establish specialised labour courts to deliver faster, expert resolution of employment disputes, reduce backlogs, and build sector-specific adjudication capacity (top priority).	MoCLA	Judiciary, AGC, MIT, Parliament	Medium-term (6–18 months)	South Africa (link)
	2	Establish a Code of Industrial Harmony under Part VIII of the Employment and Labour Relations Act, Cap. 366 (high priority).	MoCLA	AGC, Judiciary, MIT, Employers & Workers' Orgs	Medium-term (6–18 months)	Australia (link)
		Investment Climate				
Issue 6: Investor Protection and Grievance Handling Mechanisms	1	Establish and operationalize a joint public–private Investment Council within the Tanzania Investment and Special Economic Zones Authority (TISEZA), supported by a digital case-management system to track licensing processes, permit approvals, investor grievances, and policy bottlenecks in real time (top priority).	MoCLA	AGC, Judiciary, MIT, MoFP, Parliament	Medium-term (6–24 months)	India (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Issue 7: Specialized Mechanisms for Environmental and Investment Disputes		**Business Environment**				
	1	Enforce foreign trader licensing through integrated digital registration, permit, and compliance systems (medium priority).	TISEZA	MIT, PMO, TIC, Sector Regulators, TPSF/TCCIA	Short-term (0–12 months)	Rwanda (RDB) (link)
		Investment climate				
	1	Introduce a dispute resolution framework under Part XVII of EMA. Conduct awareness training sessions to judicial personal on the synergy between environmental law, business and investment. (top priority).	NEMC	Judiciary, VPO (Environment), AGC, MNRT, PO-RALG	Medium-term (6–24 months)	Philippines (link)
	2	Mandate standardized legal and risk fiscal due diligence for all investment agreements, with compulsory Attorney General review, to reduce disputes and exposure (high priority).	NEMC	Judiciary, VPO-Environment, AGC, MNRT, PO-RALG	Medium-term (6–24 months)	Philippines (link)
	3	Consider fast tracking of the diaspora Special Status (Special Status), the Bill, through the Written Laws (Miscellaneous Amendments) (No. 2) Act, 2024 (low priority).	MIT	TRA, BRELA, Immigration, eGA, PO-RALG	Medium-term (6–24 months)	United Kingdom (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS (IPR)						
Issue 1: Awareness and Utilization of Intellectual Property Rights.		**Business Environment**				
	1	Integrate business and IPR registration by linking BRELA and COSOTA platforms to enable coordinated registration of business names, trademarks, and copyrights at the point of entry (top priority).	BRELA	COSOTA, AGC, MIT, eGA, TRA	Medium-term (6–18 months)	Rwanda (link)
	2	Establish SME IPR support offices within relevant ministries or LGAs to provide affordable advisory and registration assistance (high priority).	MIT	AGC, MoFP, COSOTA, BRELA, PO-RALG	Short-term (0–12 months)	United Arab Emirates (link)
	3	Embed IPR education within entrepreneurship training, incubation programmes, and university–industry partnerships (medium priority).	MIT	MoEST, COSTECH, COSOTA, SIDO, Universities	Medium-term (6–18 months)	Singapore (link)
		Investment Climate				
	1	Implement coordinated national IPR awareness programmes led by COSOTA and BRELA, aligned with	PMO	MIT, AGC, MoFP, Judiciary,	Medium- to Long-term (12–36	Singapore (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		WIPO standards, to strengthen domestic and foreign investor confidence (high priority).		COSOTA	months)	
Issue 2: Intellectual Property Protection for Seed Innovations		**Business Environment**				
	1	Amend intellectual property laws governing plant varieties to guarantee fair benefit-sharing for smallholder farmers and local seed system innovators, with rights extended to their heirs, and ensure active engagement of farmers during the reform process to protect domestic innovation interests (**top priority**).	Ministry of Agriculture (MoA)	AGC, MIT, COSTECH, Farmer Organisations	Medium-term (6–24 months)	India (link)
Issue 3: Sustainability of Business Incubation and Innovation Programs.		**Business Environment**				
	1	Expand public funding for start-ups transitioning from incubation to commercialization through SIDO and credible non-state actors, in collaboration with COSTECH (top priority).	MoFP	MIT, COSTECH, SIDO, TEF, LGAs	Medium-term (6–18 months)	Chile (link)
		Investment Climate				
	1	Establish structured partnerships among government, higher-learning institutions, and R&D organizations to strengthen innovation pipelines and commercialization pathways (high priority).	MoEST	COSTECH, Universities, R&D Institutes, MIT	Medium-term (6–18 months)	Finland (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Issue 4: Intellectual Property and Financial Innovation.		**Business Environment**				
	1	Provide simplified IPR registration tools, templates, and guidance for FinTech innovators (top priority).	Bank of Tanzania (BoT)	MIT, COSOTA, BRELA, eGA	Short- to Medium-term (0–12 months)	United Kingdom (link)
	2	Implement targeted IPR awareness and capacity-building programmes for FinTech entrepreneurs and investors (high priority).	MIT	BoT, COSOTA, BRELA, COSTECH	Medium-term (6–18 months)	Singapore (link)
		Investment Climate				
	1	Sustain and update the Bank of Tanzania's enable-and-safeguard approach, including the FinTech Regulatory Sandbox (top priority).	BoT	MIT, COSOTA, COSTECH, Private Sector	Medium-term (6–12 months)	Netherlands (link)
	2	Strengthen IPR frameworks to explicitly protect FinTech innovations and collaborative partnerships (high priority).	COSTECH	MIT, BoT, Universities, EAC Bodies	Medium-term (6–18 months)	Rwanda (link)
	3	Establish licensing and benefit-sharing mechanisms to allow innovators to capture fair value from collaborative innovations (medium priority).	BRELA	COSOTA, MIT, COSTECH, SIDO	Short-term (0–9 months)	Germany (link)
Issue 5:		**Business Environment**				

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
National Policy and Legislative Gaps	1	Fast track the IPR Policy to enable enactment of the new IP law (top priority).	MIT	COSOTA, BRELA, AGC, MoEST, COSTECH	Medium-term (6–24 months)	Japan (link)
	2	Strengthen practical IPR training and sensitization programmes for innovators (high priority).	MoFP	MIT, BRELA, COSOTA, TRA	Short-term (0–9 months)	India (link)
	3	Enhance enforcement against piracy, copying, and counterfeit goods (high priority).	COSOTA	MIT, BRELA, Police, FCC, Judiciary	Medium-term (6–18 months)	Malaysia (link)
		Investment Climate				
	1	Fast track the IPR Policy to enable enactment of the new IP law (top priority).	MIT	COSTECH, MoEST, MoFP, TIC	Short- to Medium-term (0–12 months)	South Africa (link)
	2	Finalize and operationalize a comprehensive national IPR policy with incentives for innovation, R&D, and technology transfer (top priority).	Judiciary of Tanzania	AGC, COSOTA, BRELA, Police	Medium-term (6–18 months)	United States (link)
BUSINESS MINDSET SHIFT AND ACCOUNTABILITY						

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Issue 1: Bureaucracy, Integrity, and Accountability in Public Service.		**Business Environment**				
	1	Enforce accountability frameworks through regular audits, public performance scorecards, and mandatory reporting by MDAs and LGAs on service delivery outcomes (top priority).	PO-PSM	CAG, PO-RALG, NPC	Short-term (0–9 months)	Rwanda (link)
	2	Institutionalize confidential consultation spaces, structured feedback mechanisms, and citizen scorecards within regulatory offices to strengthen trust and accountability (high priority).	PMO	LGAs, MIT, eGA	Short-term (0–9 months)	Kenya (link)
	3	Digitize high-volume services and link staff performance appraisals to service timeliness and quality to reduce bureaucratic delays (high priority).	PO-PSM	eGA, MDAs, LGAs	Short- to Medium-term (0–12 months)	Singapore (link)
		Investment Climate				
	1	Remove revenue-target pressures on regulators and align performance metrics with service efficiency, transparency, and private-sector satisfaction (top priority).	MoFP	PMO, MIT, Regulatory Boards	Short-term (0–9 months)	New Zealand (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Issue 2: Perceptions of SMEs and Local Investors.		**Business Environment**				
	1	Institutionalize SME participation in policymaking, support programmes, procurement, and finance through guaranteed representation and simplified procedures (top priority).	TISEZA	PMO, MIT, TIC	Short-term (0–9 months)	Mauritius (link)
	2	Reframe perceptions of SMEs through public-sector training and public-facing campaigns highlighting their contribution to jobs, innovation, and food security (high priority).	MIT	TANTRADE, PO-RALG, Media Houses	Short-term (0–9 months)	South Korea (link)
		Investment Climate				
	1	Embed equal treatment of local and foreign investors in investment, procurement, and financing frameworks to ensure consistent rule application (top priority).	PMO	MIT, LGAs, SIDO, NPC	Medium-term (6–18 months)	Malaysia (link)
Issue 3: Barriers to Entrepreneurship and Innovation		**Business Environment**				
	1	Shift cultural narratives through national campaigns, community dialogues, and engagement of cultural and religious leaders to celebrate entrepreneurship and reduce	PMO	MIT, MoEST, PO-RALG	Medium-term (6–18 months)	Rwanda (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		stigma around success (top priority).				
	2	Embed entrepreneurship education, mentorship, and peer-learning platforms across schools, TVETs, and business support programmes (high priority).	MoEST	VETA, COSTECH, Universities	Medium-term (6–18 months)	Finland (link)
	3	Promote diversification by supporting emerging sectors (ICT, creative industries, renewable energy) and restoring confidence in traditional sectors through demonstration projects (medium priority).	MIT	MoA, MNRT, MoE	Medium-term (6–18 months)	India (link)
		Investment Climate				
	1	Use visible success stories and innovation-led growth narratives to reinforce investor confidence in domestic entrepreneurship (medium priority).	TANTRADE	MIT, TIC, Media Houses	Medium-term (6–18 months)	Canada (link)
Issue 4: Customer Service, Soft Skills, and Hospitality Standards.		**Business Environment**				
	1	Strengthen institutions such as the National College of Tourism through increased funding for soft-skills training, curriculum review, and international exposure (top priority).	MNRT	NCT, MoEST	Medium-term (6–18 months)	Thailand (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	2	Expand training in customer service, sustainability, sector-specific skills, and digital tools for regulatory engagement (high priority).	PMO	MIT, eGA, LGAs	Short-term (0–9 months)	United Arab Emirates (link)
		Investment Climate				
	1	Leverage improved service standards and digital engagement in investment and tourism promotion to signal ease of doing business (medium priority).	TIC	MNRT, TANTRADE, MIT	Medium-term (6–18 months)	Spain (link)
Issue 5: Public Sector Appreciation of Private Sector Contribution.		**Business Environment**				
	1	Train public officials in facilitation, customer service, ethics, and sector knowledge, supported by continuous professional development (top priority).	PO-PSM	PMO, MIT, NPC	Short- to Medium-term (0–12 months)	Singapore (link)
	2	Embed entrepreneurship, soft skills, ethics, and accountability across education and training systems to shift employment-only mindsets (high priority).	PMO	LGAs, MIT, MoEST	Short-term (0–9 months)	Rwanda (link)
	3	Strengthen complaint-handling, whistle-blower mechanisms, and confidential consultation spaces while recognizing ethical business practices (high priority).	PO-PSM	PCCB, PMO, AGC	Medium-term (6–18 months)	Finland (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	4	Support high-potential firms with targeted training in export readiness, standards compliance, and digital regulatory tools (medium priority).	TAUSI	PO-PSM, PMO, TANTRADE	Short-term (0–9 months)	United Kingdom (link)
		Investment Climate				
	1	Reframe government attitudes toward the private sector through structured mindset-change programmes across MDAs and LGAs, highlighting SME contributions to growth and exports (top priority).	TANTRADE	MIT, SIDO, COSTECH	Medium-term (6–18 months)	Chile (link)
INSTITUTIONAL SETUPS, PLANNING, AND COORDINATION						
Issue 1: Public Procurement Flexibility and Efficiency.		**Business Environment**				
	1	Replace rigid ex-ante procurement approvals with ex-post accountability mechanisms, and introduce procurement KPIs linked to cost efficiency, timeliness, service delivery, and competitiveness, monitored by PPRA and audited by the CAG (top priority).	Parliament	PPRA, CAG, AGC	Medium-term (6–18 months)	South Africa (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	2	Invest in internal procurement capacity within SOEs through specialized training, recruitment of professionals with commercial experience, and deployment of modern e-procurement and contract management platforms (high priority).	PPRA	SOEs, MoFP, PMO	Medium-term (6–18 months)	South Korea (link)
	3	Merge the Architects and Quantity Surveyors Registration Board (AQRB) and the Engineers Registration Board (ERB) into a single Construction Industry professional regulator to reduce regulatory costs, time, and duplication (medium priority).	Parliament	AGC, ERB, AQRB, PO-RALG	Short-term (0–9 months)	United Kingdom (link)
		Investment Climate				
	1	Amend the PPA to introduce a new provision to enable commercial oriented SOEs fast track procurement activities while ensuring transparency (top priority).	Parliament	PPRA, AGC, CAG	Short- to Medium-term (0–12 months)	New Zealand (link)
		Reorient PPRA's role toward monitoring compliance and performance outcomes rather than process micromanagement, while strengthening independent audits to detect fraud, enforce discipline, and build market	PMO	PPRA, CAG, AGC	Medium-term (6–18 months)	Australia (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		trust (high priority).				
Issue 2: Planning for Core Infrastructure		**Business Environment**				
	1	Establish and operationalize an Infrastructure Coordination Taskforce under the National Planning Commission to jointly plan, sequence, and monitor corridor-based projects across MDAs and LGAs (top priority).	NPC	PO-RALG, MoWT, TANROADS, TPA, TANESCO, TCAA, TCRA	Short-term (0–9 months)	Singapore (link)
	2	Mandate inclusion of cold-chain facilities, logistics hubs, and industrial parks in all new gateway and corridor projects (top priority).	MoWT	MoA, TPA, MIT	Medium-term (6–18 months)	Netherlands (link)
	3	Prioritize SAGCOT, the Central Corridor, and other high-potential clusters in intermodal infrastructure development (high priority).	NPC	MoA, MIT, MoWT	Medium-term (6–18 months)	Ethiopia (link)
	4	Expand PlanRep, GIS, and IFMIS integration to synchronize corridor planning across government levels (high priority).	PO-RALG	NPC, eGA, MoFP	Short-term (0–9 months)	Kenya (link)
		Investment Climate				

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	1	Promote private investment through model PPP agreements, bankable project structures, and coordinated land-use approvals (top priority).	PPP Centre	MoWT, MIT, MoFP	Medium-term (6–18 months)	India (link)
Issue 3: Performance of Business-enabling Institutions		**Business Environment**				
	1	Decentralise Public–Private Partnership (PPP) functions by placing PPP services under respective sector implementing authorities rather than a central PPP Centre; streamline functions within implementing authorities; allow identification of PPP opportunities outside the Public Procurement Act where appropriate; require submission of PPP contracts to the Attorney General for clearance; and abolish the PPP Centre (top priority).	Parliament	AGC, PMO, NPC	Short-term (0–12 months)	Rwanda (link)
	2	Institutionalize business-facing KPIs across registries and regulators (top priority).	PMO	PPRA, NPC, MoFP	Short-term (0–9 months)	Malaysia (link)
	3	Link promotions, incentives, and resources to service delivery performance (top priority).	PMO	MIT, BRELA, TRA, TBS	Short-term (0–9 months)	Singapore (link)
	4	Introduce mandatory civil service orientation focused on	PO-PSM	PMO, NPC	Medium-term (6–18	South Korea (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		service delivery and business responsiveness (high priority).			months)	
	5	Enforce prompt payment laws across MDAs and LGAs (high priority).	MoFP	PMO, MIT, PO-RALG	Annual / Continuous	Rwanda (link)
		Investment Climate				
	1	Publish an annual national Ease of Doing Business Scorecard (top priority).	NPC	PMO, PO-RALG, MIT	Medium-term (6–18 months)	Malaysia (link)
	2	Embed results-driven performance management frameworks (medium priority).	PMO	NPC, MoFP, MIT	Medium-term (6–18 months)	United Kingdom (link)
	3	Align PPP performance frameworks with Vision 2050 (medium priority).	NPC	PPP Units, MIT, MoFP	Medium-term (6–24 months)	France (link)
Issue 4: Digital Systems and Interoperability		**Business Environment**				
	1	Introduce a "once-only" biometric registration system to eliminate repetitive data submission (top priority).	eGA	NPC, NIDA, Immigration	Short-term (0–9 months)	Estonia (link)
	2	Mandate full interoperability of PlanRep, IFMIS, and other core government systems to enable integrated planning, budgeting, and service delivery (top priority).	eGA	MIT, MLHHSD, MNRT	Medium-term (6–18 months)	Singapore (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Issue 5: Human Resource Allocation and Capacity at Local Levels		**Business Environment**				
	1	Conduct training needs assessments and realign LGA staffing to local economic profiles (top priority).	PO-RALG	NPC, PMO	Short-term (0–9 months)	Rwanda (link)
	2	Reassign officers from revenue collection to facilitation roles (top priority).	PO-RALG	LGAs, MoEST	Short-term (0–9 months)	Kenya (link)
	3	Provide targeted resources and practical training for investor support (high priority).	PO-RALG	NPC, PMO	Short-term (0–9 months)	Singapore (link)
	4	Focus LGAs on a limited number of high-potential sectors (medium priority).	PO-RALG	PMO, MDAs	Medium-term (6–18 months)	Finland (link)
		Investment Climate				
	1	Establish mentorship and resource-sharing frameworks between central ministries and LGAs (high priority).	PO-RALG	MIT, NPC	Short-term (0–9 months)	Malaysia (link)
Issue 6: Inter-Ministerial Coordination		**Business Environment**				
	1	Institutionalize inter-ministerial working groups under the NPC (top priority).	NPC	PMO, MDAs	Short-term (0–9 months)	Rwanda (link)
	2	Amend the Land, Agriculture, Energy and Investment	Parliament	NPC, AGC, MoFP	Medium-term (6–18	United Kingdom

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
		Laws to recognize the inter-ministerial task forces (high priority).			months)	(link)
	3	Repeal fragmented health professional regulatory laws and enact a single consolidated law governing the regulation of medical and allied health professionals, including: i) Medical, Dental and Allied Health Professionals Act, 2017; ii) Health Laboratory Practitioners Act, 2007; iii) Tanzania Nursing and Midwifery Act, 2010; iv) Medical Radiology and Imaging Professionals Act, 2007; v) Optometry Act, 2007; vi) Environmental Health Practitioners Act, 2007; vii) Pharmacy Act, 2011; viii) Traditional and Alternative Medicines Act, 2002; ix) Private Hospitals Advisory Board Act, Cap 151; x) Private Health Laboratory Board Act, Cap 136 (medium priority).	Parliament	AGC, NPC, MoH	Medium-term (6–24 months)	South Korea (link)

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
	4	Strengthen NPC's coordinating mandate with clear authority and accountability (high priority).	PMO	NPC, MDAs	Short-term (0–9 months)	Ethiopia (link)
	5	Introduce statutory five-year policy review cycles and a Policy Development Fund (medium priority).	Parliament	MIT, PMO, MoFP	Medium-term (6–18 months)	Singapore (link)
		Investment Climate				
	1	Decentralise Public–Private Partnership (PPP) functions by placing PPP services under respective sector implementing authorities rather than a central PPP Centre; streamline functions within implementing authorities; allow identification of PPP opportunities outside the Public Procurement Act where appropriate; require submission of PPP contracts to the Attorney General for clearance; and abolish the PPP Centre (top priority).	Parliament	AGC, NPC	Long-term (18–36 months)	Finland (link)
	2	Strengthen M&E frameworks for foreign policy and investment promotion, including MKUMBI II (medium priority).	MoFAIC	NPC, TISEZA, MIT	Medium-term (6–18 months)	Canada (link)
Issue 7:		**Investment Climate**				

Issue/Challenge	#	Reform Actions	Responsible	Supporting Institutions	Timeline	Benchmark
Monitoring and Evaluation of Investment and Foreign Policy						
	1	Develop and institutionalize an M&E framework for MKUMBI II and foreign policy implementation, strengthen treaty assessment capacity, and publish annual investment-impact reports (top priority).	MoFAIC	NPC, TISEZA, MIT, TIC, Embassies	Medium-term (6–18 months)	Canada (link)

Annex 4: List of Government Stakeholders Consulted During Business Environment Reform Process

Name	Institution	Contact
Prof. Kitila Mkumbo	Minister State - POPI	0754301908
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Baraka Aligaesha	National Technical Team (NTT)	0684562382
Maduka Kessy	National Technical Team (NTT)	0754361727
Dr. Emmanuel Maliti	National Technical Team (NTT)	0789391490
Dr. Kenneth Mdadilla	National Technical Team (NTT)	0717699705
Dr. Amina Abdul Baamary	National Technical Team (NTT)	0718668773
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Dr. Rosemary Taylor	National Technical Team (NTT)	0767529985
Dr. Kahiula Bishagazi	National Technical Team (NTT)	0745229851
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Sophia R. Omari	RS Lindi	0655422242
Projestus Pascal	RS Lindi	0685694445
Alusaria K. Mushi	RS Lindi	0685694445
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Lilian T. Kalokola	Meya Rs	0629817017
Richard Salagata	Mbeya Rs	0754769293
Sebastiana Mwapinga	Mbeya Rs	0764794105
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Annex 5: List of Private Sector Stakeholders Consulted During Business Environment Reform Process

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Lun Ruan	Shaghai Business Chamber	0758666888
Zhenhua Zhang	Urafiki	0762594794
Qiao Clery (Tina)	Hurei Chamber	0719954005
Hongjuan An	China Tanzania Foundation	0748633280
Shirley Shao	Chiners Business Chamber	0695574386
Qin Yong	Chiners Business Chamber	
Zhzng Yin Zhu	Gauzau Tahz	0745994999
Shi Wei	Fujiang	0756864869
Nill Jan Shi	Kariakoo Chamber	0657005709
Ai Bin Shun - President	Jiangx2 Chamber	0759667788
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Ms. Victoria	EACLC Limited	0748 671196
Mr. Faisal Rashid	GSM Tanzania Limited.	0769 100 436
Dr. Keneth Md	Itracom Fertilizer Limited	0784 625567
Mr. Ibrahim	Kagera Sugar Limited	0784 600550
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Flora	Knauf Gypsum Tanzania Limited	713330030
Mr. Sajvu	Lake Cement Limited	767450567
Mr. James Jing	Maweni Limestone Limited	0746 696696
Mr. Anil	Mount Meru Millers	0717 666999
Mr. Ibrahim -	Mtibwa Sugar Estate Limited	0784 600550
Mr. Frank	Sapphire Float Glass (Tanzania)	0733 805849
Rispa	Serengeti Breweries Limited,	0685 260 901
Mr. Richard	Shafa Agro Limited;	784 888164
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