

MANUFACTURING INDIGENOUS CHOCOLATES

The story of a rare breed of gourmet chocolatier, Jaki Kweka

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Case Study
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SYNOPSIS

More than 70 percent of the world's cocoa is produced in Africa but very little is processed in the countries of origin. The cocoa value chain has become a western-dominated business. This case study features a success story of a woman, Jaki Kweka, an African entrepreneur in Tanzania who manufactures high-quality chocolates using local produce.

Key findings: Jaki's firm employed five people in 2015, and beyond that provides a market for local, small cocoa farmers and buys packaging from a local disabled people's civil society organization. Still, she is facing many challenges like difficult access to finance, reliable power, skilled human resources, and a reliable market, as well as competition with the big, non-Tanzanian chocolate manufacturers. This story is a good example of how women can build a successful business and contribute to economic growth. Yet, it demonstrates that regardless of numerous policies geared to gender financial inclusion, women (especially in startups) continue to face onerous challenges.

Key lessons: This case study shows the existence of untapped opportunities along the agricultural value chains in Africa. Also, the challenges that Jaki experienced are indicative of the need to create business incubators and accelerators that will support entrepreneurs from the idea stage to fully fledged companies.

Key recommendations: The experience of Jaki Kweka calls for policy makers' attention to design policies and implement capacity building initiatives that will improve women's financial inclusion. Tanzania and African countries more generally are encouraged to develop industries based on the crops grown in their countries, and secure for themselves the value added that goes to western firms. Innovative business approaches are necessary to address the challenges hindering small and medium enterprises as well as entrepreneurs. In the same vein, there's need to develop knowledge and information resources to guide small and medium enterprises through the red tape associated with international activity.

Introduction

Women perform more than half of the world's work, but only earn 10 percent of its income (UN Women 2012). Women invest the majority of their income in their families. But most of them face many barriers that limit their ability to fully participate in their national economies. The traditionally male-dominated business environment in Africa does not

offer the necessary incentives or resources for them to leverage their potential.

Jaki Kweka has set up a highly successful chocolate manufacturing company, the first in Tanzania. She is a cofounder and managing director of Chocolate Mamas Gourmet Tanzania Limited, which produces

the country's most popular luxury chocolate sold under the brand name Chocolate Mamas (figure 1).¹



Figure 1. Jaki Kweka and Chocolate Mamas products

Source: Lionesses of Africa 2015.

Jaki has diversified into a range of other related business activities and provides a market to small farmers of cocoa beans. Her leadership and determination has created some jobs and inspired many young people, especially women in Tanzania and the region more widely, as her venture continues to attract social and other media such as the British Broadcasting Corporation, Cable News Network, Reuters, and the lioness community locally and internationally.² Jaki's story is a powerful voice of advocacy for improving opportunities for Tanzania's women entrepreneurs, and an inspiration to other African women entrepreneurs.

This case study aims to showcase the startup's efforts, successes, and challenges in a rare business venture for Africans and especially in a business traditionally dominated by western firms. This study hopes to offer insights to other young African entrepreneurs on self-employment, job creation, and consumption of locally produced products.

More specifically, it aims to share knowledge on the role that self-initiated, individual, community-based change agents can play in contributing to national development goals and to provide insights to policy makers on harnessing community change agents' efforts to scale up such initiatives, while ensuring

sustainability and promoting innovation. Through policies and recommendations, this study also calls for action to bridge the gender gaps and release the potential of women in manufacturing. It also indicates the importance of promoting cocoa farmers in Tanzania and other African states.

The study was developed through a desk review of recent literature. Data were collected from Chocolate Mamas' periodic reports; reports from local, regional, and international organizations on the chocolate business; and those on women's economic development.

Background

Chocolate originated in the ancient Mayan and Aztec civilizations in Central America. Chocolate manufacturing is thought to have started as far back as 1900BC. Originally prepared as a drink, chocolate was served as a bitter, frothy liquid, mixed with spices, wine, or corn. Many countries now grow cocoa. The main producers in Central America are Brazil and Ecuador, while Ghana in Africa grows some of the best quality cocoa in the world. Other African cocoa producers are Nigeria and Côte d'Ivoire (WCF).

Seventy percent of the world's cocoa supply is from Africa (WCF). In West Africa, cocoa farming is the chief source of income for at least 3 million farmers, but despite heavy investment in cocoa sustainability by the public, private, and nonprofit sectors in recent years, cocoa farming still faces multiple challenges. For instance, farmers encounter increased competition from other cash crops, declining soil fertility, lack of access to and knowledge of how to apply fertilizer, and a lack of access to and knowledge about good agricultural practices and environmental stewardship (WCF). The upshot is that cocoa farming has lost its appeal as a viable livelihood among younger generations. And so with too many cocoa farmers in West Africa trapped in a cycle of economic and social decline, the global

¹ <http://chocolatemamas.com>.

² <http://www.bbc.com/news/business-34426989>;
<http://edition.cnn.com/videos/world/2015/10/07/spc->

african-start-up-chocolate-mamas.cnn;
<http://www.lionessesofafrica.com/blog/2015/11/29/the-startup-story-of-jaki-kweka>.

supply of cocoa may be in jeopardy. While the world's demand for chocolate is forecast to continue growing over the next 10 years, the supply of cocoa is less certain and could plateau or possibly decline, further limiting this crucial economic resource in communities where its revenues are sorely needed (WCF).

In Tanzania, cocoa is grown in the Mbeya region and due to its unique flavor, export interest has grown in recent years (Kanyeka et al. 2012). Cocoa production in Tanzania began in the late 1960s. With global demand for cocoa rising and West Africa encountering challenges in its cocoa production, buyers have begun to reconnect to Tanzania's cocoa producers.³

What is chocolate?

The literature describes chocolate as a typically sweet, usually brown, food preparation of *Theobroma* seeds, roasted and ground, often flavored, as with vanilla. Throughout its history, whether as a cocoa drinking-chocolate or confectionery treat, chocolate has always been much sought after. Modern chocolate manufacturing has enabled more people to buy it. The flavor of chocolate differs depending on the ingredients used and how it is prepared. Real chocolate is made from cocoa and its ingredients include cocoa butter and, in some cases, up to 5 percent vegetable fat. Cocoa powder and chocolate are made from the dried seeds that are in pods on the cacao tree. Chocolate production is a complex process that begins with the harvesting of cocoa. In Africa, chocolate making is dominated by large, western multinationals, some, such as Nestle, with operations in South Africa.

The economic and health benefits of chocolate

A huge number of people are employed in the cocoa, chocolate, and confectionery industry worldwide. The cocoa value chain is a key user of other

agricultural commodities as well, such as sugar, dairy products, nuts, and fruits.⁴ Chocolate is made from the seed of the cacao tree, one of the best sources of antioxidants. High-quality dark chocolate—with 70 percent or higher cocoa content, as recommended by health practitioners—can improve health and lower the risk of heart disease (Gunnars 2015).⁵ It can also improve brain functioning, protect the skin against the sun, improve blood flow, and lower blood pressure.

Food processing

Africa has the highest population growth rate in the world, and by 2050 is expected to have increased by more than 40 percent, accounting for 25 percent of the world's population, to become the second-most populated continent after Asia (PRB 2013). This growth will continuously increase food demand in Africa, requiring food supply to be raised and agricultural processing capacity upgraded.

Foods are processed to improve their digestibility and to enhance their appeal to the consumer (Stahl 1989). Processing also extends the availability of food beyond the area of primary production and beyond the seasons of production, thus stabilizing supplies and increasing food security at national and household levels. An essential benefit of food processing is that it permits diet diversity, giving consumers access to a wider choice of products and a better range of vitamins and minerals (Flynn et al. 2003).

Yet African countries process only a small part of their agricultural production, trading mainly in primary unprocessed products and leading to huge food loss and waste—mainly grains, vegetables, and fruits—in Sub-Saharan Africa (World Bank 2011) and allowing others to capture the value chain benefits. A sharp improvement in food processing would not only improve nutrition but also accelerate the

³ <http://www.technoserve.org/our-work/where-we-work/country/tanzania> (accessed March 19, 2016).

⁴ <http://www.worldcocoafoundation.org/about-cocoa/cocoa-value-chain/>

⁵ <http://www.acs.org/content/acs/en/pressroom/newsreleases/2014/march/the-precise-reason-for-the-health-benefits-of-dark-chocolate-mystery-solved.html>.

growth of manufacturing and stimulate agricultural development.

Gender in African agriculture

Gender inequality is undermining efforts to secure food for all (Quisumbing et al. 2014). There is now a growing recognition in policy circles that women are essential to food and nutrition security. Women made up 60 percent of the 805 million people who experienced extreme and chronic malnourishment between 2012 and 2014 while more than 60 percent of women, in Sub-Saharan Africa, are working (FAO et al. 2014). Given the strong correlation between gender inequality and food and nutrition insecurity (UN Women 2012; FAO et al. 2014), improving the performance of women in agriculture is essential to ensure food and nutrition security. For that reason, it is important to promote outstanding women who succeed in the agriculture value chain.

The story of Jaki Kweka

Seizing the moment

The Tanzanian diet is mainly composed of starchy roots and cereals complemented by pulses, nuts, and green leafy vegetables. In urban areas, which are undergoing a nutrition transition, food consumption patterns are changing. But overall, the diet remains poor in micronutrient-rich foods. Therefore, there is a need to provide food complements through processed fruits and nuts.

Tanzanian market used to have a huge gap in locally produced, high-quality chocolate. This is the opportunity that Jaki seized, reflecting growing regional demand. Chocolate confectionery sales in the Middle East and Africa have growth potential from a growing middle class, strong demographic growth, and better economic prospects.⁶

Who is Jaki Kweka?

Jaki Kweka is a Tanzanian high court lawyer turned pastry chef, an unusual breed of gourmet

chocolatier. She is a cofounder and managing director of Chocolate Mamas Gourmet Tanzania Limited,⁷ launched in 2012. The firm is Tanzania's first and only indigenous producer of gourmet chocolates, and uses 100 percent local ingredients, one of few firms to do so. Multinational companies like Nestle, in South Africa, produce chocolates for the entire continent but source ingredients globally.

It all began at a dinner table

Jaki's venture into chocolate manufacturing started in a very simple way. It began one evening when she was talking to her business partner at dinner. Jaki and her husband had many business ideas. Initially, they talked about opening some sort of patisserie, creating high-end chocolate. They considered the challenge of securing a constant, reliable supply of high-quality chocolate in Tanzania and realized that that was a gap in the market that could be filled.

Believing in and following her passion and instinct

Jaki had previously baked pastries and sold them as a sideline business while she was still a lawyer. She made the radical career move from lawyer to luxury artisan chocolatier. To date, Chocolate Mamas is one of a handful of East African firms carving out a niche in the chocolate world. The firm's dark and milk chocolate bars (figure 2) sell at premium prices in high-end shops and hotels in Dar es Salaam, Arusha, Mwanza, and Zanzibar.



Figure 2. Chocolate Mamas' bars, in recycled maize husks

Source: Chocolate Mamas 2016.

⁶ <http://blog.euromonitor.com/2010/10/middle-east-and-africa-confectionery-demand-for-chocolate-picks-up-in-2010.html> (accessed March 19, 2016).

⁷ <https://www.facebook.com/ChocolateMamas/photos/a.832984496720180.1073741827.513936705291629/83298900053063/?type=3&theater>.

What is unusual about Jaki and Chocolate Mamas?

Jaki is building a business that celebrates the raw ingredients of her country, and turning them into world-class, uniquely African, luxury artisan products. Melanie Hawken, founder and editor-in-chief of *Lionesses of Africa*, said: "The highly specialist world of the luxury chocolatier has a new woman entrepreneur to watch."

Providing reliable markets for local cocoa farmers and disabled person NGO products

The company buys cocoa beans from local producers, providing a market and fair trade business to local cocoa cooperatives and small producers through prearranged fair trade partnerships. The entire process for manufacturing the products is local, from hand selection of the best beans to roasting and production. Packaging is from maize husks made by a small, local nongovernment organization for disabled persons.

Diversification and innovation

Chocolate Mamas has opened stores for all its products in all the main cities of Tanzania for wholesale and retail purchasers. It also has corporate packages for events, holiday gifts, and other occasions. It can customize wrapping on the bars, including company logos, messages, and gift boxes. The company also has packages for chocolate tasting on special events and on request by customers, where customers decide on an amount of chocolate and the varieties required, and the company then sets up a stall at the customer's event.

Creating jobs

In 2015, the company employed five people. This small company raises issues about the chocolate industry. Africa produces more than 70 percent of the world's cocoa but the \$110 billion chocolate industry is dominated by Western companies. Jaki began using cocoa from small farmers in

southwestern Tanzania as a way of ensuring originality and supporting local producers.

Chocolate Mamas, in partnership with TechnoServe, supports local farmers by sourcing their cocoa beans. Technoserve supports cocoa farmers to improve farming practices, organizes local cocoa growers into business groups, and strengthens direct contact between growers and buyers so as to ensure fairer trade. More than 70 farmers' business groups have been formed in Mbeya, in the focus districts of Kyela and Rungwe, and more than 5,000 farmers are producing more and higher-quality cocoa and selling it for 19 percent more per kilogram, raising the profile of Tanzanian cocoa. This capacity building of small cocoa farmers is an important initiative to support the reform of the cocoa sector in Tanzania.⁸ Technoserve is also working with other stakeholders to develop the country cocoa strategic plan (ibid).⁹

Challenges overcome

Perfecting the recipes: It took Jaki nine months to perfect her product recipe. In an interview with Melanie Hawken, she said: "We found out a lot of things, including that heat and humidity don't go very well with making chocolate."

Reliable power supply and working capital: Like many businesses in Tanzania and other developing countries, Jaki also experienced production disruptions due to unreliable power and scarcity of capital for expanding production. She was forced to fall back on generators.

Competition with imported and big brands: Since there is no other company in Tanzania making chocolates and because customers were used to the imported brands, it took time for buyers to know and like Jaki's chocolates. Initially people were skeptical.

Plans

There is a growing global interest in artisan handcrafted luxury products from Africa. Such interest is likely to have a positive impact on her

⁸ http://www.repoa.or.tz/documents/REPOA_BRIEF_32.pdf (accessed March 16, 2016).

⁹ http://www.technoserve.org/our-work/projects/key_sector/Beverage+%2B+Confection (accessed March 19, 2016).

brand and products, and Jaki sees Chocolate Mamas as a brand that is likely to expand over the next few years to include the export of cocoa beans and Chocolate Mama products. According to the company, she has received several requests from clients abroad. The global media attention she has received has also helped to raise awareness about her company and products. The company's short-term plan is to expand regionally into Nairobi, Kampala, and Kigali and slowly get into the European and United States markets.

Assessment and outcomes

Jaki's initiative has made a huge impact and nurtured the talents of other women in business, especially startups: Her story has inspired them to start up and develop business and solutions for the social and economic development of Tanzania and Africa.

The business environment for Chocolate Mamas is positive. Chocolate consumption in Sub-Saharan Africa is increasing. Sales in South Africa, Africa's largest market, rose to 6.4 billion rand (\$531 million) in 2014 from 5.8 billion rand in 2013 (Nielsen 2014). South Africa, which does not produce cocoa on a large scale, is also Africa's largest chocolate producer. Nestle aside, Mondelez and Lindt also have factories in South Africa. The most prominent mass-market chocolate maker in West Africa is Ghana's Cocoa Processing Company, which makes around 1,000 tonnes of chocolate a year under its Golden Tree label (Reuters 2014). Golden Tree serves a domestic market and is yet to export its products.

Africa's most successful wholly local chocolate brand may be Madecasse, a company founded in Madagascar in 2006 by the Peace Corps volunteers who established it to help farmers earn money from the island nation's coveted cocoa and vanilla (Reuters 2014). In Kenya, Naheed Ahmed started Absolute Chocolate in November 2014 soon after getting his first taste of fine chocolate at culinary school in South Africa. By the end of 2015, he was making 100 kilograms (Reuters 2014). The experiences of Absolute Chocolate and Chocolate

Mamas show that it is still a challenge to have an all-African chocolate bar. The machines used by both firms are imported from the west (Reuters 2014).

These and Jaki's challenges show that there are still missing links between local startups and large businesses in value chains that could otherwise contribute to better growth of local startups. The skills that small firms develop and the knowledge they acquire in such linkages can give an advantage in the international marketplace (McCormick 1999). But linkages between small and large firms are weak in most African states, especially between small manufacturing firms and agricultural suppliers (Lawrence 2015). Large foreign companies are unwilling to create local linkages with small enterprises over product quality concerns (Yumkella and Vinanchiarachi 2003; 2014). African states are therefore encouraged to establish an enabling environment attractive to large international firms to link with local startups and small firms.

Jaki's story shows that even with policies on financial support for small businesses, very few entrepreneurs receive financial help when they need it. World Bank (2010) found that 25 percent of females participate in business in Sub-Saharan Africa, and 10–13 million in formal businesses. But more than twice the median capital is available to male entrepreneurs. And only 16–20 percent of Sub-Saharan women report having been able to access long-term funding from a financial institution (IFC/McKinsey 2011).

Jaki also had to deal with poor infrastructure—power in her case, which is generally the leading challenge (Eifert and Ramachandran 2004). But good rail, roads, river, and air transport facilities are also in poor condition in much of Africa, making it hard for small businesses to flourish. Damage to equipment because of power surges and power outages are major problems (Akwani 2007). Jaki, like many others, resorted to generators, increasing production costs.

Lessons learned

Some lessons learned from Jaki's story are presented below:

1. Despite the challenges facing startups in Africa, economic growth rates across most of Africa are rising, and there are successful entrepreneurial ventures across the continent. This reflection suggests that prospects exist for African startup entrepreneurs, and some of these opportunities have already resulted in some international and local business successes.
2. Jaki's entrepreneurial journey shows that a business idea can start from simple discussions that millions of Africans engage in on a daily basis and become highly successful if the ideas are converted into action. Her experience is proof that although African women experience diverse challenges, they can still develop their leadership and realize their ambitions.
3. Enormous business opportunities exist in the cocoa value chain across Africa, notably in countries like Ghana and Côte d'Ivoire, where cocoa production and processing offer a wide range of opportunities for economic development.

Conclusions and recommendations

Women entrepreneurs remain important to the Tanzanian and African economies. This case study pointed out the gender inequalities in opportunities in African societies. For Jaki, these inequalities and problems were manifested when she tried to access capital, reliable power supplies, finance, and so on. Financial capital provided by banks is essential to launch and expand business. If an entrepreneur fails to secure it, she or he is unlikely to succeed. Like Jaki, many other women encounter difficulties in accessing capital. Therefore, it is of key importance to improve the financial inclusion of women.

Further, the overall challenges that Jaki experienced are indicative of the need to create incubators and accelerators that will support entrepreneurs from the idea stage to fully fledged companies. They also point to the need for banks and other financial institutions to review their services to ensure that they meet the needs of women entrepreneurs. Examples of agribusiness incubators such as UNIBRAIN¹⁰ (an initiative of the Africa Commission convened by the Government of Denmark) exist, and it would benefit all African countries to learn more about how it works and set it up to boost the agribusiness sector.

The cocoa farming and processing sector is an important and growing sector, in which women have a crucial role to play to ensure nutrition and food security for African countries. This case demonstrated the possible impact of women's leadership on Africa's food sector. Therefore, if women are accorded opportunities and resources, they can contribute substantially in developing industry, jobs, and markets for local produce in Africa. There is therefore a need for policies to create the conditions that can encourage women to get involved in commerce and industry.

Tanzania, and African countries more widely, are encouraged to establish and develop firms and add value to crops that are grown in their countries. This will help to address challenges related to providing reliable markets to farmers and reliable raw materials to manufacturers. African countries are encouraged to establish industrial development banks to address the challenges faced by startups in accessing reliable financing for their innovations. This should be a top priority for Tanzania in particular, because although the country has set up special banks for agriculture and investment, such as the Tanzania Investment Bank, they have not met the demands of startups seeking soft loans.

Innovative business approaches are necessary to address the challenges hindering small and medium

¹⁰ <http://faraafrica.org/programs/strategic-priorities/integrating-capacities-for-change/unibrain/>.

enterprises as well as entrepreneurs. Tanzania and other African states need to support entrepreneurs such as Jaki, and promote manufacturing and protect local industries. Finally, they need to develop knowledge and information resources to guide small and medium enterprises through the red tape associated with international activity.

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