

# TANZANIA BUSINESS KNOWLEDGE PROJECT

## *Executive Summary*

The TANZANIA BUSINESS KNOWLEDGE PROJECT would apply the digital revolution to business development in Tanzania by:

1. Assembling English language generic basic business how-to knowledge documents from foreign government and quasi-government organizations.
2. Adapting and supplementing the foreign business knowledge documents for utilization in Tanzania.
3. Making the documents relevant to a Tanzania audience by translating them into Swahili.
4. Developing Swahili video and audio materials based on the documents and other sources.
5. Distributing the documents, videos and audios primarily through a website but also through other digital distribution mechanisms.

The PROJECT would be effective because:

1. It would have the potential to reach and benefit a large and growing Tanzanian audience.
2. It would provide existing and aspiring entrepreneurs with knowledge essential to the success of their businesses.
3. The development costs would not be large because the world's basic business knowledge is available at no cost and requires only adaption and translation into Swahili.
4. The ongoing costs would be low because the knowledge base would be relatively static.
5. The PROJECT would be foundational for business development in Tanzania since:
  - A. It would support the development of more effective business advisory services provided by the Government of Tanzania, non-government organizations, and private business advisers.
  - B. It would provide a base for the development of business training programs from colleges and universities and for the incorporation of business knowledge content into non-business training courses.
6. The PROJECT would be foundational for similar projects:
  - A. For business development in Swahili speaking and countries.
  - B. In other sectors in Tanzania, notably education and health.
  - C. In other countries wishing to capitalize on the digital revolution for development purposes.

# ***The PROJECT***

## **Overview**

The goal is to make available to Tanzanian entrepreneurs an "essential Tanzanian business knowledge base" at no cost.

The Tanzanian essential business knowledge base five characteristics:

1. It consists of business "how-to" knowledge advising the entrepreneur how to operate their businesses. The key impediment for many entrepreneurs is knowing what to do and how to do it.
2. It is "comprehensive", dealing with all key aspects of starting or expanding a business, including evaluation of a business idea; developing a business plan; obtaining financing; selecting a business location; marketing goods and services; hiring, training and motivating employees; and managing revenues and expenses.
3. It is "generic", in that it is relevant to all businesses, regardless of industry (manufacturing, agriculture, retail, etc.) and location (country, region, province, state, district, city, etc.)
4. It is "basic" in the sense that it encompasses the things that should be known first (and not things that can be known later).
5. It is relevant in the Tanzanian context

The Tanzanian essential business knowledge base would be created by fusing the world's basic business knowledge base, which is available widely and cheaply on the websites for governments of English speaking countries, with Tanzanian business knowledge, to be assembled as part of the PROJECT through a systematic interview process with Tanzanian business leaders.

The Tanzanian essential business knowledge base would be available in Swahili, with information products available in Swahili. Materials (documents, video files, and audio files) would be available in English where they were created in English.

The Tanzanian essential business knowledge base would be created as printable, video and audio formats. Printable documents would be of interest to those that are literate. Video and audio formats would be of interest to all, but uniquely of interest to those without or with low literacy skills.

The specific products in the essential Tanzania business knowledge base would include:

1. Short documents (up to four pages) on an estimated 120 to 150 topics, available in English and Swahili, in PDF and HTML formats, for a total of between 480 and 600 files.

2. Short Swahili videos based on 120 to 150 topics, available as both video files and audio files extracted from the videos.
3. Videos from filmed interviews approximately 50 Tanzania business experts. If the interviews were conducted in English, Swahili versions would be created either through voice-overs or subtitles. The expectation is approximately 60 video interviews consisting of 40 Swahili interviews and 10 interviews in English with subtitles or voice-overs for which there would be both English and Swahili versions.
4. Videos from approximately 10 special events such as conferences or training courses.
5. An estimated 10 to 15 Swahili videos created through the editing of available video materials.

The PROJECT would develop several mechanisms to distribute the various document, video and audio products described above:

1. A PROJECT website to be distributed through the internet.
2. An adaptation of the website that would allow the Tanzania essential business knowledge base to sit on and be accessible on stand-alone computers or with independent computer networks.
3. The infrastructure to distribute the knowledge base on Youtube.
4. Social Media distribution mechanisms.
5. Television shows.
6. Radio shows.
7. Experiments with other distribution mechanisms, such as telephone call centres or telephone data centres

The development of the Tanzanian essential business knowledge base and its distribution mechanisms is expected to take two years. Once completed, the PROJECT would operate with relatively little management required.

It is anticipated that there will be a substantial market for the PROJECT's output.

1. According to the 2012 Census, there were 37.1 million adults in Tanzania.
2. Within this population, 26.5 million were literate in either English or Swahili or both, and would therefore be able to use the written components of the knowledge base.
3. In addition, 21.1 million were literate in Swahili only, so the many English language websites around the world with similar content are not available.
4. The 8.6 million Tanzanians adults that were not literate would benefit from the video and audio distribution components of the knowledge base
5. According to the 2014 Integrated Labour Force Survey, there were approximately 25.8 million people in the labour force, of which 4.032 million had secondary education and an additional 1.560 million had higher levels. To the extent that the Tanzanian essential business knowledge base requires education, there is a significant market.

6. According to the same survey, there were 20.03 million in the Labour Force, of which a small majority were women. Most small business starts originate with individuals already working in the line of business.
7. There are approximately 154,618 businesses in Tanzania with at least one employee. Undoubtedly, there are a large number of business that do not have any employees. Beyond this, there are a large number of Tanzanians that carry out entrepreneurial activities (often on a part time basis or to supplement incomes), even though they do not consider themselves "in business".
8. The 2012 Census found that 63.9 percent of households had access to mobile phones. A 2017 survey of cell phone subscriptions found that total subscriptions amounted to 69.7 percent of inhabitants. Cell phone use would be a prerequisite for distributing the Tanzanian essential business knowledge base through call centres or automated phone systems. It would also be a precursor to future broadband use.
9. In 2017, broadband subscriptions (fixed and mobile) totalled 8.9 percent of inhabitants. In addition, 16 percent of individuals used the internet. In 2016, there were 2.9 million internet users. While the different surveys are not totally consistent, they do indicate that the website could be of interest to a large group.
10. In 2018, there were an estimated 7.0 million social media users in Tanzania. This points to a large internet use, plus an important vehicle for promoting and distributing the knowledge base. That social media users were predominantly male and within the 18 to 34 age group needs to be taken into account.
11. The 2012 Census found 61.8 percent of households had access to radios. The development of audio content within the PROJECT would be relevant to this population.
12. There were 60,451 computers in secondary, government and private schools in mainland Tanzania. This figure points to the potential for distributing the Tanzanian essential business knowledge base through stand alone options.
13. There are business advisors throughout Tanzania: lawyers, accountants, government officials, non-governmental organization officials, educators. They can use the PROJECT to enhance there advisory services.
14. There are approximately 50 to 80 million people that speak Swahili outside of Tanzania. Most parts of the Tanzania essential business knowledge base would be relevant.

## **Digitization and the Project**

In comparison with historic methods for disseminating knowledge, digital technologies revolution the way knowledge can be distributed, reaching a large number of people are a fraction of the cost.

To understand the significance of the digital revolution, prior to the "digital revolution", non-digital content and distribution mechanisms were the only ones available. They included:

1. One-on-one consultations between a business expert and potential or existing entrepreneurs. These consultations include in-person meetings and phone conversations. This mechanism is labour intensive and typically limited to the expertise of the expert.
2. Conferences where one or more business experts use presentations to convey knowledge.
3. Seminars and workshops where one or more business experts convey relevant information and encourage dialogue on the information to ensure better understanding.
4. Lectures where business experts work through a predefined curriculum. The lectures may be provided in a variety of settings, including:
  - A. Single lectures of a few hours.
  - B. An intensive lecture series covering multiple topics and presented intensively over up to a one to a few days.
  - C. Multiple lectures on a single topic over a period of time within a college or university course.
  - D. Multiple lectures covering a number of topics over a period of time within a college or university program. The lectures may or may not include testing. They may or may not have diplomas, degrees or other forms of accreditation. They may or may not have additional required reading.
5. Radio and television series of an educational nature.
6. Printed documents such as handouts, brochures, booklets, and books to be handed out by staff either free of charge or sold.

The arrival of digitization of both content and distribution mechanisms changes the situation in a number of ways.

1. Non-digital content can be digitized to some degree and distributed through digital distribution mechanisms. For example:
  - A. While the one-on-one consultations should remain private, the generic knowledge of the business advisers can be captured on video and distributed through digital mechanisms, utilized in expert-moderated web forums, captured in web seminars (webinars) and shared through Facebook and other social media.
  - B. Conferences, workshops and seminar presentations can be video and distributed through digital mechanisms.
  - C. Lectures can be video-ed and distributed either as stand-alone items, or incorporated into online courses that may include testing, required readings, identity verification, and accreditation.
  - D. Radio and television shows and series are already digitized, but digitization allows for further distribution through websites, Youtube, downloadable audio-books and other ways.
  - E. Printed documents have been in a digital format for years, but digital distribution allows for distribution through websites, downloadable e-books and email.

2. Digitization allows the bundling of digital content in different formats into one distribution system. People learn in different ways, and bundling allows recipients to choose among videos, audios and documents as their preferred learning method for a particular topic.
3. Digitization also allows a comprehensive assembly of content, since digital systems have a lot of storage capacity. Comprehensive assembly allows for “externalities”, in which the recipient is seeking knowledge in one area but may incidentally find useful knowledge in areas not originally envisaged. The effectiveness of the knowledge transfer is increased.

## **Creating the Tanzanian Essential Business Knowledge Base**

All projects, whether carried out by private sector entrepreneurs, or officials in corporations, international and national government agencies, and non-governmental organizations have a preparatory phase. This phase includes the detailed costing, the development of a business plan, the development of prototypes for demonstration purposes, making presentations to secure support, and securing authorization to proceed from investors, corporate or government leaders, and other supporters as required.

After the preparatory phase, the proposed PROJECT would apply the digital revolution to business development in Tanzania in both creating the Tanzania essential business knowledge base, the subject of this section, and in creating distribution mechanisms, the subject of the following section.

Creating the knowledge base would proceed through these steps.

### ***Step 1. Assembling the foreign-sourced essential knowledge base documents***

This component entails gathering the essential business knowledge documents from governments and government agencies of English speaking countries, and organizing them into an integrated, editable format. Essential business knowledge bases have been created and delivered through the internet by governments in the United States, Canada, Australia and New Zealand. Websites are provided below:

1. The Small Business Administration within the Government of the United States the "Starting a Business" section within the website map <https://www.sba.gov/sitemap>.
2. The Government of Canada at Canada.ca, the government's digital presence, at <https://www.canada.ca/en/services/business.html>.
3. The Business Development Bank of Canada, an entity within the Government of Canada, at <https://www.bdc.ca/en/articles-tools/pages/default.aspx>.

4. The Government of Australia's Department of Industry, Innovation and Science at <https://www.business.gov.au/Business-Information>.
5. The Government of New Zealand's Business.govt.nz, part of the Ministry of Business, Innovation and Employment, found at <https://www.business.govt.nz>  
For best results, click on Menu icon (≡).

Copyright rules vary from country to country. While copyrights may need to be managed, getting access to these documents for a non-commercial purpose and with acknowledgement of the source should be possible.

Collectively, these websites contain the English language, foreign essential knowledge base. They address the issues entrepreneurs will face as they go through the stages of business development: idea conceptualization; business start-up; business operations; business growth and expansion; innovation and research; and business exits and continuity planning. They are widely available to the English speaking world at no cost. At minimal cost, this essential knowledge base could be made available to Tanzanians. This is the essence of the PROJECT.

Much of this knowledge base would be applicable in Tanzania. These websites provide a starting point in creating the Tanzanian knowledge base. Clearly, not all components will be relevant in Tanzania. Components dealing with regulations, statistics and government programs and services need replacement; some research could fill these gaps. In addition, some components would require the development of Tanzanian best practices; a systematic interview process with Tanzanian experts and successful entrepreneurs could address this.

Digital technologies related to the accessing, creating, copying, editing and storing files in a variety of formats facilitates the assembly and creation of a Tanzania essential business knowledge base.

The specific steps involved are:

1. Comparing the knowledge base source options (United States, Canada, Australia, New Zealand, et.) in terms of relevance, completeness, access to copy and edit rights, direct access to source documents (rather than downloading individual documents from the internet), and selecting one source as primary.
2. Getting the documents from the primary source either by pulling them from the websites and receiving the original documents from the primary source.
3. Putting them into an organized, usable, editable format.
4. Reviewing the assembled documents against secondary sources for any missing and relevant subjects or missing ideas with specific subjects, and updating or supplementing the primary source documents as necessary.

The goal would be to capture all the relevant foreign-sourced essential business knowledge within a concise, logical framework. It is estimated that the end product

would be up to 175 documents (based on the number of documents in the North American websites) of typically 4 pages.

### ***Step 2. Adapting the foreign-sourced business knowledge base for utilization in Tanzania.***

The adaptation process would work with the approximately 150 documents representing the foreign-sourced best practices from the foregoing component. It would include:

1. Addressing foreign-sourced regulatory issues (which would be irrelevant in Tanzania) either by omitting them, or providing pointers to Tanzania regulatory authorities, or attempting to provide advice on how to manage Tanzania's regulations. Tanzania's laws and regulations as well as regulatory information from regulatory agencies are available online.
2. Replacing foreign-sourced statistical references with Tanzanian references,
3. Replacing references to foreign-sourced support programs with references to Tanzanian support mechanisms.
4. Identifying foreign-sourced best practices that would be impractical in Tanzania (e.g. sources of financing, different social environment).
5. Identifying gaps in knowledge that would need to be addressed by developing Tanzanian best practices.

### ***Step 3. Carry out a knowledge capture process to create Tanzanian best practices***

There are a number of business experts in Tanzania. They include:

1. Successful entrepreneurs willing to share their stories.
2. Private business advisers such as lawyers, accountants, consultants and engineers.
3. Business advisers in government, international and non-governmental agencies and organizations.
4. Bankers, micro-lenders and others involved in assessing businesses for the purposes of providing loans and other financing.
5. Educators in universities and colleges.
6. Advisers in business associations such as the Chambers of Commerce.

The challenge is to collect the wisdom and knowledge in these individuals.

To this end, the PROJECT would identify a selection of Tanzanian business experts for interview, and then undertake a systematic interview process with these business experts. The interviews would be structured around a set of questions. The focus would be addressing topics covered in the foreign knowledge bases for which foreign content would not be relevant in Tanzania, and particularly to address best practice gaps in Tanzania.

The interviews would be video-ed so the content could be distributed as part of the knowledge base.

Where interviewees speak English and Swahili, the interviews would be conducted in Swahili, so the content could be shared more broadly.

In addition to interviews with Tanzanian business experts, the PROJECT would capture Tanzanian business knowledge by video-taping events such as training courses, workshops and conferences.

#### ***Step 4: Integrating content from the knowledge capture process with the foreign sourced knowledge base***

The integration process would include filling gaps in the foreign sourced knowledge base, particularly in areas where the foreign sourced materials is irrelevant in the Tanzanians context, and by modifying the foreign sourced materials where necessary.

The end result would be a Tanzanian adaptation of the foreign-sourced essential business knowledge base to the Tanzanian context in English. The resulting package could include up to 150 (print documents, of length not exceeding 4 pages, organized under appropriate subject headings, in a format that is easy to edit.

#### ***Step 5: Translating the English language documents into Swahili.***

Translation into Swahili makes the knowledge base accessible to the large number of Tanzanians that do not speak English. It is an essential feature of the PROJECT. It is assumed the work would be contracted out to translators who are knowledgeable in business and business terms.

It is expected that translation will cover 150 documents of 4 pages, with 400 words per page. Based on publicized rates, contractor translation rates are expected to approximate 10 cents per word. Given the volume of the work, a lower rate may be negotiable. The total cost would be about \$24,000.

#### ***Step 6: Packaging the print documents into additional formats***

The would be done by bundling existing materials into E-books, books, brochures

#### ***Step 7: Developing videos based on the content in the English language printable documents***

As people generally learn in different ways, it is useful to provide video, audio and print document options. Video materials address literacy concerns generally and particularly as people age, especially women, so those that are not totally literate can access the content by watching or listening.

As indicated above, it is expected that there would be 150 printable documents of up to 4 pages in the English language. There would need to be 150 videos based on the content in these documents. Presumably, these videos would be short, because the documents themselves are short. It is assumed that the videos would be made by the PROJECT's staff.

***Step 8: Develop other video materials, based on the video material collected within the PROJECT.***

The PROJECT would accumulate a number of hours of video materials. The step involves transforming these raw materials into usable and interesting products. These video products would include:

1. Entrepreneur success story products, including one or more documentaries (1 to 2 hours) and a series (multiple episodes of about 30 minutes), based on interviews with successful entrepreneurs and intended to promote the potential of entrepreneurship and share the lessons learned in the process, for distribution through the website, television, radio (audio portions) and perhaps social media such as Facebook and Youtube.
2. A series of subject-specific, best-practice videos developed by assembling interview components from business experts, successful entrepreneurs and events, for distribution on the website, television, radio (audio portions), perhaps social media such as Facebook and Youtube and perhaps within training courses delivered by others.
3. Videos on events such as speeches, conferences, workshops and training courses that deal with best practices.

The focus would be on creating videos in Swahili. Where the raw video footage will occasionally be in English, the final products will need to be dubbed in translations and/or subtitles to be useful.

The development of video materials would include video editing to transform the raw content from the video capture initiatives into the video products described above. The transformation would include:

1. Splicing together relevant content from a variety of sources into coherent products.
2. Adding titles, subtitles, credits and other tools to enhance products.
3. Adding dubbed audio and subtitled translations.
4. Generating the product into a suitable format for the target end-use (e.g. web, television, radio, social media).
5. Using consistent presentation formats through all the products.
6. Incorporating humor wherever possible.

### ***Step 9: Creating audio products***

Audio products to correspond to the video products would be developed by separating the audio track from the video.

In audio and video products, Tanzanian humour, music, good presentation and consistent formatting would increase effectiveness.

### ***The PROJECT's Products: A Summary***

The products are:

1. Approximately 150 printable documents, each in PDF and HTML formats, and in English and Swahili, for a total of approximately 600 documents.
2. Approximately 150 video and audio files corresponding to the 150 printable documents, in Swahili.
3. A variety of other Swahili video and audio files, based on the raw content of the videos of interviews, training courses, workshops and conferences and dealing with subjects such as best practices and success stories.

## **Creating the Distribution System for the Essential Business Knowledge Base**

The following steps would be taken within the PROJECT to distribute the Tanzania essential business knowledge base.

### ***Step 1: Create a website to be accessed over the internet***

Developing the website would include the following:

1. Designing the format (e.g. responsive design, appearance).
2. Incorporating key features (e.g. messages, statistics, bilingual, printing).
3. Organizing the content (e.g. file naming conventions).
4. Designing content accessing systems (e.g. key word search, drill down menus and sub-menus, site-map).
5. Populating the system with available content.
6. User testing.
7. Documenting design and coding decisions for future reference.
8. Dealing with operational issues (e.g. name registration, security certificate, hosting services, search engine optimization).

***Step 2: Create a standalone application to sit on computers and local area networks***

This involves developing non-web mechanisms to distribute the knowledge base, including compact disks and memory sticks with instructions for installation on networks and standalone computers.

***Step 3: Create social media pages (Facebook, Pinterest, etc.) to the website and distribute content to be accessed over the internet***

***Step 4: Place video materials on Youtube through a Youtube channel***

***Step 5: Promote the knowledge base and how to access it***

Promoting the website through (a) an effective name, (b) start-up promotions, (c) ongoing promotions, and (d) using products distributed outside the website (e.g. Facebook pages) to promote the website.

Start-up promotions would include:

1. Advertisements on radio, TV and internet.
2. Letter mail-outs and emails to key players, banks and groups to promote the website address.
3. News releases to media outlets.
4. Media interviews.
5. Presentations to key groups like lawyers, accountants, consultants, local business organizations and at conferences and meetings..
6. An opening event.
7. Endorsements from respected figures.

A catchy theme song would help.

***Step 6: Explore options for distributing audio and video materials through radio and TV stations***

The starting point is to conduct, at an early stage, interviews with TV and radio stations to determine interest in products that might come out of the PROJECT, and where there is interest, to determine design requirements.

***Step 7: Explore options to distribute audio files via automated telephone systems.***

## Summary: Sources, Products and Distribution Mechanism

Source of Content	Digital Products Content	Digital Distribution Mechanism						
		Website	Internet Distribution			Memory Sticks, compact disks, Storage Media	TV	Radio
			Social Media					
			Facebook	Youtube	Pinterest			
Adapted North American Best Practices; Video-ed Expert Interviews; Video-ed Successful Entrepreneur Interviews; Event Videos	Knowledge Base Products							
	- Short Documents	x	x	x		x		
	- Short Videos	x	x	x		x	x	
	- Short Audios	x	x	x		x		x
	- E-Books and Long Documents	x				x		
	- Video Documentaries & Training Videos	x				x	x	
	- Audio Books	x				x		x
Successful Entrepreneur Interviews	Success Stories	x				x		
Event Videos	Event Videos	x				x		
Online Staff Moderated Question and Answer Forum	Entrepreneur Common Question-Answer Document	x						

## Operating the Knowledge Base and Distribution System

Extent of operations will depend on funding, market response, etc.

At a minimum, tasks would include:

1. Promoting the existence of the site, to encourage usage. Ongoing promotions would include advertisements on radio, TV and internet, presentations at every opportunity, occasional mail-outs and email campaigns.
2. Maintaining the Tanzanian essential business knowledge base, including corrections, updating as circumstances change (regulations, statistics, support programs).
3. Updating the HTML language in the website to track the evolution of the language.

4. Maintaining the technical aspects of the website (hosting services, security, name registration, search engine optimization)
5. Continuing to manage existing delivery mechanisms, include the website, standalone databases, social media, etc.
6. Reviewing performance, particularly the extent of access and the impact of access, and exploring new mechanisms.
7. Managing copyrights.

Subject to financing, additional tasks could include:

1. Developing the Tanzanian essential business knowledge base, including the identification of new best practices, the development of new videos as opportunities arise (e.g. new entrepreneur success stories, new business experts, association meetings, training courses).
2. Supporting training work of others. Work with training institutions to encourage their incorporation of business “how-to” information into their new and existing training courses, and fill any gaps that remain.
3. Supplementing the Tanzanian essential business knowledge base with industry-specific and area-specific knowledge, primarily by interviewing experts and successful entrepreneurs and posting the videos.

## Project Staffing and Costing

### *Staffing*

Three staff members are required to develop the knowledge base: a **Content Officer/Project Manager**, a **Video Officer**, and a **Computer Officer**.

#### 1. The **Content Officer/Project Manager**

One individual would have dual responsibilities for managing the content in the site, in addition to managing the PROJECT overall. Responsibilities are in both the DEVELOPMENT PHASE and the OPERATING PHASE of the PROJECT.

The individual should have the following knowledge and skills: a knowledge of good business practices; excellent writing and oral skills in English and Swahili; excellent presentation skills; project management skills; people management skills; marketing and promotion skills; and an ability to work with business leaders.

Tasks in the DEVELOPMENT PHASE for the **Content Officer/Project Manager** would begin at the start of the PROJECT. They are summarized in the table *Development Costs* below. It is estimated that the work would require 475 person days. Of this total, 187 person days would be spent on content development, 288 days on project management, and 87 days representing a contingency factor. The work would likely span a period between 2.0 and 2.5 years. Initially, the work would focus on content, but

shift toward project management once the content is solidified and then toward marketing and promotion once the content and delivery mechanisms are in place.

The minimum tasks in the OPERATING PHASE are also summarized the table *Operating Costs* below. They are estimated at about 185 person days per year. With approximately 260 working days outside of weekends in a year and with allowances for holidays, vacation, etc., 185 person days amounts to close to a full-time job.

In the OPERATING PHASE, the PROJECT could be expanded in a variety ways, subject to financing. These additional tasks include extending the knowledge base (new videos, best practices, filmed events), supporting the training work of other organizations, supplementing the generic, how-to knowledge base with industry-specific and area-specific knowledge, and operating a call center. The time and cost requirements of these additional tasks are not factored into the PROJECT.

#### **The Video Officer**

Tasks in the DEVELOPMENT PHASE of the PROJECT are summarized in the table *Development Costs* below.

Skills and knowledge requirements include skills in making and editing high quality videos. Knowledge of business practices would provide a foundation for making useful video and audio products out of the accumulated video materials created during the PROJECT.

The work of the **Video Officer** is expected to take a 338 person days, amounting to approximately a year and half of work.

Work would begin when the **Content Officer/Project Manager** has completed the written English and Swahili translations of the knowledge base, with much of the initial work involving work with the **Content Officer/Project Manager** to put this written content into a visual, video form. Following this would be the filming of a number of interviews with business leaders in Tanzania, as part of the process of identifying Tanzanian best practices. The final segment of the work would involve converting the accumulated video materials into a variety of audio and video products.

There is no requirement for the **Video Officer** in the OPERATING PHASE of the Project, unless the PROJECT evolves beyond the minimum tasks set out in the table *Operating Costs* below.

#### **The Computer Officer**

Tasks of the **Computer Officer** in the DEVELOPMENT PHASE are summarized in the table *Development Costs* below.

The work of the **Computer Officer** in the DEVELOPMENT PHASE is expected to involve 276 person days, amounting to about a year and a quarter of work. The work would

begin in earnest toward the end of the DEVELOPMENT PHASE, when most of the written, video and audio products are available for incorporation into the digital distribution systems. The primary challenge is to incorporate these materials in a website, standalone memory stick applications, and social media pages.

In the OPERATING PHASE of the PROJECT, about 70 person days of work would be required to maintain and update the distribution mechanisms periodically.

### **Costs**

The PROJECT has not been thoroughly costed. However, the tables *Development Costs* and *Operating Costs* identify the cost elements, most of which are not high.

Identified costs in the DEVELOPMENT PHASE include: word processing software; travel, meals, accommodation; camera; translation contract (\$24,000); HTML editing software; video editing software; website design software; website name registration; web hosting services; security certificate; memory sticks; advertizing costs (TV, radio, internet); mailing list acquisition costs; stamps;venue rental; food/hospitality costs; legal services; incorporation fees; board costs; corporate reporting; legal services for financing contracts; audit; office space; office furniture; 4 or 5 computers; 4 cell phones; insurance; electricity; internet account; modem/router; bookkeeper; accounting services; cell phone accounts; printer; copier; office manager salary; office supplies

Identified costs in the OPERATING PHASE include: advertizing costs (TV, radio, internet); travel, meals, accommodation; stamps; website name registration costs; security certificate; website hosting services; memory sticks; legal Services; board costs; reporting; office space; insurance; electricity; internet account; bookkeeper; accounting services; cell phone account; office manager salary; supplies.

### **Development Costs**

<b>Activities to be Performed for Development</b>	<b>Content Officer / Project Manager (Person Days)</b>	<b>Video Officer (Person Days)</b>	<b>Computer Officer (Person Days)</b>	<b>Other Cost Items</b>
1. Developing the Products				
1.1. Assembling the foreign-sourced essential knowledge base documents				
1.1.1. Comparing the knowledge base source options selecting one source as primary	10			

1.1.2. Getting the documents from the primary source (direct from source or off internet (150 documents))	15			
1.1.3. Putting them into an organized, usable, editable format	25			Word processing software
1.2. Adapting the foreign-sourced business knowledge base for utilization in Tanzania				
1.2.1. Addressing foreign-sourced regulatory issues which would be irrelevant in Tanzania	10			
1.2.2. Replacing foreign-sourced statistical references with Tanzanian references	5			
1.2.3. Replacing references to foreign-sourced support programs with references to Tanzanian support mechanisms	5			
1.2.4. Identifying foreign-sourced best practices that would be impractical in Tanzania	5			
1.2.5. Identifying gaps in knowledge that would need to be addressed by developing Tanzanian best practices				
1.3. Carry out a knowledge capture process to create Tanzanian best practices				
1.3.1. identify a selection of Tanzanian business experts for interview	5			
1.3.2. Undertake a systematic video-taped interview process with these business experts based on a structured set of questions (50 interviews - 2 days each)	100	100		Travel, meals, accommodation, camera
1.3.3. Capture Tanzanian business knowledge by video-taping events such as training courses, workshops and conferences (10 events)	2	20		Travel, meals, accommodation, camera

1.4. Integrating content from the knowledge capture process with the foreign sourced knowledge base into an organized package of print documents	10			
1.5. Translating the English language documents into Swahili (150 short documents)	3			Translation contract (\$24,000)
1.6. Packaging the print documents into additional formats (PDF,HTML)			20	HTML editing software
1.7. Developing Swahili videos based on the content in the printable documents (150 documents x 2 languages x 2 formats)	40	40		Video editing software
1.8 Develop other Swahili video products by transforming video material collected within the PROJECT (interviews, events, 150 in-house short videos)				
1.8.1, Splicing together relevant content from a variety of sources into coherent products	20	20		Video editing software
1.8.2. Adding titles, subtitles, credits and other tools to enhance products		50		Video editing software
1.8.3. Adding dubbed audio and subtitled translations		40		Video editing software
1.8.4. Generating the product into a suitable format for the target end-use (e.g. web, television, radio, social media)		2		Video editing software
1.8.5. Using consistent presentation formats through all the products		2		
1.8.6. Incorporating humor wherever possible		10		
1.9. Creating audio products				Video editing software
2. Developing the Distribution System				
2.1. Create a website to be accessed over the internet				

2.1.1. Designing the format			15	Site design software
2.1.2. Incorporating key features (e.g. messages, statistics, bilingual, printing)			15	Site design software
2.1.3. Organizing the content (e.g. file naming conventions)			10	
2.1.4. Designing content accessing systems (e.g. key word search, drill down menus and sub-menus, site-map)			15	
2.1.5. Populating the system with available content			40	
2.1.6. User testing			20	
2.1.7. Documenting design and coding decisions for future reference			10	
2.1.8 Dealing with operational issues (e.g. name registration, security certificate, hosting services, search engine optimization)			15	Name registration, web hosting services, security certificate
2.2. Create a standalone application to sit on computers and local area network			10	Memory sticks
2.3 Create social media pages (Facebook, Pinterest, etc.) to the website and distribute content to be accessed over the internet			25	Web page design software
2.4. Place video materials on Youtube through a Youtube channel			15	
2.5. Carry out start up promotions				
2.5.1. Advertisements on radio, TV and internet	5			Advertizing costs (TV, radio, internet)
2.5.2 Letter mail-outs and emails to key players, banks and groups to promote the website address	5			Mailing list acquisition costs, stamps
2.5.3. News releases to media outlets	3			
2.5.4. Media interviews	10			Travel, meals, accommodation

2.5.5. Presentations to key groups like lawyers, accountants, consultants, local business organizations and at conferences and meetings	15			Travel, meals, accommodation
2.5.6. An opening event	3			Venue rental, food costs
2.5.7. Endorsements from respected figures	5			
2.5.8. Website/business name				
2.5.9. Facebook and Social Media Promotions	2		10	
2.6. Explore options for distributing audio and video materials through radio and TV stations				
2.6.1. Carry out interviews with TV and radio stations	5			Travel, meal, accommodation
2.7. Explore options to distribute audio files via automated telephone systems			10	
3. Manage the PROJECT				
3.1. Operationalize the PROJECT through arrangements with investors, sponsors, partners, and other sources of assistance	15			
3.2. Create and manage corporate structure	10			Legal services, incorporation fees, Board costs, corporate reporting
3.2. Plan, budget, finance, and account for finances	15			Legal services for financing contracts, audit
3.3. Plan the work, hire and oversee the video officer	10	10		
3.4. Plan the work, hire and oversee the work of the computer officer	10		10	
3.5. Manage the office during the development period (two years)	45			Office space, furniture, computers, cell phones, insurance, electricity, internet

				account, modem/router, bookkeeper, accounting services, cell phone account, printer, copier, office manager, supplies
4.0 Contingency (15 per cent)	62	44	36	
Total Development Costs	475	338	276	

### Operating Costs

Activities to be Performed for Development	Content Officer / Project Manager (Person Days)	Video Officer (Person Days)	Computer Officer (Person Days)	Other Cost Items
1. Carry out ongoing promotions of the site				
1.1. Place advertisements on radio, TV and internet	5			Advertisizing costs (TV, radio, internet)
1.2. Do presentations at every opportunity	5			Travel, meals, accommodation
1.3. Do occasional mail-outs and email campaigns	15			Mailing list acquisition costs, stamps
2. Maintain the knowledge base, including corrections, updating as circumstances change (regulations, statistics, support programs)	30			
3. Manage the website				
3.1 Update the HTML language in the website to track the evolution of the language			15	HTML editing software updates
3.2. Maintain the technical aspects of the website (hosting services, security, name registration, search engine optimization)			15	Name registration costs, security certificate, web hosting services
3.3. Address questions	20			
4. Manage social media materials	20		20	

5. Manage stand alone versions of the knowledge base (periodic updates, etc)	20		20	Memory sticks
6. Answer inquiries, provide assistance	30			
7. Review performance, particularly the extent of access and the impact of access, and exploring new mechanisms	10			
8. Manage copyrights	5			Legal Services
9. Plan, budget, finance and account	20			
10. Manage corporate structure	5			Board costs, reporting
11. Manage the office	15			Office space, furniture, computers, cell phones, insurance, electricity, internet account, modem/router, bookkeeper, accounting services, cell phone account, printer, copier, office manager , supplies
Annual Operating Costs - Minimum	185	0	70	

## The Market

### *Literacy and Language*

Tanzania's literacy rate among those 5 years and over in 2012 was 71.23 percent, of which 5,239,729 would understand material in English, while 26,097,183 would understand Swahili. The literate population is a primary target of the PROJECT, and the numbers are substantial. The PROJECT is primarily in Swahili.

The PROJECT is designed to provide information not only through printable documents, but also through audio and visual means, to reach those who are not literate or have weak literacy skills or learn best through audio and visual communications.

## Tanzania Literacy and Language

Population Category	Number of People
Total Population	44,428,923
Population 0 - 4	7,273,833
Population 5 years and over	37,155,090
Literate	26,466,078
Literacy Rate	71.23%
Swahili and English	4,934,827
English Only	304,902
Swahili Only	21,162,356
Other	63,993

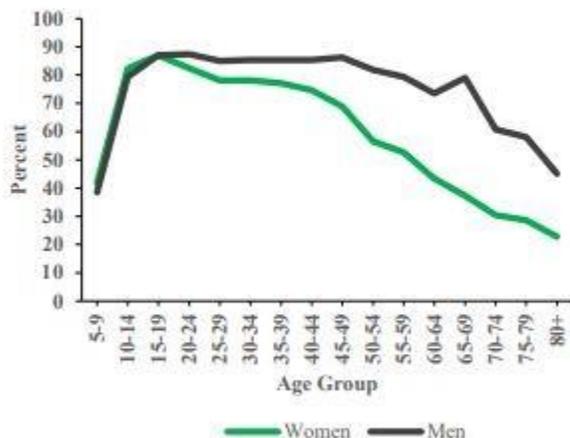
Source: Tanzania National Bureau of Statistics, Census 2012

Literacy rates are age-related, with older groups less likely to be literate. They are also gender-related. Literacy rates among women appear to be similar to men around age 20. While both groups appear to lose literacy as they age, the drop is more pronounced among women. PROJECT provides an incentive people to retain the literacy gained in school.

Graph One

Literacy Rate by Age Group, 2012 Census

Percentage



Source: 2012 PHC, Basic Demographic and Socio-Economic Profile Report

## *Education*

Tanzania has a significant absolute number well educated people. While these are a target for the PROJECT, the PROJECT is intended to reach those with lesser education, by addressing "basic" business knowledge.

### **Level of Education in Population of Age 15 Years or above, 2014**

Level of Education	Women		Men	
	Number (000)	Percent (%)	Number (000)	Percent (%)
Never attended	2,984	22.3	1,397	11.3
Primary	7,904	59.0	7,870	63.7
Secondary	1,891	14.1	2,144	17.3
Vocational training	294	2.2	471	3.8
Tertiary non university	207	1.5	248	2.0
University	110	0.8	230	1.9
Total	13,391	100.0	12,359	100.0

Source: Integrated Labour Force Survey, 2014

## *Work Experience*

In 2014, there were 9.89 million Tanzanian women and 10.14 million men in the labor force. Individuals who start businesses are often those already working. The working population is a target for the PROJECT.

### **Employed Persons of Age 15 Years or Above by Industries, 2014**

Industry	Women	Men
Agriculture, forestry and fishing (%)	69.9	64.0
Mining and quarrying (%)	0.4	1.7
Manufacturing (%)	2.6	3.6
Construction (%)	0.1	4.0
Wholesale and retail trade; repair of motor vehicles and motorcycles (%)	12.8	12.4
Transportation and storage (%)	0.2	5.0
Accommodation and food service activities (%)	6.5	1.4
Administrative and support service activities (%)	0.3	1.0
Education (%)	2.1	2.1
Human Health and social work activities (%)	1.0	0.7

Other (%)	4.1	4.1
Total (%)	100.0	100.0
Total (000)	9,887	10,144
Source: Integrated Labour Force Survey, 2014		

### ***Existing Businesses***

There were 154,618 businesses that employed one or more people in mainland Tanzania in 2014-2015, of which 79,583 were registered. In addition, there are undoubtedly many more businesses consisting only of the entrepreneur. Beyond this, there are many more Tanzanians involved in entrepreneurial activities, even though these activities would not be considered "businesses". Those in business are a primary target of the PROJECT, particularly the components dealing with improving business operations.

There were 2,016 businesses in the categories Administration & Support Services Activities; Professional, Scientific & Technical Activities; and Administration & Support Services Activities. These businesses include the accountants, lawyers, engineers, computer specialists, consultants and others who will advise small businesses, could have stand-alone applications of the knowledge base on their computers and are expected to be an important delivery mechanism to their business clients.

### **Tanzania Mainland: Registered and Unregistered Businesses: 2014-2015**

<b>Sector</b>	<b>Tanzania Registered and Unregistered Business (#)</b>
Agriculture, Forestry and Fishing	461
Mining & Quarrying	551
Manufacturing	54,017
Electricity, Gas, Steam & Air Conditioning Supply	259
Water Supply, Sewerage, Waste Management & Remediation Activities	308
Construction	489
Wholesale & Retail Trade, Repair of Motor Vehicles & Motorcycles	52,820
Transportation & Storage	818
Accommodation & Food Service Activities	11,136
Information & Communication Activities	319
Real Estate Activities	2,369
Professional, Scientific & Technical Activities	44

Administration & Support Services Activities	1,015
Professional, Scientific & Technical Activities	957
Public Admin. & Defence & Compulsory Social Services	4,607
Education	13,572
Human Health & Social Work Activities	4,763
Arts, Entertainment and Recreation	239
Other Service Activities	5,868
Activities of Extra-territorial Organizations and Bodies	6
Total	154,618
Of Which:	
<b>Registered</b>	<b>79,583</b>
<b>Unregistered</b>	<b>75,035</b>
Source: Statistical Business Registered Report Tanzania Mainland 2014-2015, National Bureau of Statistics	

Of the 154,618 businesses in mainland Tanzania with at least one employee, 77.3 percent had 1 to 4 employees and a further 12.4 percent had 5 to 9 employees. These statistics do not include the many businesses with no employees. Within the business community, small businesses with employees ranging from 0 to 9 would be the most likely users of the PROJECT.

### Number of Establishments by Industrial Activity and Size Group; Tanzania Mainland, 2014/15

Industrial Activity	Number of Establishments	Size Group						
		1 - 4	5 - 9	10 - 19	20 - 49	50 - 99	100 - 499	500+
Agriculture, forestry and fishing	461	146	154	74	40	28	19	0
Mining and quarrying	551	141	120	86	132	39	28	5
Manufacturing	54,017	47,837	4,923	535	360	162	159	41
Electricity, gas, steam and air conditioning supply	259	154	27	32	24	8	13	1
Water supply, sewerage, waste management and remediation activities	308	123	72	43	35	24	11	0

Construction	489	172	133	92	59	22	9	2
Whole sale and retail trade; repair of motor vehicles and motorcycles	52,820	49,689	2,316	566	193	33	21	2
Transportation and storage	818	370	244	118	62	14	10	0
Accommodation and food service activities	11,136	7,209	2,750	870	256	33	18	0
Information and communication	319	159	78	41	31	4	4	2
Financial and insurance activities	2,369	1,715	330	209	76	11	19	9
Real estate activities	44	13	12	12	6	0	1	0
Professional scientific and technical activities	1,015	650	211	96	35	17	5	1
Administrative and support service activities	957	450	178	114	129	47	33	6
Public administration and defence; compulsory social security	4,607	2,524	1,052	539	278	104	89	21
Education	13,572	1,183	4,384	5,036	2,644	281	40	4
Human health and social work activities	4,763	2,656	1,143	561	241	62	86	14
Arts, entertainment and recreation	239	143	53	26	12	3	2	0
Other service activities	5,868	4,172	962	492	204	27	9	2
Activities of extra-territorial organizations and bodies	6	2	2	1	1	0	0	0
Total	154,618	119,508	19,144	9,543	4,818	919	576	110
<b>Percent</b>	<b>100.0</b>	<b>77.3</b>	<b>12.4</b>	<b>6.2</b>	<b>3.1</b>	<b>0.6</b>	<b>0.4</b>	<b>0.1</b>
Source: National Bureau of Statistics(Business Registry 2014/15)								

## *Digital Access*

The 2012 Census includes data on assets in households. In 2012, most households in Tanzania had access to mobile phones. In addition, radio access was also widespread. The PROJECT will require access to mobile phones, but the PROJECT will develop products for distribution through both radio and television.

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### **Household Assets as a Percent of Households**

Type of Asset	Tanzania Households (%)
Mobile Phone	63.9
Radio	61.8

Source: Tanzania National Bureau of Statistics, Census 2012

In 2017, mobile cell phone subscriptions totalled 69.7 percent of inhabitants. While some Tanzanians may have multiple subscriptions, it is likely that cell phone users are high.

Broadband subscriptions (fixed and mobile) amounted to 8.9 percent of inhabitants. Only 4 percent of households had computers at home, but 14.4 percent had internet access at home (presumably through smart phones). Sixteen percent of individuals had internet access. While the percentages appear small, the absolute numbers behind the percentages are in the millions and give the PROJECT a large potential market, because Tanzania has a large population..

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### **Tanzania Internet Access 2017**

Fixed-telephone subscriptions per 100 inhabitants	0.2
Mobile-cellular subscriptions per 100 inhabitants	69.7
Fixed (wired)-broadband subscriptions per 100 inhabitants	0.2
Mobile-broadband subscriptions per 100 inhabitants	8.7
Households with a computer (%)	4.0
Households with Internet access at home (%)	14.4
Individuals using the Internet (%)	16.0

Source: International Telecommunications Union

Internet users in Tanzania are increasing rapidly. From 2006 to 2016, users have increased by 5.5 times. In the period 2010 to 2016, users have increased by 2.2 times, with additional users increasing by about 261,976 per year. By the time the two-year DEVELOPMENT PHASE of the PROJECT is complete and the PROJECT is fully operational, one can anticipate another 500,000 internet users in Tanzania.

## Tanzania Internet Users

Year	Internet Users	Penetration(% of Pop)	Population	1 Year User Change
2016	2,895,662	5.3 %	55,155,473	153,394
2015	2,742,269	5.1 %	53,470,420	223,689
2014	2,518,579	4.9 %	51,822,621	309,187
2013	2,209,392	4.4 %	50,213,457	287,887
2012	1,921,506	4.0 %	48,645,709	413,570
2011	1,507,936	3.2 %	47,122,998	184,129
2010	1,323,807	2.9 %	45,648,525	262,477
2009	1,061,331	2.4 %	44,222,113	247,281
2008	814,050	1.9 %	42,844,744	149,698
2007	664,352	1.6 %	41,522,004	140,961
2006	523,391	1.3 %	40,260,847	93,669
2005	429,722	1.1 %	39,065,600	96,811
2004	332,911	0.9 %	37,935,334	83,340
2003	249,571	0.7 %	36,866,228	169,798
2002	79,773	0.2 %	35,855,480	19,991
2001	59,782	0.2 %	34,899,062	19,946
2000	39,836	0.1 %	33,991,590	14,941

Source: Internet Live Statistics

## Social Media

There were 6,100,000 Facebook subscribers in Tanzania as of December 31, 2017 and Facebook accounted for 85.78 percent of total users. This suggests 7,111,215 total users. By December 2018, there were 4,290,000 Facebook users and Facebook accounted for 61.03 percent, suggesting total social media users at 7,029,330. While the usage of individual platforms may fluctuate over time, the number of social media users appears to be in the 7 million range. The numbers suggest a large population with internet access and knowledge. Social media offers a mechanism for delivery the business knowledge base and for enhancing the awareness and access to the knowledge base.

## Tanzania Social Media Users 2018 (Percentage Share)

Date	Facebook	Youtube	Pinterest	Twitter	Instagram	Other
Dec-17	85.78	5.17	3.95	2.86	1.32	0.92
Jan-18	78.37	7.55	7.05	4.59	1.22	1.22

Feb-18	67.93	11.61	10.53	6.29	1.97	1.67
Mar-18	59.90	17.46	12.66	5.98	2.26	1.74
Apr-18	64.97	15.35	11.55	4.28	2.26	1.59
May-18	60.73	16.75	12.38	4.37	3.82	1.95
Jun-18	63.83	16.33	11.1	4.90	2.56	1.25
Jul-18	66.84	11.71	12.08	5.26	2.91	1.20
Aug-18	63.91	12.42	13.34	5.86	3.43	1.04
Sep-18	59.12	12.98	15.58	6.76	4.51	1.05
Oct-18	63.86	11.21	13.49	7.42	2.91	1.11
Nov-18	58.00	12.13	14.20	6.65	7.96	1.06
Dec-18	61.03	8.96	14.99	6.88	6.93	1.21
Source: Internet World Statistics						

### Social Media User Profile

Category	Facebook	Instagram	Messenger
Total Users	4,290,000	2,362,000	636,000
Of Which by Gender (% Total)			
---Men	62.4	59.9	64.1
---Women	37.6	40.1	35.9
Of Which by Age (% Total)			
---13-17	2.1	1.5	1.1
---18-24	36.6	34.7	29.9
---25-34	38.7	40.6	42.0
---35-44	12.6	13.1	15.1
---45-54	4.9	4.4	5.3
---55-64	2.0	1.7	2.1
---65 +	3.1	3.9	4.6
Source: NapoleonCat.Com - a social media consultant			

### *Non-internet Distribution Opportunities*

There are computers in Tanzania that could house and provide access to a business knowledge base. As identified above, there are up to 2,000 professional businesses that could potentially advise small businesses and that could use the knowledge base to do so. Additionally, in 2016 there were 73,770 desktop and laptop computers in private and

government secondary schools that likely have unused space on their hard drives that could house standalone versions of the knowledge base.

### **Number of ICT Equipment Available in Government and Private Secondary Schools by Region, Tanzania Mainland, 2016**

<b>ICT Equipment Type</b>	<b>Number</b>
Deck/DVD	2,983
Desktop Computers	60,451
Laptop Computers	13,319
Photocopier	6,080
Printer	8,871
Projector	3,510
Radio	1,711
Smart Phone/Tablets	6,845
TV	5,952
Source: Ministry of Education, Science, Technology and Vocational Training	

### ***Summary***

The number of existing and aspiring entrepreneurs is large. The absolute number of individuals with internet access is also large and growing rapidly. There is no other entity providing a competing digitally delivered Swahili essential business knowledge base. This translates into a large potential market for the PROJECT.

## **Cost-Effectiveness**

### ***1. The development costs are not large, and the ongoing costs are low.***

The development costs are not large, because a considerable component of the knowledge base would be available from the world's primary and secondary government business knowledge bases at no charge and there would be a relatively small cost to making this knowledge base available in Tanzania.

Once in place, the knowledge base is relatively stable and unchanging over time, since business best practices do not change rapidly. This gives the completed PROJECT a long lifespan at little additional cost.

## ***2. It has the potential to reach and benefit a large and growing Tanzanian audience.***

Statistics about internet use in Tanzania collectively point to significant and growing use.

According to the International Telecommunications Union, in 2017, there were 8.9 broadband subscriptions per 100 inhabitants, of which 8.7 subscriptions were mobile and 0.2 subscriptions were hardwired. Four percent of households had a computer, but 14.4 percent had internet access at home and 16 percent of individuals were using the internet.

According to Internet Live Statistics, in 2016 there were 2,895,662 internet users in Tanzania, representing 5.3 percent of the population. In the period 2010 to 2016, users have increased 2.2 times, with additional users increasing by about 261,976 per year. By the time the proposed Knowledge Base is online, there are likely to be an additional half million internet users in Tanzania.

Even if a small percentage of total users are interested in starting a business, the potential reach of the PROJECT is large, particularly when compared with the reach of current business development mechanisms such as advisory services and training courses.

Regarding existing businesses, in 2014-2015, there were 154,618 businesses employing at least 1 person. In addition, there are a large number of businesses operated by self-employed individuals but without employees. These existing businesses would likely welcome and benefit from how-to best-practices for operating a business. For example, the 154,618 businesses with employees would be interested in best employment practices, while the 54,017 manufacturing businesses would be interested in best-practices on sales, marketing and exporting.

Although the internet would be the primary delivery mechanism for the knowledge base, the content would be distributed through other digital mechanisms.

The system would be designed so that it can be easily added to networks and computers through memory sticks, compact disks and DVDs. Parties potentially interested in putting the knowledge base on their computers include government agencies, private consultants, banks, business organizations, universities and university colleges, training institutions, and secondary schools.

Cell phone subscriptions amounted to 69.7 percent of Tanzania's population. There may be innovative ways to set up mobile access systems to audio files. Call centres, where operators connect callers to relevant audio files, are one possibility. Well-trained call centre operators could use the knowledge base to verbally pass on the content. Another option is call-menu systems to link callers with relevant audio files.

### ***3. Where it reaches potential entrepreneurs, it has the potential to be highly effective***

By providing essential knowledge to entrepreneurs, it would provide key support for these entrepreneurs and their businesses at a critical time in the development of the business. Simple suggestions can mean the difference between success and failure.

### ***4. It would be foundational for business development in Tanzania***

It supports the development of more effective business advisory services provided by the Government of Tanzania, non-government organizations, and private business advisers. When a prospective entrepreneur or an existing business approaches a business adviser, the knowledge base would enable the adviser to provide information outside his/her area of expertise. For example, an engineer could assist with sales and marketing issues. The knowledge base provides the adviser with the opportunity to supplement verbal advice with a printed document. The knowledge base would allow non-professional staff in the office to provide assistance in the areas covered by the knowledge base, and thereby allow the expert advisers to focus on those queries that go beyond the knowledge base.

It provides a base for the development of business training programs from universities and university colleges in Tanzania (public and private) and for the incorporation of business knowledge content into non-business training courses. According to Wikipedia, there are 26 universities and 15 university colleges in Tanzania. For those institutions wishing to start or enhance their courses targeted at aspiring and existing entrepreneurs, the knowledge base would provide a structure and tool for their course development, as well as an ongoing resource for course students and graduates. The SIDO website lists training programmes in Tanzania. While there was a business element within many of these courses, most programmes typically focused on technical subjects (e.g. food processing, sewing related) rather than generic business practices. The knowledge base would provide business advice to supplement the technical advice provided through these training courses. It would also provide ongoing support for the entrepreneurs once they have finished the course.

### ***5. The PROJECT could be foundational for business development programmes beyond Tanzania***

The knowledge base and the Tanzanian experience would provide a model for business development initiatives in other jurisdictions.

The English version of the knowledge base, both adapted for Tanzania and the pre-adaptation version, would be available for other jurisdictions by the end of the PROJECT. In addition, the design and perhaps coding of the website could also be available. Knowledge with the PROJECT, including its strong points and weaknesses, would also remain and could be applied in other jurisdictions.

Note that the knowledge base would be of particular interest to those who speak Swahili, including residents of Kenya, Uganda, Rwanda, Burundi, Democratic Republic of Congo and Mozambique. According to Wikipedia, the number of native and second language speakers is in the 50 to 100 million range.

### ***6. The PROJECT could be foundation for digitally delivered essential knowledge programmes in other sectors.***

Examples include agriculture, health, education and tourism. While the knowledge is different, the digital delivery mechanisms are similar.

## **Implementation and Financing**

Key questions involve who might be interested in implementing the PROJECT, and how might the PROJECT be financed. Since essential knowledge base will be designed for users that will generally be unable to pay for the service, those implementing the PROJECT will need to find a way to finance the work and costs.

### ***The Entrepreneurial Model***

In this model, an individual, presumably one with the skills of the Content Officer/Project Manager, would decide to implement the PROJECT as a business. Financing options include:

1. Self-Financing: This would require the individual to have the financial resources to cover at least the external costs, and perhaps the costs of his own labour. To the extent that the entrepreneur can self-finance the PROJECT, there are several potential motivations for doing so, including:
  - A. Altruism;
  - B. Sale of the operational Knowledge Base to organizations such as banks or international agencies or Chambers of Commerce or consulting companies in the business of providing advice to businesses;
  - C. A stepping stone to a career as business guru and consultant; and
  - D. A stepping stone to building related projects either in other countries or in other sectors or both.
2. Self-Motivated Sponsors: There may be organizations and individuals that are willing to provide funds to the PROJECT in return for benefits such as name recognition within the PROJECT. For example, a bank that provides a sponsorship may believe it can attract commercial clients, or it may believe that the PROJECT will enhance the likelihood of success among its business loan recipients. Chambers of Commerce may see it as a useful service for their associations.
3. Charitably Motivated Sponsors: There may be organizations (international, national and local development agencies), foundations, and individuals that support the initiative because they see it as supportive of their goals.

4. Charitably Motivated Crowd funding: These days, a well-promoted request for funds through the internet for an endeavour that is legitimate and perceived as worthwhile could be successful.

### ***The Public Sector Model***

In this model, a public sector organization would undertake the PROJECT as a service to citizens of the country. For Tanzania, the organization would presumably be the Small Industries Development Organization (SIDO). Providing a useful service with high visibility would be politically appealing.

The challenges in the public sector model include hiring staff with appropriate skills, responding dynamically to an evolving world, resisting bureaucracy, resisting political pressures from interests that may feel threatened by competing projects, and be unable to pursue related opportunities outside the country or outside the business sector.

### ***The Non-Governmental Development Organization Model***

International non-governmental development organizations may have a strong interest in seeing the PROJECT complete, may be willing to provide financing, but would likely be interested in finding a domestic partner to implement the work. Domestic non-government development organizations may see the PROJECT as within their mandate and have a strong interest in undertaking the PROJECT as a service.

Domestic development organizations may have an interest in applying the model in other sectors.

International organizations may have an interest in applying the digital model for doing development in other jurisdictions and both business and other sectors.

### ***The Corporate Lost Leader Model***

Larger corporations may be interested in pursuing PROJECT if they see some corporate benefit that justifies the cost. For example, banks may be interested if the PROJECT can increase the visibility of the bank, leading to more commercial and personal loans and other business. Business consulting organizations may see the PROJECT as a means to attract clients.

International banks and other organizations could use the technology, translations and knowledge base from the PROJECT in other jurisdictions, thereby reducing the costs in these other jurisdictions.

### ***The Educational Institution Model***

Educational Institutions could have an academic interest in researching and developing the knowledge base, and digital technologies for its distribution. The findings could be the basis for not only courses, but also student projects and faculty research. The PROJECT could be a dynamic link between their programmes and the business community. Educational institutions may see an institutional interest in a highly visible and relevant public service.

### ***The Partnership Model***

The partnerships model envisages the engagement of a number of organizations in the PROJECT. Educational institutions might focus on developing the knowledge base. Banks, consulting agencies and other organizations might be interested in a sponsorship role, providing funding in return to recognition and perhaps forms of privileged access to the knowledge base. International and domestic development agency may be willing to provide financial assistance in return for privileged access to the knowledge base and digital technologies for application in other jurisdictions and sectors. To the extent that foreign governments provide significant components to the knowledge base, they may be willing to cover translation services, particularly in return to recognition of their contributions to the knowledge base.

A challenge for the entrepreneurial forces behind the PROJECT to assemble the partnerships in a simple and constructive way.