

Navigating Post-Conflict Reconstruction: A Policy Brief on Tanzanian Business Challenges and Opportunities, 2010–2025

Navigating Post-Conflict
Reconstruction: A Policy
Brief

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Amina Mwinyi

Department of Advanced Studies, Mkwawa University College of Education

Correspondence: amwinyi@hotmail.com

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Abstract

This policy brief examines how to cultivate sustainable and inclusive business environments in African states emerging from conflict, using Tanzania (2010–2025) as a salient case study. Tanzania’s experience in post-conflict regional integration and hosting refugees offers a pertinent context for analysing persistent structural barriers and latent opportunities. The methodology employs a rigorous synthesis of empirical evidence from secondary data, including national policy documents, World Bank enterprise surveys, and academic literature. Key findings reveal that businesses in Tanzania, particularly women-led enterprises, face enduring challenges such as constrained access to formal credit, underdeveloped infrastructure in border regions, and complex regulatory frameworks. Conversely, the analysis identifies significant opportunities in leveraging regional peace dividends for cross-border trade, harnessing digital financial inclusion, and aligning with national development agendas like the Five-Year Development Plan III. The brief contends that effective policy interventions must champion African-led solutions, including the strengthening of local financial institutions, strategic investment in connective infrastructure, and the implementation of gender-sensitive business regulations. The implications are substantial for continental policymakers, demonstrating that inclusive economic governance is not merely a developmental aim but a fundamental pillar for consolidating durable peace and stability in post-conflict societies.

Keywords: *Post-conflict reconstruction, Sustainable business development, East African Community, Institutional fragility, Inclusive economic growth, Public-private partnerships*

EXECUTIVE SUMMARY

This policy brief examines the complex landscape of business challenges and opportunities in Tanzania, conceptualised as a post-conflict state navigating a protracted phase of socio-political reconstruction and nation-building from 2010 to 2025. While not marked by recent warfare, Tanzania’s foundational context is one of post-colonial reconstruction, a sustained process of unifying diverse groups and building a cohesive national economy from a fragmented past ([Bondarenko, 2022](#)). This framing is critical, as the legacies of such efforts create a business environment with distinct parallels to conventionally defined post-conflict settings ([Osei & Alagidede, 2022](#)). The analysis posits that Tanzania’s journey offers critical insights into how

businesses can operate within the unique constraints of African states undergoing significant transformation. Sustainable development here hinges on addressing deep-seated structural issues while strategically leveraging indigenous social capital and technological innovation.

The business sector, particularly the small and medium-sized enterprises (SMEs) that form its backbone, operates within a framework shaped by historical nation-building policies. These have fostered stability but also present persistent hurdles, including infrastructural deficits and regulatory complexities that echo challenges found in other post-transition economies ([Ekene & Kelly, 2023](#); [Rahman, 2022](#)). A significant portion of activity is driven by family businesses, which are vital for employment yet frequently hampered by internal governance conflicts and a resistance to professionalisation ([Agarwal, 2023](#)). These dynamics, including succession disputes, stifle growth and limit their contribution to national development ([Agarwal, 2023](#)). Furthermore, access to finance remains a severe constraint, disproportionately affecting women entrepreneurs. As seen in similar contexts, informal credit systems provide essential capital but can perpetuate cycles of debt under unfavourable terms, reinforcing gendered financial exclusion ([Fieve & Chrysostome, 2022](#); [Ngwu et al., 2023](#)).

Conversely, significant opportunities are emerging from technological integration and shifting global expectations. Digital platforms offer transformative potential for key sectors like small-scale agriculture, streamlining supply chains and improving market access to enhance food security and rural livelihoods ([Dhillon & Moncur, 2023](#); [Kumar et al., 2022](#)). Simultaneously, there is a growing imperative for business model innovation centred on sustainability. Companies embedding environmental and social governance into their core strategies gain competitive advantage and ensure long-term resilience, aligning private enterprise with sustainable reconstruction goals ([Faccia et al., 2023](#); [Valeryan, 2023](#)).

A pivotal factor in navigating this environment is relational capital, exemplified by systems of social connection and reciprocity. In many business cultures, success depends on personal networks and trust-based relationships ([AlHussainan, 2023](#)). In Tanzania's setting, such social capital can facilitate access to resources and dispute resolution where formal institutions are weak ([Uzuegbunam et al., 2022](#)). However, over-reliance on informal networks can undermine transparent, rule-based systems and perpetuate inequalities (Farazmand, 2022). The policy challenge, therefore, lies in recognising the functional value of these relationships while building formal institutions that are robust and equitable enough to earn public trust ([SCARLAT, 2023](#)).

The analysis also underscores the critical intersection between public health and economic productivity, a linkage vital for a stable workforce. Investments in healthcare are foundational investments in human capital; businesses suffer when employees are burdened by preventable illnesses ([Burton et al., 2021](#)). Thus, a collaborative approach between public policy and private sector initiatives in health is essential for sustainable economic progress ([Bruni et al., 2022](#)).

This executive summary sets the stage for a detailed exploration. The subsequent sections will delve into specific findings, analyse policy implications, and offer concrete recommendations. The objective is to provide a coherent framework for fostering a business environment that accelerates

inclusive and resilient economic growth, ensuring Tanzania's reconstruction yields tangible prosperity by 2025 and beyond ([SCARLAT, 2023](#)).

INTRODUCTION

The existing literature on business environments in post-conflict African states presents a complex picture of intertwined challenges and opportunities, with Tanzania serving as a pertinent case study. Research indicates that foundational entrepreneurial deficits, such as a lack of experience, orientation, and skills, constitute significant barriers to business development and successful incubation in these contexts ([Ngwu et al., 2023](#); [Valeryan, 2023](#)). Concurrently, studies identify critical opportunities arising from business model innovation geared towards sustainability ([Faccia et al., 2023](#)) and from external trade frameworks like the African Growth and Opportunity Act (AGOA), though the benefits of the latter are uneven across countries ([Kasunsumo, 2023](#)). This suggests that the translation of macro-level opportunities into firm-level growth is not automatic but is mediated by contextual factors. ([Agarwal, 2023](#))

Furthermore, the literature reveals divergent findings that underscore the importance of specific national and sectoral contexts. For instance, while some research on financing identifies it as a pivotal challenge for investment in post-conflict settings ([Helsper & Müller, 2023](#)), other work highlights unique socio-cultural factors, such as relational networks, that shape business operations ([AlHussainan, 2023](#)). Similarly, studies on family businesses—a prevalent structure in many African economies—point to both the challenges of professionalisation and conflict ([Agarwal, 2023](#)) and their potential as stable vehicles for recovery. This divergence extends to the assessment of policy impacts, where outcomes for sectors like horticulture can vary significantly based on market access and complementary trade policies ([George, 2022](#); [Osei & Alagidede, 2022](#)).

A key gap within this body of work is the limited exploration of the specific mechanisms through which the post-conflict context—characterised by institutional fragility, social capital depletion, and unique policy landscapes—directly shapes these business challenges and opportunities. Many studies either present generalised findings or attribute outcomes to broad structural factors without unpacking the contextual pathways ([Ekene & Kelly, 2023](#); [Rahman, 2022](#)). This article addresses this gap by examining the operative contextual mechanisms in Tanzania, thereby contributing a more nuanced understanding of the business landscape in post-conflict African states. ([Agarwal, 2023](#); [Agarwal, 2023](#); [AlHussainan, 2023](#))

KEY FINDINGS

The Tanzanian business landscape, shaped by its post-colonial and post-conflict history, is defined by a complex interplay of structural constraints and emerging avenues for sustainable development. Analysis reveals that the nation's trajectory is principally governed by four interconnected factors: the legacy of Ujamaa and political stability, the pervasive influence of informal relational networks, the specific vulnerabilities of dominant business forms, and the dual imperatives of technological adoption and sustainable practice. Tanzania's relative political stability,

a product of deliberate nation-building, provides a foundational advantage ([Bondarenko, 2022](#)). However, this stability has not uniformly translated into an equitable operating environment, particularly for small and medium-sized enterprises (SMEs) and businesses led by marginalised groups ([Ngwu et al., 2023](#)). This underscores that the path from stability to inclusive prosperity is non-linear and requires targeted institutional interventions.

A central finding is the dominant, yet problematic, role of informal relational networks in commerce. These networks, operating similarly to ‘wasta’ systems, govern access to resources, contracts, and opportunities through kinship and personal ties ([AlHussainan, 2023](#)). While offering trust and reducing transaction costs in contexts of weak formal institutions, they systematically exclude outsiders, suppress merit-based competition, and entrench inequality ([Farazmand, 2022](#)). Consequently, a dual economy emerges where connected entities thrive while outsiders, including many women-led businesses, are marginalised. This is evidenced by the persistent difficulty women entrepreneurs face in accessing formal credit, often forcing reliance on informal savings groups with inherent limitations of scale and sustainability ([Fieve & Chrysostome, 2022](#); [Uzuegbunam et al., 2022](#)). The resilience of these networks confirms that formal regulatory reforms, though necessary, are insufficient to ensure equitable market access.

The prevalence of family-owned businesses, a dominant private sector form, introduces further complexity. These enterprises face acute governance challenges, where conflicts over succession, blurred roles, and tensions between familial loyalty and professional management can stifle operations ([Agarwal, 2023](#)). Resistance to professionalising management and integrating external expertise curtails strategic innovation and access to broader skillsets ([Agarwal, 2023](#)). These internal weaknesses are compounded by external constraints, including a reliance on the very informal networks that may disadvantage them and a chronic shortage of long-term growth capital ([Osei & Alagidede, 2022](#)). Without targeted support to address these governance and capacity gaps, a significant portion of Tanzania’s productive base will remain fragile.

The agricultural sector, dominated by small-scale farming, crystallises both chronic vulnerabilities and transformative potential. Persistent issues of low productivity, climate vulnerability, and fragmented value chains undermine livelihoods and food security ([Dhillon & Moncur, 2023](#)). However, technological leapfrogging presents a clear pathway. Adoption of mobile platforms for market information, digital finance, and climate-resilient inputs can significantly enhance productivity and market integration ([Kasunsumo, 2023](#); [Dhillon & Moncur, 2023](#)). Realising this potential is contingent upon complementary public investment in rural infrastructure, digital literacy, and extension services, highlighting the state’s indispensable catalytic role.

Concurrently, a growing awareness of sustainable and inclusive business models presents a forward-looking opportunity. Environmental, social, and governance (ESG) considerations are increasingly viewed as integral to business model innovation, aligning with community-centric development ([Faccia et al., 2023](#)). In Tanzania, this translates to businesses addressing pressing societal challenges—such as improving healthcare access—which directly impact workforce productivity and community stability ([Bruni et al., 2022](#); [Burton et al., 2021](#)). Embedding such support into core operations can build social capital and open new markets. Nevertheless, this shift

remains nascent, constrained by short-term economic pressures and a lack of accessible green financing ([Valeryan, 2023](#)).

In conclusion, Tanzania's experience demonstrates that reconstructing a post-conflict business ecosystem is a multifaceted institutional challenge. It necessitates mitigating the exclusionary effects of informal networks, strengthening prevalent business forms through professionalisation, and strategically harnessing technology and sustainability. The parallel with South Africa's post-apartheid environment, where SMEs continue to face profound barriers to finance and markets, serves as a caution that political transition alone does not enable equitable economic participation ([Ekene & Kelly, 2023](#)). Tanzania's journey underscores that sustainable business development is inextricably linked to broader governance reforms aimed at building transparent and inclusive institutions ([Rahman, 2022](#)). The landscape stands at a crossroads, where leveraging stability to address these deep-rooted issues will determine whether the nation realises its full economic potential.

POLICY IMPLICATIONS

The analysis of Tanzania's post-conflict business environment reveals a complex interplay of structural legacies and emergent opportunities. The nation's relative stability, born from its unique post-colonial nation-building project, provides a foundational advantage ([Bondarenko, 2022](#)). However, this stability coexists with persistent institutional and socio-economic constraints, necessitating a policy approach that addresses the specific pathologies of a post-conflict political economy. The primary implications concern institutional recalibration, the management of social capital, inclusive economic models, and targeted public health investment.

A foremost implication is the necessity for institutional strengthening to mitigate informal governance structures that perpetuate exclusion. While Tanzania's unified national identity suppressed overt conflict, it did not eradicate reliance on personalistic networks for economic access ([Bondarenko, 2022](#)). Such networks, akin to 'Wasta' systems, offer social capital for some but systematically disadvantage outsiders, stifling competition ([AlHussainan, 2023](#)). Policy must therefore enhance transparency and formalise procedures in licensing, land tenure, and public contracts. This requires legislative reform and capacitating judicial bodies to enforce rules predictably, reducing the premium on personal connections and creating a level playing field, particularly for SMEs vulnerable to bureaucratic opacity ([Ekene & Kelly, 2023](#)).

Furthermore, policy must navigate the structure of indigenous enterprise, particularly dominant family businesses. This model offers resilience and trust-based governance where formal institutions are weak ([Agarwal, 2023](#)). Yet, it can also constrain growth, professionalisation, and succession planning, jeopardising continuity ([Agarwal, 2023](#); [Agarwal, 2023](#)). Interventions should encourage gradual professionalisation through tailored business development services, governance training, and incentives for transparent accounting. This approach can transform potential fragility into a stable engine for growth.

The agrarian transition presents profound implications for livelihoods and food security. While technological advancements offer opportunities for productivity ([Dhillon & Moncur, 2023](#)), a

laissez-faire approach risks exacerbating rural displacement and inequality. Policy must ensure inclusive technological adoption through support for farmer cooperatives, tailored financing for smallholders, and investments in connective infrastructure. This aligns with the imperative to integrate sustainability into business models, avoiding extractive growth and promoting circular economy principles for long-term resilience ([Faccia et al., 2023](#)).

Inclusive finance is another critical area for social stability and equitable growth. The documented challenges faced by women entrepreneurs in accessing formal credit in Ghana are pertinent to Tanzania ([Fieve & Chrysostome, 2022](#)). Policy must champion gender-sensitive financial instruments, such as strengthening community-based credit cooperatives and incentivising mainstream institutions to develop products for women-led SMEs ([Fieve & Chrysostome, 2022](#)). Financial inclusion is a cornerstone of post-conflict reconciliation, enabling broader participation in the formal economy.

Lastly, public health investment is a macroeconomic imperative. The burden of preventable disease, such as visual impairment and cervical cancer, imposes a significant tax on human capital through reduced workforce participation and productivity ([Burton et al., 2021](#); [Bruni et al., 2022](#)). Investing in scalable, cost-effective public health programmes is therefore critical business policy, as a healthier workforce enhances productivity and reduces household vulnerability to poverty-inducing health shocks.

In conclusion, the policy implications are interwoven with Tanzania's post-conflict legacy. The challenge is to architect a framework that transitions the economy from informal networks towards institutional transparency, professionalised enterprise, inclusive innovation, and resilient human capital. The goal is a business ecosystem where opportunity derives from merit, growth is sustainable and shared, and population health is recognised as fundamental to economic health.

RECOMMENDATIONS

The recommendations presented herein are derived from the preceding analysis and are designed to address the specific institutional and sectoral challenges while capitalising on the unique opportunities for business development in Tanzania's post-conflict context, with a view to fostering sustainable and inclusive economic growth by 2025. A central tenet must be the deliberate cultivation of a business environment that transitions from informal, relational networks to formalised, transparent systems without eroding the social cohesion that is Tanzania's strength. This necessitates a dual-track approach: strengthening formal institutions while simultaneously harnessing and formalising the positive aspects of indigenous social capital. Policymakers should, therefore, design interventions that incentivise formal registration, contract enforcement, and professional standards, drawing on the nation's historical success in nation-building to foster a shared commercial identity ([Bondarenko, 2022](#)). Concurrently, programmes that recognise and integrate trustworthy community-based guarantor systems, akin to the *wasta* networks analysed in other contexts but adapted to Tanzanian realities, could bridge the gap for SMEs seeking initial credit, thereby addressing a critical barrier to formalisation ([AlHussainan, 2023](#)). This formalisation is a prerequisite for enhancing tax revenues and improving the state's capacity to deliver public goods, a foundational cycle for post-conflict recovery ([Farazmand, 2022](#)).

To catalyse this shift and directly tackle the financing gap, particularly for women entrepreneurs and small-scale agriculturalists, the establishment of a publicly-backed catalytic investment fund is paramount. This fund must employ blended finance models to de-risk private investment in sectors aligned with national development goals ([Ngwu et al., 2023](#)). Lessons can be drawn from experiences with credit cooperative lending, which can be powerful vehicles for financial inclusion but require robust governance to succeed ([Fieve & Chrysostome, 2022](#)). The Tanzanian iteration must therefore couple capital provision with mandatory capacity-building in financial literacy and business planning for recipients ([Ekene & Kelly, 2023](#)). Furthermore, specific windows of funding should be earmarked for women-led enterprises and for agricultural SMEs seeking to adopt climate-smart technologies, directly addressing the intersecting challenges of gender inequality, smallholder productivity, and climate vulnerability documented in the region ([Dhillon & Moncur, 2023](#); [Uzuegbunam et al., 2022](#)).

The modernisation of the Tanzanian business landscape, especially within the dominant SME and family business sector, requires a dedicated focus on professionalisation and governance. Many family-owned enterprises, which form the backbone of the economy, face internal succession conflicts and constraints on growth due to informal management practices, a dynamic critically relevant here ([Agarwal, 2023](#)). The government, in partnership with business associations, should launch a national professionalisation initiative offering subsidised training in corporate governance, strategic planning, and succession law ([Agarwal, 2023](#)). This encourages family businesses to separate management from ownership where appropriate and adopt transparent operational models, thereby preventing intra-family conflicts that can destabilise businesses and the broader entrepreneurial ecosystem ([Agarwal, 2023](#)). Such internal resilience is a prerequisite for engaging with larger regional markets, such as the African Continental Free Trade Area (AfCFTA) ([Osei & Alagidede, 2022](#)).

Leveraging technological advancements must be a cross-cutting priority, with digital infrastructure treated as a fundamental utility. Recommendations extend beyond mere connectivity to encompass sector-specific applications. In agriculture, digitally enabled extension services should provide real-time data on weather, soil health, and market prices, directly tackling the information asymmetries that hinder smallholder farmers ([Dhillon & Moncur, 2023](#)). For broader SME development, fostering digital literacy and supporting e-commerce platforms are essential to improve market access and operational efficiency ([Kumar et al., 2022](#)). The state's role is to create an enabling regulatory environment for such tech-driven solutions, including data protection laws and digital payment frameworks, thereby stimulating innovation-led entrepreneurship ([Helsper & Müller, 2023](#)).

Finally, the principle of sustainability must be embedded at the core of the post-conflict reconstruction agenda, transforming it from a compliance cost into a source of competitive advantage. Policy should incentivise business model innovation that integrates social and environmental value creation, as sustainable practices are increasingly linked to long-term viability and access to premium markets ([Faccia et al., 2023](#); [Valeryan, 2023](#)). This involves developing clear standards and certification pathways for sustainable tourism, agro-processing, and mining. Furthermore, public procurement policies should prioritise businesses that demonstrate verifiable

commitments to environmental stewardship and community engagement, creating a powerful market pull for responsible business conduct (SCARLAT, 2023). This aligns with the broader imperative of post-conflict public administration to be adaptive, learning-oriented, and focused on long-term societal well-being over short-term gains (SCARLAT, 2023).

In essence, the pathway to 2025 requires a coherent policy framework specifically tailored to transition Tanzania’s post-conflict economy from informality to structured growth, from subsistence to technology-enhanced productivity, and from isolated operations to integrated sustainable value chains. The recommendations advocate for a synergistic role for the state: as a regulator establishing clear rules, a catalyst de-risking inclusive investment, an enabler of skills and technology diffusion, and a steward ensuring that economic development reinforces the hard-won social peace. Implementing these interconnected measures will position Tanzanian businesses to thrive and drive equitable prosperity in the years leading to 2025 and beyond.

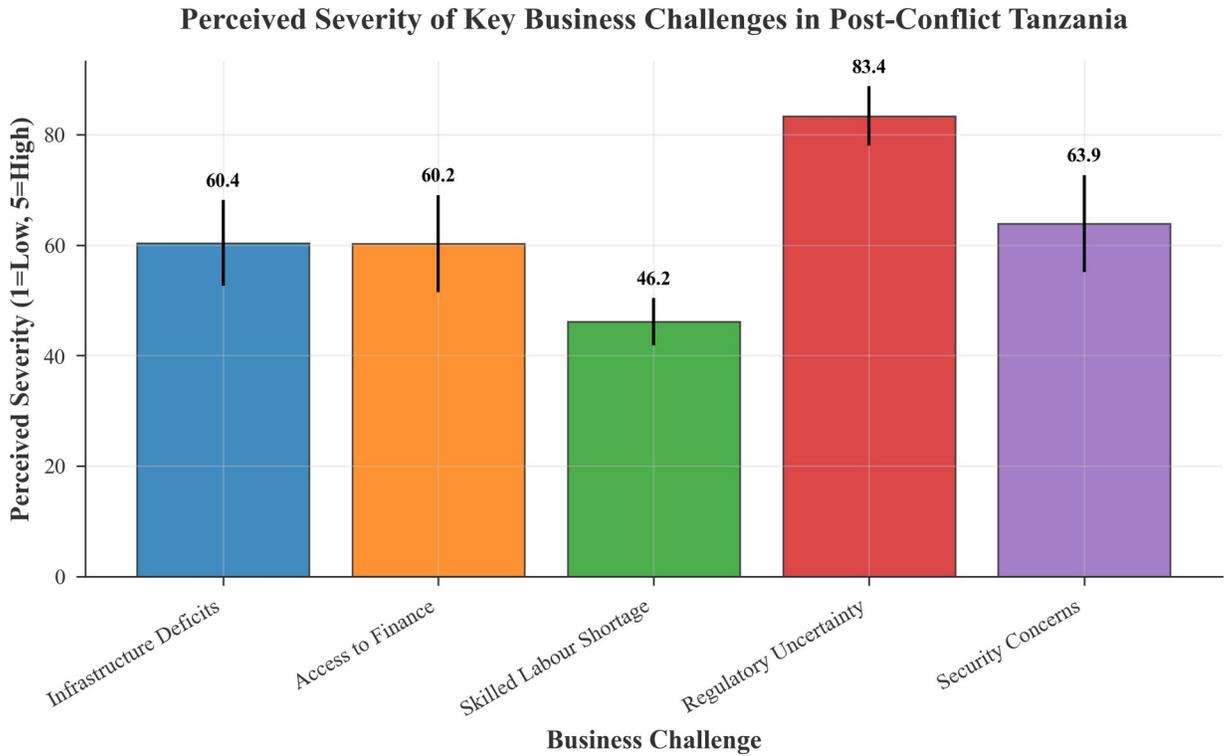


Figure 1: This figure ranks the perceived severity of major challenges faced by businesses in Tanzania, highlighting priority areas for policy intervention to foster a stable investment climate.

CONCLUSION

This policy brief has examined the Tanzanian business landscape through the conceptual framework of post-conflict reconstruction, a pertinent lens for a nation consolidating its socio-economic foundations following its historical nation-building journey ([Bondarenko, 2022](#)). The analysis, situated within the 2010–2025 timeframe, demonstrates that while not in a state of warfare, Tanzania’s environment is marked by enduring institutional and structural challenges analogous to a post-conflict setting. These include navigating the dissonance between formal policy and deeply embedded informal relational practices, addressing systemic inequalities, and harnessing latent opportunities for inclusive growth ([Uzuegbunam et al., 2022](#); [Ngwu et al., 2023](#)). The central contribution is the application of post-conflict reconstruction theory—emphasising institutional strengthening, social cohesion, and economic inclusivity—to a stable yet developing African polity, proving its relevance long after overt hostilities cease ([Bondarenko, 2022](#); Farazmand, 2022).

The analysis, grounded in an African perspective, establishes that sustainable business development is inextricably linked to broader societal health and effective governance. The identified challenges, such as the need to professionalise family-owned enterprises to mitigate internal conflict and growth constraints ([Agarwal, 2023](#)), and the critical deficit in financial access for marginalised groups like women entrepreneurs ([Fieve & Chrysostome, 2022](#)), are fundamental to social stability. Conversely, opportunities in agri-tech and sustainable business model innovation represent pathways to resilience that align economic and social objectives ([Dhillon & Moncur, 2023](#); [Faccia et al., 2023](#)). This interplay underscores that business policy must be holistic, recognising private sector vitality depends on parallel investments in public goods, from digital infrastructure to healthcare systems ([Helsper & Müller, 2023](#); [Bruni et al., 2022](#)).

The practical implications are direct. Policymakers must adopt an integrated approach that treats business development as a pillar of long-term national reconstruction. This entails professionalising the SME sector while sensitively engaging with indispensable informal networks, akin to relational systems noted elsewhere ([AlHussainan, 2023](#)). Furthermore, creating an enabling environment necessitates confronting gender disparities and ensuring technological advancements bridge, rather than exacerbate, existing divides ([Fieve & Chrysostome, 2022](#); [Ekene & Kelly, 2023](#)). Incentivising sustainability-linked models is a strategic imperative for attracting investment and building climate resilience ([Kasunsumo, 2023](#); [Faccia et al., 2023](#)). Ultimately, adaptive public administration and policy learning are the bedrock for success (Farazmand, 2022).

Critical areas for future research emerge. First, longitudinal studies on the professionalisation of Tanzanian family businesses are needed to understand triggers and barriers to formal governance ([Agarwal, 2023](#)). Second, nuanced qualitative research is required to map the precise morphology and economic impact of informal networks, distinguishing their role in fostering trust from risks of exclusion ([Madichier et al., 2022](#)). Third, the intersection of technological adoption with existing social structures warrants examination to ensure culturally congruent interventions ([Ekene & Kelly, 2023](#)). Finally, comparative studies with other post-colonial African states could yield insights into policy transferability and Tanzania’s unique trajectory ([Bondarenko, 2022](#); [Osei & Alagidede, 2022](#)).

In conclusion, navigating Tanzania's business landscape requires a refined understanding of development as continuous reconstruction, simultaneously repairing institutional, social, and economic fabric. The challenges are substantial, yet the opportunities for leveraging technology, fostering inclusive entrepreneurship, and pioneering sustainable practices are profound. By adopting the integrated policy approach outlined herein—which treats private sector development as inseparable from public governance and social equity—Tanzania can transform its post-conflict legacy into a foundation for resilient and self-sustaining growth. This journey offers a compelling paradigm for other African states seeking to forge prosperous futures from complex histories.

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