

Investing in Tanzania's Digital Innovation Landscape

A Pocket Guide for European and African Investors

DATA
GOVERNANCE
IN AFRICA



Foreword

Harnessing Tanzania's Digital Power for Inclusive Growth.

Tanzania, with its robust economic growth and expanding digital infrastructure, is rapidly positioning itself as a leader in East Africa's digital transformation. As the country accelerates its efforts toward digitalization, key sectors such as agriculture, fintech, renewable energy, and health technology offer significant opportunities for sustainable investment. This Pocket Guide provides key insights into Tanzania's evolving investment landscape.

The Pocket Guide is developed under [Data Governance in Africa Initiative](#), Digital Social Innovation (DSI);Think Like an Investor; program, led by [HAUS \(Finnish Institute of Public Management Ltd\)](#) and [ESTDEV \(Estonian Centre for International Development\)](#). Through 'Think Like an Investor' program, the private sector is encouraged to leverage data in creating new services and products that can add societal value while promoting digital and economic transformation across borders in Tanzania.

The Data Governance in Africa is a 3.5-year AU-EU partnership Initiative designed to foster human-centric data economy that supports sustainable growth across the continent. The Initiative supports the African Union (AU) and its member states to form development-oriented and human-centric data regulation, data use and data infrastructure at continental, regional and member states levels. The project is co-funded by the European Union, Belgium, Estonia, Finland, France, and Germany under the EU Global Gateway Strategy. It is implemented by Digital Africa, Enabel, ESTDEV, HAUS, Expertise France, and GIZ, under the [Digital for Development \(D4D\) Hub](#). The contents of this Pocket Guide are the sole responsibility of [SAHARA CONSULT](#) and do not necessarily reflect the views of the funders.

About D4T

In March 2022, The European Union launched the *Digital4Tanzania (D4T) Programme*, contributing to the impact of digital transformation on Tanzania's inclusive economic growth and citizen well-being with **EUR 35M budget**; its specific objectives;

- **Digital government:** improving the digital economy and using e-government and e-services.
- **Inclusive connectivity:** increasing accessible and equitable connectivity services in rural and peri-urban areas, particularly for social services.
- **Digital trade support:** developing the country's and region's fintech sector and innovation ecosystems.

The Ministry of Information, Communication, and Information Technology (MICIT), EU Member States, and the UN Capital Development Fund (UNCDF) jointly implement the programme.



About D4T – TIDE

With support from the European Union through its *Digital4Tanzania (D4T) Action*, UNCDF is implementing the *Tanzania Inclusive Digital Economy (D4T-TIDE)* project. Launched in September 2022, D4T-TIDE is a four-year project that aims to increase access to and usage of digital payments and digital financial services in Tanzania while enabling the innovation ecosystem to support entrepreneurs and further drive digital innovation.

The project contributes to developing a national digital economy strategy and other policies and regulations that enable innovation, support the integration of small digital financial service providers into the national payment system (TIPS), and promote inclusive innovation to ensure no one is left behind.

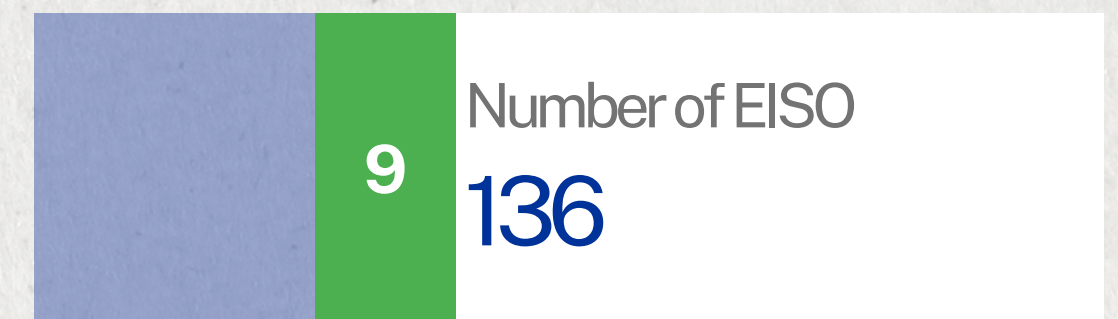
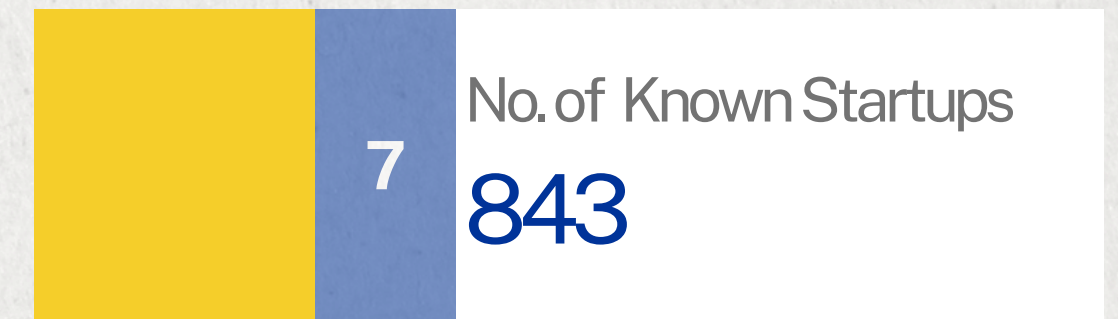
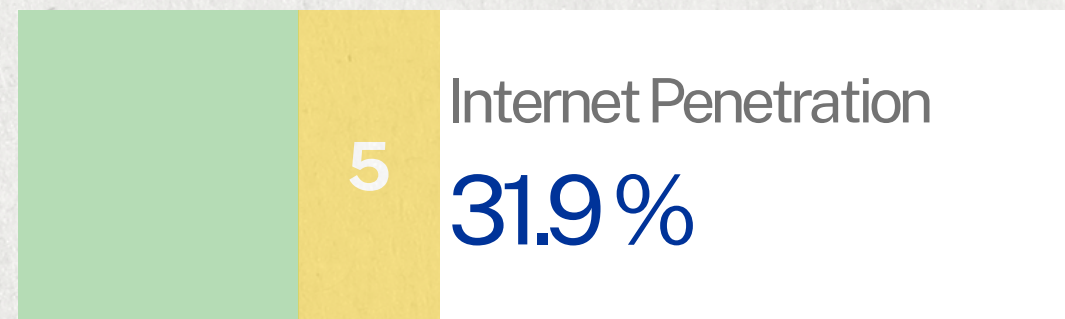
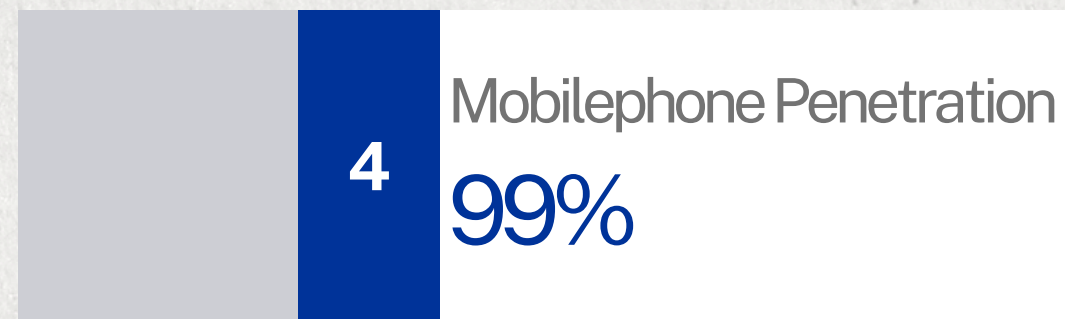
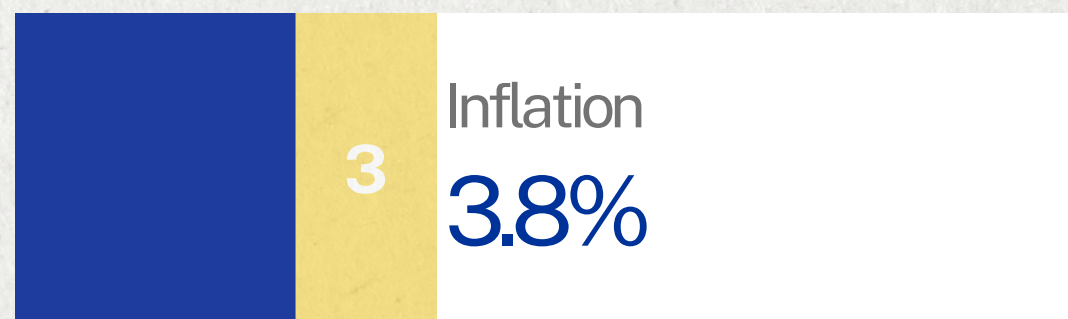




Table of Contents

Tanzania in Numbers	1
Why Tanzania	2
Key Drivers of Economy	3
Key Investment Trends	4
Sector Market Size and Projections	6
Policies and Strategies	7
Regulatory Landscape	8
Legal Framework for ICT and Digital Services	9
Governing Institutions For ICT & Digital Services	10
Licensing for ICT & Digital Services	11
Key Insights, Specific Sectors	12
Risk Factors & Mitigation Strategies.....	27
Case Stories	28
Opportunities in Tanzania Digital Innovation Landscape...	33
Suggested Entry Strategies for Investors	34
Ecosystem Actors	35
Conclusion	36
Call to Action	37

Tanzania in Numbers



Why Tanzania?

GDP Growth Rate

As one of the fastest-growing economies in sub-Saharan Africa, According to World Bank Report Tanzania achieved a GDP growth rate of 5.2% in 2023. Projections indicate sustained growth driven by robust reforms and strategic investments in infrastructure and technology.

Geographical Location

According to TIC Investing in Tanzania guarantees access to a market of more than 450 million people within the East African Community (EAC), and Southern African Development Community (SADC), Trade Partners, AGOA, EBA: EU) and China

Investment Climate

Tanzania has implemented investor-friendly policies through the Tanzania Investment Centre (TIC), which offers tax exemptions, incentives for capital goods, and efficient processes via the One-Stop Facilitation Centre.

Human Resource

With 75% of its population under 35, Tanzania boasts a dynamic and skilled workforce, particularly in tech and innovation. This demographic advantage supports the ICT industry and the country's digital revolution.





Key Drivers of Economic Growth

Agriculture

Agriculture: Agriculture accounts for approximately 26.1% of GDP and employs 65% of the workforce, agriculture remains the cornerstone of Tanzania's economy. The sector is experiencing increased investments in agritech solutions, which are boosting productivity and opening access to new markets.

ICT

Telecommunications and ICT: With mobile penetration reaching 90% and 31.9% of the population having internet access according to [Datareportal](#), Tanzania's digital infrastructure is rapidly expanding. The proliferation of mobile money services, utilized by 54% of the population, alongside broader 4G network coverage, has transformed sectors such as e-commerce and fintech, attracting foreign investors.

Resources

Tanzania is richly endowed with natural resources, including 57 trillion cubic feet of natural gas reserves, significant deposits of gemstones such as tanzanite, and a wealth of critical minerals essential for modern industries, including nickel, cobalt, and lithium. Innovators use drones and other emerging technologies for exploration.

FDIs

According to World Investment Report by [UNCTAD, \(2023\)](#) which presented FDIs for 2022, Tanzania was among the top 10 investment attractive countries in Africa.

Key Investment Trends



Fintech and e-Commerce

The fintech sector dominates Tanzania's digital investment landscape, driven by the increasing demand for financial inclusion solutions. Emerging startups like Nala, which raised \$10 million in 2022, \$40 million USD in 2024 and Credable, securing \$2.5 million in 2023, are leading innovation in digital payments and banking platforms. Investors are particularly drawn to fintech's ability to scale and address the unbanked population, making it the most funded sector.

Agritech and E-Health

Agritech and e-health startups are attracting attention as they use digital solutions to address critical challenges in agriculture and healthcare. Companies like East Africa Fruits Co. raised \$3.1 million in a Series A funding round to optimize horticulture supply chain, while Dawa Mkononi and Afya Pamoja are leveraging digital platforms to improve pharmaceutical distribution and healthcare data management, respectively.

Renewable and Cleantech

Impact investors are increasingly focusing on renewable energy, with companies like Zola Electric closing a \$90 million funding round and Wassha closing a \$8.2 million funding round to scale solar solutions for rural areas. The rise of off-grid solar power and climate tech solutions highlights the growing market for sustainable energy investments.



According to TanzaniaInvest Tanzania's startup ecosystem saw over **\$43 million in investments in 2024**, particularly in fintech sector. Between 2021 and 2023, the country has raised over **\$201 million**, reflecting strong investor confidence despite global economic challenges.



Sector Market Size and Projections



Agriculture (Agritech)

Agriculture, contributing 26.2% of Tanzania's GDP in 2023, has shown modest growth at an average of 8.48% annually over the past six years. Government interventions in irrigation and fertilizer access are expected to sustain this growth rate over the next decade.



Finance (Fintech)

The financial sector is contributing 4.5% to Tanzania's GDP in 2023, the sector has experienced an average growth of 7.14% annually over the past 5 years, driven by financial inclusion and fintech innovation.



Education (Edtech)

The education sector, contributing 2.2% to Tanzania's GDP in 2023 average growth of 6.04% annually over the past six years driven by increased investments and the adoption of digital education platforms.



Health (Healthtech)

The health sector, contributing 1.0% to Tanzania's GDP in 2023 with average growth rate of 7.45% annually for the past six years, driven by government investments in infrastructure and healthcare services.

Policies and Strategies

National ICT Policy 2016

Tanzania's National ICT Policy of 2016 underscores the government's dedication to fostering digital transformation and innovation across multiple sectors. The policy emphasizes the role of ICT in achieving sustainable development by promoting digital literacy, e-governance, and private-sector investment in digital technologies.

Five-Year Development Plan

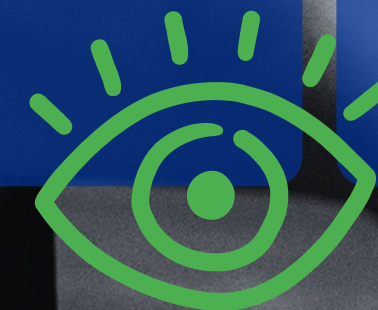
The FYDP III outlines the government's strategic priorities, placing strong emphasis on industrialization and the digital economy as key pillars for growth. Under this plan, the government seeks to promote investments in ICT infrastructure, enhance access to digital services, and support tech startups by facilitating public-private partnerships (PPPs).

National Broadband Strategy

Tanzania's National Broadband Strategy aims to achieve 80% broadband penetration by 2025, primarily through the expansion of the National ICT Backbone (NICTBB). The strategy outlines plans to increase access to high-speed internet across urban and rural areas, thereby enhancing the digital economy's potential.

Digital Economy Framework

The Tanzania Digital Economy Strategic Framework 2024-2034 outlines a comprehensive roadmap for transforming the country into a digitally empowered economy over the next decade. This framework focuses on leveraging technology to drive economic growth, enhance service delivery, and improve Tanzanians' livelihoods.





Regulatory Landscape

Tanzania has established a robust legal framework to support and regulate its ICT sector. Key legislations include the [Tanzania Communications Regulatory Authority Act of 2003](#), which created the Tanzania Communication Regulatory Authority (TCRA) to oversee telecommunications and broadcasting, and [the Electronic and Postal Communications Act of 2010 \(EPOCA\)](#), providing a comprehensive regulatory regime for electronic communications.

addresses ICT-related offences, while the [Electronic Transactions Act of 2015](#) offers legal recognition for electronic communications and records. [The e-Government Act 2019](#) facilitates digitising public services through the e-Government Agency and, most recently, in 2022, the Personal Data Protection Act. There are ongoing discussions to launch the *Tanzania Startup Act*.



Legal Framework for ICT and Digital Services

The Electronic Transactions Act (2015)

This act provides a legal foundation for secure electronic transactions, giving legal recognition to electronic contracts, signatures, and records. The act is critical in e-commerce, fintech, and digital banking, ensuring a secure foundation for businesses to conduct online commercial activities.

The Cybercrimes Act (2015)

The Cybercrimes Act protects individuals and businesses from online threats such as hacking, data breaches, and fraud. It provides legal mechanisms for dealing with cyber criminals and ensures that the digital environment remains secure, thus boosting investor confidence.

The Data Protection and Privacy Act (2022)

Aligning with international standards such as the GDPR, the Data Protection and Privacy Act governs handling personal information in Tanzania. It ensures that businesses operating in fintech, e-health, and e-commerce manage user data responsibly.

Tanzania Interoperability Framework

TIPS is a real-time payment solution that supports instant payments between banks and financial institutions. It offers a seamless digital payment environment, promoting financial inclusion by facilitating quick and low-cost transactions.

Tanzania Instant Payment System (TIPS)

TIPS is a real-time payment solution that supports instant payments between banks and financial institutions. It offers a seamless digital payment environment, promoting financial inclusion by facilitating quick and low-cost transactions. The Central Bank has also launched a Fintech Sandbox offering a safe testing environment for fintech innovations.

Governing Institutions for ICT and Digital Services

The Ministry of ICT

The Ministry of Information, Communication, and Information Technology (MICIT) is the main mandated ministry overseeing all ICT and digital transformation issues. The ministry also works with other ministries on ICT cross-cutting issues, e.g., the Ministry of Finance on digital payments regulations.

ICT Commission

The Tanzania ICT Commission (ICTC) is a government agency established to oversee and promote the growth of Information and Communication Technology (ICT) in Tanzania. It serves as a regulatory, advisory, and facilitative body to ensure that ICT is harnessed to drive socio-economic development across the country.

TCRA

The Tanzania Communications Regulatory Authority (TCRA) regulates telecommunications, broadcasting, and postal services. It ensures fair competition, protects consumer interests, and facilitates the adoption of new technologies, such as 4G and 5G, which are critical for the expansion of Tanzania's digital economy.

EGA

The eGovernment Authority (eGA) leads the digitization of government services, ensuring that public services are easily accessible through digital platforms. eGA develops and implements e-governance frameworks to improve transparency, efficiency, and citizen engagement.

Tanzania Investment Centre

The Tanzania Investment Centre (TIC) serves as a one-stop shop for investors, streamlining the processes of business registration, tax exemptions, and obtaining permits. TIC is critical in attracting local and foreign investors by providing comprehensive support throughout the investment process. TIC offers various incentives to attract ICT and digital sector investors, including tax exemptions and import duty reductions on capital goods and ICT equipment.

Licensing for ICT and Digital Services

Telecommunication Licenses

Companies offering mobile, internet, or broadcasting services must acquire licenses from the *Tanzania Communications Regulatory Authority (TCRA)*. These include network facility licenses, service licenses, and content licenses, which vary depending on the service provided.

Digital Services and Broadcasting Licenses

TCRA regulates mobile money services, internet service providers (ISPs), and digital broadcasting, ensuring services align with national ICT policies and international standards. TCRA offers a one-stop centre for all communication licenses.

Business Registrations Licences

Tech startups must register with the *Business Registrations and Licensing Agency (BRELA)* to operate legally in Tanzania. This includes obtaining company certificates, registering trademarks, and securing intellectual property rights.

Fintech and Digital Payments Licenses

Companies that offer digital payments, lending, and financial services must comply with stringent regulations set by the BoT and TCRA. It includes ensuring data security, anti-money laundering (AML) compliance, and consumer protection through secure financial transaction systems.

Fair Competition Certificates

The *Fair Competition Commission (FCC)* ensures fair competition in the market, especially in sectors like telecommunications and digital services. The FCC oversees mergers, acquisitions, and market dominance for tech companies, ensuring that no entity unfairly controls market resources or access.

Key Insights Specific Sectors



Specific Sectors



E-Health

E-health in Tanzania encompasses a range of digital solutions to improve healthcare delivery through technology. These include telemedicine, electronic medical records (EMRs), mobile health apps, and health data analytics.

Climate Change

The climate change sector in Tanzania is rapidly evolving, focusing on technology-driven solutions to mitigate the effects of climate change, particularly in agriculture, energy, and environmental conservation.

Fintech Sector

Tanzania's fintech sector is one of the economy's most vibrant and rapidly growing segments, driven by the increasing demand for mobile money services, digital payments, and financial inclusion solutions.

E-Governance Sector

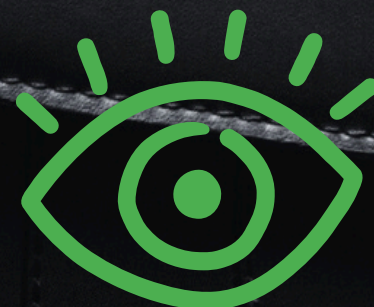
E-government in Tanzania focuses on leveraging digital platforms to streamline government operations, enhance transparency, and improve citizen service delivery.

Digital Inclusion

Digital inclusion ensures that all Tanzanians, particularly underserved populations, have access to and benefit from digital tools, technologies, and services.

Connectivity

Connectivity solutions support Tanzania's growing digital economy by enhancing internet infrastructure, mobile networks, and digital services.



e-Health Key Trends and Opportunities

Telemedicine

Telemedicine platforms are crucial in connecting patients in remote areas to healthcare professionals. The pandemic accelerated the use of telemedicine, with a growing number of health facilities now integrating these services to bridge the healthcare access gap.

Stock Financing

Startups like Dawa Mkononi are revolutionizing access to essential medicines by providing stock financing solutions through a “buy now, pay later” model. This addresses the critical issue of stock-outs in pharmacies and healthcare facilities, ensuring a consistent supply of essential medicines.

Maternal Health

Startups such as Afya Lead are tackling maternal health challenges by developing innovative products like Mkanda Salama, a device designed to control postpartum haemorrhage (PPH), the leading cause of maternal deaths in Tanzania.

AI-Solutions

AI and data analytics integration in healthcare is rising, with platforms using predictive analytics to enhance diagnostics and patient monitoring. Afya Intelligence is one such player, focusing on harnessing data to improve health outcomes and optimize resource allocation in healthcare facilities.

Success Story

Dawa Mkononi, which reported total sales of \$3.35 million in 2023, has secured funding from the DEG Impulse’s Developpp Venture Program and continues to expand its services into new regions.

Climate Change Key Trends and Opportunities

Smart Agriculture

Climate-Smart Agriculture: Agritech platforms offering climate-smart agriculture solutions are gaining momentum. These platforms help farmers adopt practices that mitigate the impact of extreme weather conditions, improving crop resilience and boosting productivity.

Renewable Energy

Renewable energy is a key growth area, with startups like Jaza Energy, Zola, Wassha, and Simu Solar expanding access to solar power in rural communities. The push for off-grid energy solutions has opened new opportunities for innovation and investment.

Conservation

Startups like Costal Biotech are addressing climate change through organic farming methods that also enhance blue economy initiatives. By promoting seaweed cultivation, they reduce chemical inputs in agriculture while improving biodiversity and carbon sequestration.

Carbon Credits

Startups use digital tools for environmental monitoring and promoting carbon offset programs, allowing businesses to track and reduce their carbon footprints while investing in sustainable practices. Block chain technology is also emerging as a tool for verifying sustainable practices

Success Story

TRÍ, a Tanzanian electric mobility startup, empowers drivers with doubled daily profits and reduced asset ownership barriers. Tri has established itself as a pioneer in the development and deployment of electric three-wheelers, offering a cleaner, greener alternative to traditional gasoline-powered vehicles.

Fintech Key Trends and Opportunities

Digital Payments

The proliferation of mobile money platforms, such as M-Pesa and Tigo Pesa, continues to dominate Tanzania's financial landscape. The country has one of the region's highest mobile money usage rates, with over 54% of the population using mobile money services. Fintech startups build on this foundation by integrating more advanced payment systems and financial services.

Digital Payments

Fintech platforms like Laina Finance are addressing a critical gap by offering digital lending services, providing small businesses and individuals with much-needed access to credit through alternative lending models. Laina Finance focuses on reaching underserved populations that traditionally lack access to formal financial services, contributing to financial inclusion.

Marketplace

Startups like Settlo are creating fintech platforms tailored to small businesses. These platforms offer a range of tools, including point-of-sale (POS) systems, inventory management, and payment processing solutions. Settlo has expanded its reach significantly, providing small businesses with in-store and online solutions.

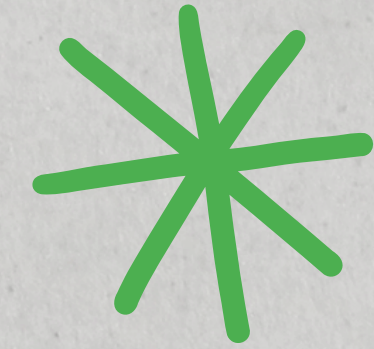
Cross-Border

Nala, a prominent player in Tanzania's fintech ecosystem, enables low-cost, secure cross-border payments. With millions in seed funding, Nala has positioned itself as a key enabler of financial transactions between Africa and the global market, addressing the high demand for efficient and affordable remittance solutions.

Success Story

Nala is a leading fintech app focused on facilitating fast, low-cost cross-border payments. It has attracted significant attention from international investors and secured over \$10 million in seed funding.

E-governance Trends and Opportunities



Traffic Systems

With increasing urbanization, Tanzania focuses on modernizing traffic management through digital solutions. These include automated traffic control systems and integrated traffic violation monitoring to reduce congestion and improve road safety.

Digital Identity

The Registration Insolvency and Trusteeship Agency (RITA) has made significant strides in digitizing its civil registration services. Through its eRITA platform, Tanzanians can now access birth certificates, marriage certificates, and other vital registration services online.

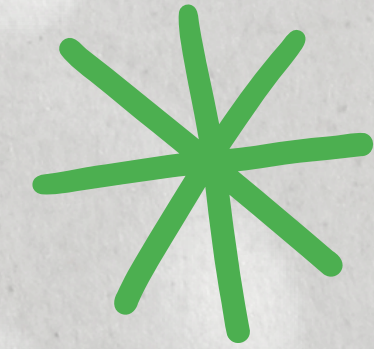
E-Loan Systems

The Higher Education Students' Loans Board (HESLB) has transformed operations by digitizing the student loan application and repayment process. Through the Online Loan Application and Management System (OLAMS), students can apply for loans, track disbursements, and manage repayments digitally.

e-Agency

The eGovernment Authority (eGA) coordinates and implements all e-governance initiatives in Tanzania. Its primary mandate is to digitize government services and ensure that all Tanzanians have access to efficient, transparent, and secure digital government platforms.

Digital Inclusion Trends and Opportunities



National ID

NIDA (National Identification Authority) has registered approximately 20.13 million people, marking a significant milestone in Tanzania's efforts to establish a comprehensive national identification system. NIDA is used in commercial transactions and exchanges.

Gender

Approximately 40 per cent of Tanzania's social media users are women. There is an opportunity to unlock access to finance for Tanzanian women. Women in Tanzania are half as likely as men to have saved using a mobile money account. According to GSMA,

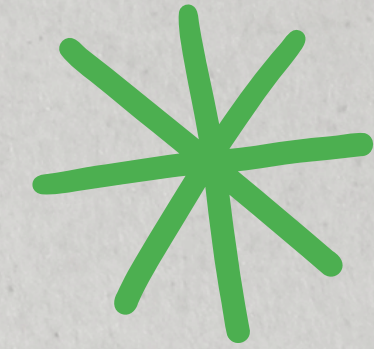
Internet Usage

The eGovernment Authority (eGA) coordinates and implements all e-governance initiatives in Tanzania. Its primary mandate is to digitize government services and ensure that all Tanzanians have access to efficient, transparent, and secure digital government platforms.

Mobile Penetration

In 2024, mobile penetration in Tanzania significantly increased. According to Datareportal, there were 67.72 million mobile connections, which accounted for 99% of the total population. Tanzania is among the countries with the most advanced mobile money economy. The Tanzania mobile money market was valued at US\$ 62.0 Billion in 2022.

Connectivity Trends and Opportunities



Fiber Optic Cable

Tanzania has invested significantly in the National ICT Broadband Backbone (NICTBB), expanding its fibre-optic network to over 12,000 kilometres. This infrastructure aims to boost high-speed internet access nationwide, connecting urban and rural areas.

4G and 5G

The rollout of 4G networks has been steadily increasing, with further plans for 5G deployment in urban areas. This development is expected to significantly improve mobile connectivity and enable higher bandwidth for data-intensive services such as streaming, cloud computing, and innovative city initiatives.

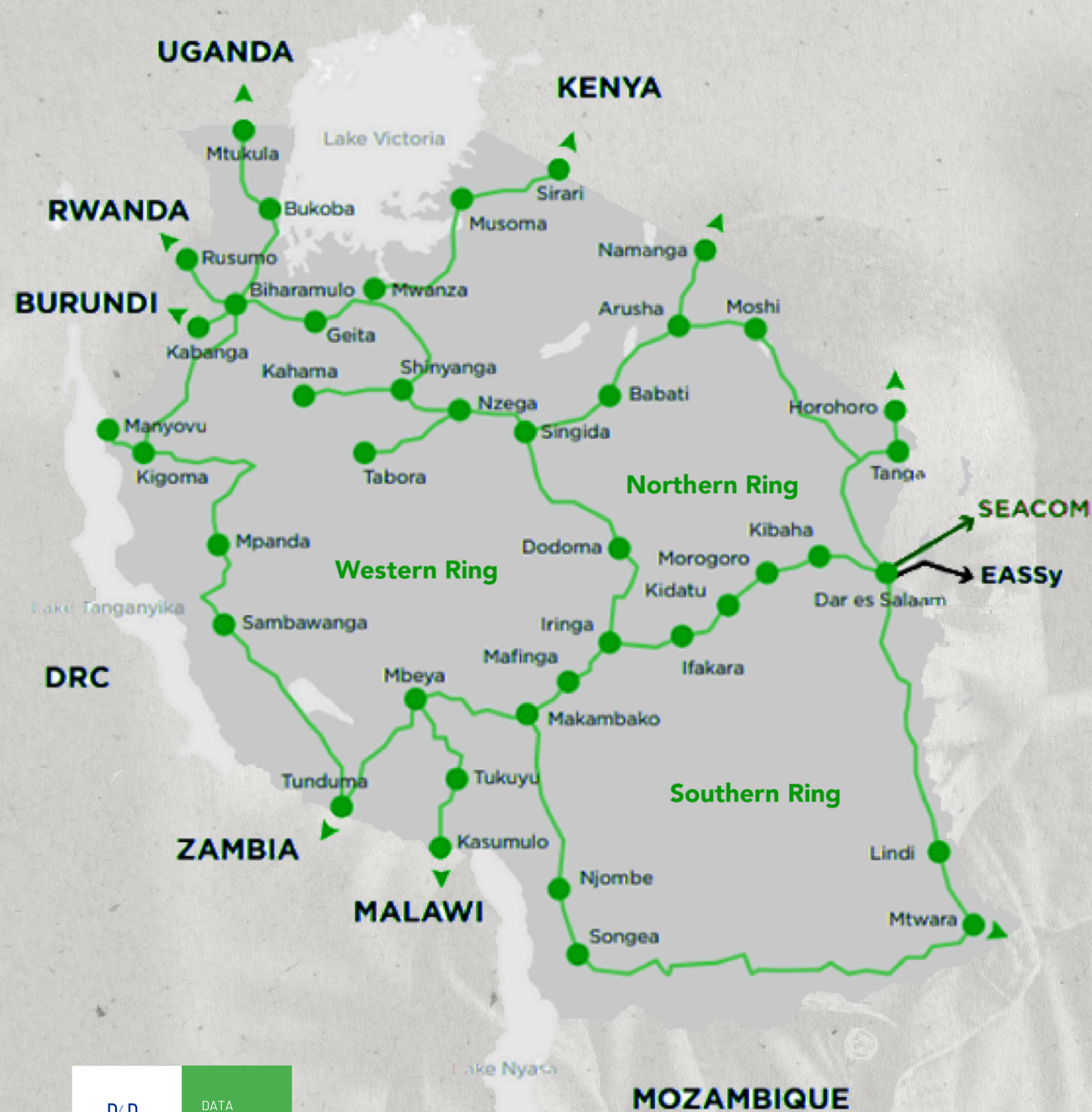
Cloud Services

As businesses adopt digital services, there is a growing demand for cloud solutions and data centres. Connectivity providers like Liquid Telecom and Wingu Africa are expanding fibre-optic networks and offering cloud services to support enterprises and government agencies to manage their data securely and efficiently.

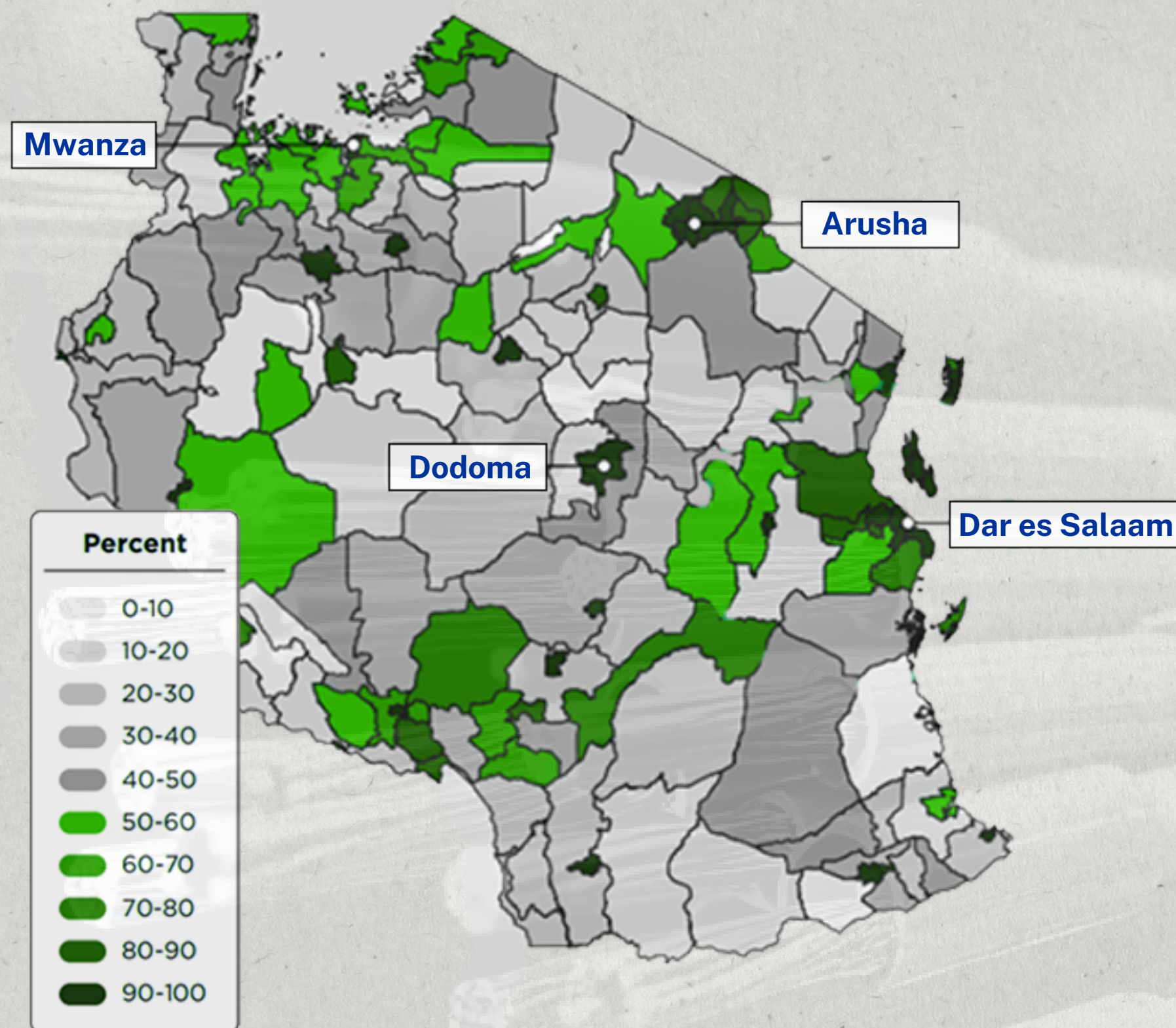
Satellite

Tanzania secured an orbital position of 16W for broadcasting satellites and new frequencies that will be used to improve the safety of air and maritime communications. The country is launching its first-ever space agency. The government is working with global partners to advance its research in space technologies.





Tanzania's National Fibre-Optic Network (NICTBB) has invested significantly in the National ICT Broadband Backbone (NICTBB), expanding its fibre-optic network to over **12,000 kilometres**.



The rollout of **4G networks** has been steadily increasing, and there are further plans for **5G deployment** in urban areas to improve mobile connectivity and enable higher bandwidth for data-intensive services such as **streaming, cloud computing, and innovative city** initiatives.

Risk Factors and Mitigation Strategies

Regulatory Risks

Tanzania's regulatory landscape can be complex, particularly for international investors navigating digital services, fintech, telecommunications, and e-commerce sectors. Challenges include evolving laws and bureaucratic delays. To mitigate these, businesses should engage local legal experts to navigate compliance, stay informed on regulatory changes, maintain regular communication with key regulatory bodies like TCRA and BoT, and proactively monitor policy updates to ensure alignment and avoid penalties.

Compliance Risks

Fintech startups in Tanzania must comply with strict financial regulations governing digital payments, mobile money, and digital lending, enforced by the Bank of Tanzania (BoT) and TCRA. Non-compliance can result in legal issues, reputational harm, and financial penalties. To mitigate these risks, startups should engage with BoT's regulatory sandboxes to test products under regulatory guidance, collaborate with local financial institutions for streamlined compliance, and establish dedicated compliance teams or work with consultants to ensure adherence to local and international regulations.

Cybersecurity Risks

With the growing digitization of services in Tanzania, businesses face heightened risks of cybersecurity threats and data breaches, particularly in sectors like fintech, e-health, and digital banking. Although Tanzania's Cybercrimes Act (2015) and Data Protection and Privacy Act (2022) provide a legal framework, the risks remain significant. To mitigate these, businesses should implement robust cybersecurity measures, including encryption, firewalls, MFA, regular assessments, and employee training.

Compliance Risks

Fintech startups in Tanzania must comply with strict financial regulations governing digital payments, mobile money, and digital lending, enforced by the Bank of Tanzania (BoT) and TCRA. Non-compliance can result in legal issues, reputational harm, and financial penalties. To mitigate these risks, startups should engage with BoT's regulatory sandboxes to test products under regulatory guidance, collaborate with local financial institutions for streamlined compliance, and establish dedicated compliance teams or work with consultants to ensure adherence to local and international regulations.

Case Stories



DATA
GOVERNANCE
IN AFRICA

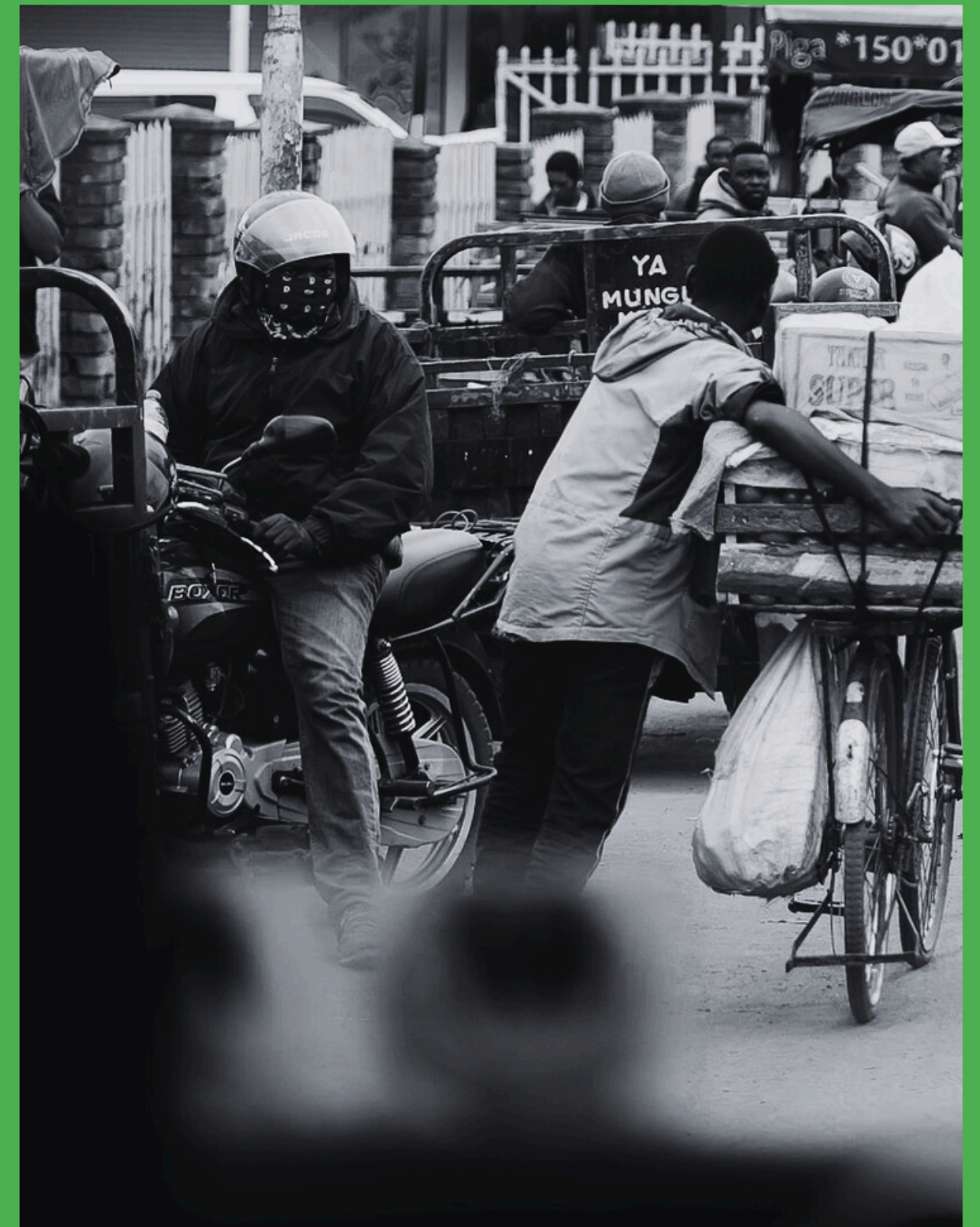
Nala, Scaling Cross-Border Payments

NALA, a Tanzanian fintech startup, evolved from a personal finance app into a leading cross-border payment platform, facilitating seamless transfers from the UK and the US to Tanzania and other African markets, including Kenya, Uganda, Rwanda, and Ghana. In 2022, it secured \$10 million in seed funding from Amplo, Accel, and Bessemer Venture Partners, and \$40 million USD in 2024 enabling its expansion across US, UK, EU and 11 countries in Africa. By focusing on lowering remittance fees and improving transaction speed, NALA has become a trusted service for the African diaspora. Partnering with global financial institutions and adhering to local regulations, it now processes millions of dollars monthly, offering a low-cost, efficient solution for international money transfers.



Ramani, Expanding Access to Finance For SMEs

Ramani, a Tanzanian cloud-based startup launched in 2019, digitizes supply chain operations for FMCG businesses, enabling real-time tracking of sales, inventory management, and distribution optimization. Addressing inefficiencies in the sector, Ramani has become a critical tool for SMEs. In 2022, it raised \$32 million in Series A funding from Flexcap Ventures and angel investors, fueling its expansion and technological advancements. As a Y Combinator alumni, Ramani benefits from strategic mentorship and partnerships with local distributors and FMCG businesses. Serving over 88 companies, it is transforming Tanzania's supply chain landscape and is set to scale across Africa, driving efficiency and visibility in operations.



EA Fruits, Disrupting Tanzania's Agricultural Supply Chain

EA Fruits, a Tanzanian agritech company launched in 2013, is revolutionizing the agricultural supply chain by connecting farmers with markets through an integrated platform and efficient cold chain distribution. By reducing post-harvest losses and improving access to quality produce, it supports over 20,000 smallholder farmers. In 2020, EA Fruits raised \$3.1 million in Series A funding from Goodwell Investments, FINCA Ventures, and Elea Foundation, enabling expansion of its operations, digital platform, and logistics network. Partnering with agro-dealers, financial institutions, and logistics providers, EA Fruits facilitates credit access for farmers and ensures timely delivery of fresh produce to local and export markets, positioning itself as a leader in Tanzania's agritech sector.



Dawa Mkononi, Disrupting Medicine Stock Financing.

Dawa Mkononi, a Tanzanian health-tech startup, addresses medicine stock-outs in healthcare facilities with a “buy now, pay later” model, ensuring consistent access to essential medicines without cash flow constraints. In 2023, it reported \$3.35 million in sales and secured EUR 200,000 in funding from DEG Impulse and grants from PesaTech Accelerator. Partnering with banks, agro-dealers, and insurance companies, Dawa Mkononi provides innovative stock financing solutions tailored to the healthcare sector. With over 89,000 healthcare facilities onboarded, its AI-driven platform optimizes procurement and ensures access to quality medicines. Now expanding to Uganda and Malawi, the startup is set to make a broader regional impact.



Opportunities in Tanzania's Digital Innovation Landscape

Fintech



Fintech is Tanzania's most dynamic sector, driven by mobile money services like M-Pesa and digital banking solutions that enhance financial inclusion. The growth of peer-to-peer lending platforms, payment gateways, and remittance services creates diverse investment opportunities. High demand for financial services among the unbanked and underbanked population, supportive regulations, and rapid digital adoption position fintech as a lucrative investment sector.

Agritech



Agriculture, the backbone of Tanzania's economy, presents significant investment potential through agritech solutions that enhance productivity, supply chains, and sustainability. Opportunities include digital platforms for precision farming, supply chain management, and climate-smart agriculture. With the government prioritizing agricultural modernization and the rise of innovative agritech startups, investors have a unique chance to impact a sector contributing over 25% to Tanzania's GDP.

Health tech



The healthcare sector in Tanzania is increasingly embracing digital health solutions to improve access, particularly in rural areas. Telemedicine, mobile health apps, and electronic medical records are gaining momentum. The rising demand for affordable healthcare solutions and strong government support for digital health initiatives offer significant growth potential for e-health startups.

Suggested Entry Strategies for Investors



Strategic Partnerships

Entering the Tanzanian market through partnerships with players e.g. TSA or startups can offer valuable market insights, ease regulatory compliance, and help establish credibility.



Regulatory Sandboxes

Regulatory sandboxes offer a safe entry point for sectors like fintech and health tech. The Bank of Tanzania's fintech sandbox allows companies to test products and services in a controlled environment.

Impact Investments

Tanzania offers many opportunities for impact investors looking to generate social and environmental returns alongside financial gains. Sectors such as renewable energy, healthcare, and agriculture are attracting funding from international development agencies and foundations.



Accelerators

Tanzania's startup ecosystem has several accelerator programs that help companies develop business models and scale operations. Investors can gain early access to high-potential startups by participating in these programs or co-investing alongside accelerators.



Events

Participating in ecosystem events and meetups is the easiest strategy for meeting and engaging with key and strategic ecosystem actors and potential partners. Identify different events happening in the ecosystem, e.g., *Sahara Sparks* and the *Annual ICT Conference*.

Key Ecosystem Actors and Their Roles

Investors and Funders

- [CRDB Imbeju Fund](#)
- [Funguo Fund](#)
- [MAKISATU Fund](#)
- [Botnar Foundation](#)
- [Segal Foundation](#)
- [World Bank/IFC](#)
- [UNCDF/Cookfund](#)
- [DOEN Foundation](#)
- [Acumen Fund](#)

Communities

- GTUG Tanzania
- AI Lab Community
- GIS Community
- Founders Community
- CEO Roundtable
- TPSF and TSA
- Chambers of Commerce

Accelerators and Incubators

- [Sahara Accelerator](#)
- [Ennovate Ventures](#)
- [SmartLab](#)
- [Anza Accelerator](#)
- [Vodacom Accelerator](#)

Events and Meetups

- [Tanzania Startup Week](#)
- [Innovation Week](#)
- [Annual ICT Conference](#)
- [Sahara Sparks](#)
- [Angel Fairs](#)
- [Founders Meetups](#)

- **Public**
- [COSTECH](#)
- [ICT Commission](#)

Conclusion

Tanzania's digital innovation landscape presents many opportunities for investors seeking to engage with high-growth sectors such as fintech, agritech, renewable energy, e-health, and edtech. The country is positioned to lead in digital transformation across Africa with a youthful population, increasing internet penetration, and strong government support. The success stories of local startups, the availability of accelerator programs, and the ongoing development of regulatory frameworks signal that now is the time to invest in Tanzania. Whether you are an angel investor, venture capitalist, or impact investor, the market is ripe for innovation, and the potential for scaling impactful digital solutions is vast.

Call To Action

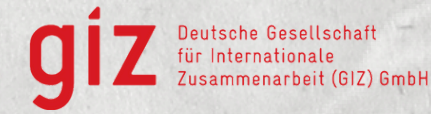
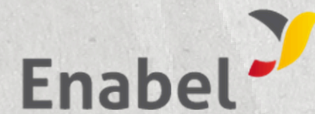
We invite you to explore Tanzania's thriving tech ecosystem and play a pivotal role in driving the country's digital transformation. An upcoming startup policy promises to streamline regulations and offer attractive incentives, making this a timely investment destination. Here's how you can get started

- **Contact ecosystem actors:** Engage with leading accelerators like [Sahara Ventures](#), [Seedstars Tanzania](#), and [Vodacom Accelerator](#) to explore investment opportunities and access pre-vetted startups.
- **Collaborate with local partners:** Form strategic partnerships with innovation hubs, co-working spaces, and development agencies that can assist with market entry, navigating regulations, and scaling businesses.
- **Stay informed and engaged:** Attend local events such as Sahara Sparks, connect with industry experts, and participate in forums that showcase Tanzania's growing digital economy.

Global Gateway



REPUBLIC OF ESTONIA
MINISTRY OF FOREIGN AFFAIRS



Learn more:
<https://d4dhub.eu/initiatives/data-governance-in-africa>

