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Association of Tanzania Employers

Employers' Choice

Tanzania's ESG 'State of Play'

October 2024

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Acronyms

BOT	Bank of Tanzania
CRDB	Cooperative Rural Development Bank
CSR	Corporate Social Responsibility
CTI	Confederation of Tanzania Industries
DSE	Dar es Salaam Stock Exchange
EPR	Extended Producer Responsibility
ESG	Economic Social Governance
ESRF	Economic and Social Research Foundation
EU	European Union
GCF	Green Climate Fund
GHGs	Green House Gases
GIZ	German Cooperation
GRI	Global Reporting Initiative
IFC	International Finance Corporation
ILO	International Labour Organization
ISSB	International Sustainability Standards Board
MNCs	Multinational Corporations
NBAA	National Board of Accountants and Auditors
NEMC	National Environmental Management Council
NMB	National Microfinance Bank
OSHA	Occupational Safety and Health Authority
REPOA	Research on Poverty Alleviation
SDGs	Sustainable Development Goals
SMEs	Small Medium Enterprises
TADB	Tanzania Agricultural Development Bank
TBA	Tanzania Bankers Association
TBL	Tanzania Breweries Limited
TCC	Tanzania Cigarette Company

TDL	Tourism Development Levy
TOT	Trainer of Trainers
TUCTA	Trade Union Congress of Tanzania
VAT	Value Added Tax
VPO	Vice President's Office
WWF	World Wildlife Fund

Executive Summary

Expectations on businesses in terms of their environmental, social and governance (ESG) footprints have increased considerably in recent years. ESG compliance has become a critical pathway for businesses across the globe emphasizing three non-financial metrics that measure how a company is responding in terms of actions relevant for environment, society and governance so as to ensure sustainable growth of an organisation. Through a mixture or national and international mandatory and voluntary measures, large companies operating in most countries are now required to report on their sustainability policy and performance with some of the greatest ESG risks to a project arise through its supply chain. However, the ESG discussion is more prolific in some parts of the world than others. To better understand the Tanzanian context and its specificities, the International Labour Organization commissioned a study with a resulting 'State of Play' analysis to provide a deeper but nuanced understanding of ESG realities in Tanzania. The analysis is to position its partner, the Association of Tanzanian Employers (ATE) as a key actor/ player in the ESG space in Tanzania. The study used qualitative approaches to capture perceptions of ESG among Tanzanian companies. The following 8 findings are highlighted:

1. There is limited and fragmented awareness/understanding of ESG among cross sections of Tanzanian firms. There is no uniform linear levels of understanding of ESG. S
2. A consolidated understanding of ESG as 'one' presents some challenges in understanding of what ESG is, whereas when you unpack ESG into the 3 separate pillars, there is a better understanding
3. There are marked differences between national (local) vs multinational (global) firms in both understanding and implementation of ESG with multinationals showing ESG practices in their operations
4. Big vs Small:size matters as findings reveal the larger companies tend to have embraced ESG more.

5. ESG has sector specific impacts as some sectors are more impacted than others. Specifically agriculture, extractives, financial/banking, tourism, industry/manufacturing were examined illustrating more awareness and implementation of ESG
6. Regulatory presence catalyzes ESG - when there is a regulator or regulations in place, ESG takes off at a faster pace as exemplified by the banking/financial sector
7. A mindset/sustainability cultural shift is needed to embrace ESG as a way of life and not just a compliance issue
8. ESG perceived as an 'additional cost' to business in an environment where the private sector is already struggling with statutory regulatory issues

With these findings, recommendations propose a two-pronged approach; 1) Fit for purpose compliance and enforcement arm which looks at putting in place simpler, country context specific frameworks that do not add to the cost of doing business and 2) Drive towards voluntary/ culture/ mindset shift arm which looks to embed ESG/sustainability in the education curriculum, awareness raising, using good practice examples to demonstrate ESG as a driver for business. These recommendations provide a ripe ground for ATE to position itself in the ESG space in the country in undertaking research on ESG to inform decision making, advocacy using the tripartite arrangement for ESG, providing legal services for ESG compliance, and designing training and information sessions on ESG to its members.

Conclusions point to the need for a two pronged approach to better situate ESG in the country, for it to solidly take root and grow. The fit for purpose compliance and enforcement arm is important, however, the longer term embedding of a sustainability ethos, changing mindsets and cultural approaches to business is the key for longer term sustainability agenda.

Introduction

Expectations on businesses in terms of their environmental, social and governance (ESG) footprints have increased considerably in recent years. ESG compliance has become a critical pathway for businesses across the globe emphasizing three non-financial metrics that measure how a company is responding in terms of actions relevant for environment, society and governance so as to ensure sustainable growth of an organisation. Africa will need significant sources of sustainable finance annually if the world is to achieve its global ambition of meeting the United Nations' Sustainable Development Goals by 2030. With this ESG-driven investment is identified as an opportunity to unlock additional capital flows to sustainable enterprises in Africa that are able to demonstrate ESG alignment[1].

Through a mixture or national and international mandatory and voluntary measures, large companies operating in most countries are now required to report on their sustainability policy and performance with some of the greatest ESG risks to a project arise through its supply chain. Before an investment decision is made, investors who want to achieve long term value and sustainable growth are likely to incorporate ESG factors in the investment analysis in addition to the financial metrics. Various bodies such as the European Union (EU) and the United States Securities and Commission Exchange (SEC) require some public interest companies to disclose ESG related information in their reported statements. Closer to home, the Dar es Salaam Stock Exchange (DSE) requires all listed companies to incorporate ESG disclosures in their reported statements. As ESG becomes a topic of much discussion and debate, various stakeholders such as investors, employees, customers, governments, and regulatory agencies are all emphasizing the importance of sustainable management.

However, the ESG discussion is more prolific in some parts of the world than others. Whereas, there are global instruments that have put forth frameworks, national-level adaptation in many countries is still lagging.

1 https://www.ensafrica.com/news/detail/6053/the-growth-of-esg-as-a-focus-area-in africa#:~:text=Environmental%2C%20social%20and%20governance%20(ESG, material%20risk%20in%20their%20investments.

To better understand the Tanzanian context and its specificities, the International Labour Organization supported a qualitative study with a resulting 'State of Play' analysis to provide a deeper but nuanced understanding of ESG realities in Tanzania. This 'State of Play' report will:

- Position ATE as a key actor/player in the ESG space in Tanzania;
- Identify training and services that ATE (alone or with partners) can provide to ATE members; and
- Help ATE develop a ESG policy framework

This is significant for ATE as a member based organization and the roles it performs. For example, it can assist ATE to provide necessary and pertinent ESG information to its members based on needs. ATE can also be better placed to provide legal services to assist ESG compliance to its members. The 'State of Play' report is anticipated to provide market insights as well as identify policy, legal and regulatory frameworks needs to better support ESG agenda in Tanzania.

Methodology (Approach)

'State of Play' design, sampling and tools

The analysis used a qualitative approach to gather information and capture nuances that may not be adequately assessed using quantitative approaches. Qualitative analysis allowed for probative questions and provided room for expansion and further explanations on issues related to ESG. The following tools were used to develop the report:

i. The ESG Tanzania Scan completed by ATE
ii. ESG Training needs survey of ATE members
iii. Literature Review
iv. 30 qualitative interviews lasting between 30-60mins each with open ended questions allowing for broader interrogation and probing of issues

Literature points out that the economy of Tanzania is a lower-middle income economy that is centered on Manufacturing, Tourism, Agriculture, and Financial Services. Using this information, the in-depth interviews endeavored to target these sectors as well as other important sectors. As a result, the following sectors were reached:-

Sectors	Size	Organization/Company Type
• Agriculture • Extractives • Financial/Banking • Manufacturing • Tourism • Services	• Large • SMEs	• Government • Private Sector • Non-Governmental Organizations • Think Tanks • ESG Providers

The research was implemented between June – August 2024.

Limitations to the approach

- The methodology used solely dependent on willingness of respondents to hold the discussions online using virtual tools. The reliance of virtual tools caused some skepticism by companies who would have maybe preferred one on one physical interviews. This however was a challenge as Tanzania is a large country and most respondents were pooled from ATE members who are located in various parts of the country. For example, mining companies are located within the proximity of the mining area, which would require travelling long distances to get to the site.
- 30 respondents may be considered a low sample size to be able to draw conclusions representing Tanzania's vastness in sectors, geography
- ESG as a concept was not easily understood as presented in global narratives. Often there had to be an explanation of what ESG is before the interview could proceed. This was most evident for those organizations that are not in the private sector such as NGOs
- Some target groups i.e. Think Tanks were approached, however, there was no indication of ESG work/research being undertaken. Instead, there was work done on each of the respective ESG pillars but in isolation, not packaged as ESG

Literature Review

Tanzania at a glance

Tanzania has made significant social and economic progress in recent decades, achieving lower-middle-income country status in 2020 and the economy has grown at an average annual rate of around 6-7 percent for more than a decade. With an estimated growth of 5.5% in 2024 reaching 6% in 2025 is to be driven by agriculture, manufacturing, and tourism and supported by public investments and reforms to improve the business environment[2]. The main sectors of the Tanzanian economy are:

- Agriculture (including livestock)
- Tourism
- Construction
- Manufacturing
- Transport and
- Mining and Quarrying

These are important to note within the context of understanding ESG agenda in the country and how it may specifically impact these critical sectors for Tanzania's development as it aspires to move from a lower to upper middle income country.

Global and regional ESG frameworks

At the global level, ESG frameworks and requirements are clearly defined with a plethora of available frameworks to draw from. Some common ESG reporting frameworks include:

i. The Task Force on Climate-Related Financial Disclosures (TCFD) framework. As the name suggests, it focuses on climate – or the "E" component of ESG.

ii. The International Integrated Reporting Council (IIRC) framework – developed to promote integration across all kinds of ESG reporting.

2 https://www.tanzaniainvest.com/economy

iii. The Global Reporting Initiative (GRI) framework is a "catch-all" framework that tries to broadly capture multiple corners of ESG.

iv. The Climate Disclosure Standards Board (CDSB) framework. Again, this focuses on the "E" in ESG and aims to standardize information connected to climate change.

v. United Nations Principles of Responsible Investment (UNPRI),

Some common ESG reporting standards include:

i. The European Financial Reporting Advisory Group (EFRAG) standards. EFRAG was established by the European Commission and is closely tied to that body's Corporate Sustainability Reporting Directive (CSRD), passed in 2021. The standards focus on sustainability and financial matters.

ii. The IFRS Sustainability Disclosure Standards, spearheaded by the International Sustainability Standards Board (ISSB). These standards aim to streamline accounting reporting globally, increasing transparency in financial markets.

iii. The Sustainability Accounting Standards Board (SASB) standards. These focus on all three pillars of ESG and are closely connected with the IFRS standards above3.

iv. European Union's (EU) Corporate Sustainability Reporting Directive (CSRD)

v. EU Deforestation Regulation (EUDR)

vi. EU Corporate Sustainability Due Diligence Directive (CSDDD)

Tanzania ESG policy, legal and regulatory frameworks – what is in place?

As seen in the previous section, there are numerous global instruments that have put forth frameworks for ESG, however, looking at national-level frameworks, specifically in Tanzania, adaptation of ESG is characterized by fragmented frameworks looking at the 3 pillars independently, not

3 https://www.thecorporategovernanceinstitute.com/insights/guides/whats-the-difference-between-esg-reporting-standards-and-frameworks/?srsltid=AfmBOorCzgz6jubbA3K6gPkHMX-U2nd2Rg2CxMAtTRca0ntvIKmk_77x

packaging ESG as a unit. Literature points out two ways of assessing ESG regulations:

1. ESG regulations that promote the "blanket" principle of ESG, corporate sustainability & sustainable finance like the Sustainability Accounting Standards Board (SASB)
2. ESG regulations that address the underlying issues directly (i.e. sector specific policy level) like the Battery Passport of the Global Battery Alliance

Tanzania so far has more of policy-level ESG regulations as opposed to blanket frameworks and is quite rich the quantity of policy, legal and regulatory frameworks in place that speak to ESG in the broadest manner as depicted below:

National Development Agenda		
• National Development Vision 2025, Tanzania Long Term Perspective Plan (LTPP) 2011/12–2025/26, • Sustainable Energy for All (SE4ALL) – Action Agenda (2015–2030) • Sustainable Development Goals (SDGs)		
Environment	**Social**	**Governance**
National Environmental Master Plan for Strategic Interventions (2022-2032) National Environmental Policy (1997, 2021), Environmental Management Act (2004),	The Constitution of the United Republic of Tanzania, 1977 (amended in 2005); Public Holidays Ordinance, 1966 Part V of Labour Institutions Act, No.7 of 2004 (through Regulation of Wages and terms of Employment Order,	Prevention and Combating of Corruption Act, 2007; Leadership Code of Ethics Act, 1995; Money Laundering Act, 2006; Public Procurement Act, 2011; Access to Information Act, 2016; Whistleblower Protection Act, 2007;

National Climate Change Strategy (2012) National Climate Change Response Strategy (2021–2026) National Biodiversity Strategy and Action Plan (2015–2020 Water Resources Management Act, 2009 Wildlife Conservation Act, 2009 Mining Act, 2010 Environmental Impact Assessment and Audit Regulations, 2005 The Mining (Corporate Social Responsibility) Regulations, 2023 Environmental Management	2013 aka The Wage Order) Employment and Labour Relations Act, No. 6 of 2004 Wages Order 2010 National Social Security Fund Act, 1997 (last amended in 2015) Occupational Health and Safety Act, 2003 Child Employment Act, 2009 Penal Code, 1945 Companies Act (Cap.212). Tanzania Inclusive National Entrepreneurship Strategy (2018–2025 National Strategy on Elimination of Child Labour (2018–2022) National Human Rights Action Plan National Social Security Policy (2003) National Strategy for Gender Development (2000) Occupational Health and Safety Act, 2003, National Occupational Health and Safety Policy, 2010 and its	Economic and Organized Crimes Control Act, [Cap 200 R.E 2002]; Criminal Procedure Act, [Cap 20 R.E 2002]; Public Finance Act, 2004; Code of Ethics for Members of Parliament; Tanzania Extractive Industries (Transparency and Accountability) Act, 2015; Corruption and Economic Sabotage (Prevention) Act, 2005. Capital Markets and Securities Act, 1994; Companies Act (Cap.212); Mining Act 2010 (No. 14 of 2010); Competition Act (Cap.429); Public Procurement Act (Cap.410); Banking and Financial Institutions (Corporate Governance) Regulations, G.N. 767 of 2021 (the Corporate Governance Regulations). Investment Act 2023

(Control and Management of Carbon Trading) Regulations,	various regulations and standards (building/construction, maritime, agriculture)	
Institutions responsible		
Environment	**Social**	**Governance**
Vice President's Office – Environment National Environment Management Council (NEMC)	OSHA: Occupational Safety and Health Authority (OSHA) Prime Minister's Office, Ministry of Labour , Youth, Employement and Persons with Disabilities	The Prevention and Combating of Corruption Bureau (PCCB) is the primary anti-corruption agency and is tasked with preventing corruption, educating the public, and enforcing the law against corruption. Ethics Secretariat and its associated Ethics Tribunal under the President's office enforce compliance with ethical standards defined in the Public Leadership Codes of Ethics Act 1995. Zanzibar Anti-corruption and Economic Crimes Authority (ZAECA) is the counterpart to PCCB with jurisdiction in Zanzibar. Ministry of Finance

In more recent years, there has been a move towards more ESG specific related regulations in line with best practice:

1. Guidelines on Climate-Related Financial Risks Management - The Bank of Tanzania Climate Risk Guidelines (2022) issued under Section 71 of the Banking and Financial Institutions Act, 2006 apply to all banks and financial institutions. Climate change may result in physical and

transition risks that could affect the safety and soundness of banks and financial institutions and have broader financial stability implications in the banking system. To address climate related financial risks within the banking sector, the Basel Committee on Banking Supervision issued the Principles for Effective Management and Supervision of Climate-related Financial Risks, 2022. In recognition of that, and to align with these Principles, the Bank has issued these Guidelines to set out its expectations of a prudent approach to climate-related financial risks with a view to enhancing the resilience of the banking sector against these risks. These Guidelines are intended to assist banks and financial institutions in incorporating sound governance and risk management frameworks for climate related financial risks within their existing risk management frameworks. This will enable them to better understand, identify, assess, monitor and mitigate these risks. The Guidelines further outline the broad principles which banks and financial institutions may use to develop their climate-related financial disclosures[4].

2. Dar es Salaam Stock Exchange (DSE): The DSE was incorporated in 1996 and it became operational on 15th April 1998 when TOL Gases Ltd was listed. The DSE is a marketplace where financial instruments are traded. The Exchange is a secondary market that avails long term and affordable capital to companies (productive users) from investors (idle holders/savers). Currently the DSE has 28 listed companies of which 22 are local companies and 6 are cross-listed companies. In 2016 DSE became a Partner Exchange in the UN-Sustainable Stock Exchanges Initiative, which among others requires stock exchanges to embrace and to prioritize Sustainability. DSE approach to sustainability is embodied by Exchange's vision and mission and takes into consideration the expectations of our stakeholders, and the Environmental, Social and Governance (ESG) initiatives that are most material to our industry. By embracing ESG and sustainability, the DSE is contributing to the following SDGs 5,8,12,13,17 as outlined in their 2023 Sustainability Report.[5] DSE has issued a set of comprehensive guidelines requiring listed companies and issuers

4 www.bot.go.tz/Publications/Acts,%20Regulations,%20Circulars,%20Guidelines/Guidelines/en/2022102612201747.pdf

5 https://dse.co.tz/storage/securities/DSE/financial_statement/Annual/Q3hnKcC35iAOd2lUQ6i7FyrYpoJtSijdgAw8SQVq.pdf

of listed securities to provide sustainability disclosures. Effective from 2022, all listed companies were required to provide high quality sustainability disclosures as part of their corporate reporting obligation. The sustainability reporting guidelines is based on Global Reporting Initiative (GRI) which is one of the prominent sustainability reporting frameworks globally. The DSE Rules are designed to anticipate ESG supply chain due diligence operations in Tanzania and are intended to address and accommodate the ESG aspects within the supply chain in Tanzania. Attachment 4 of the DSE Rules contains the "Guidelines to Sustainability Reporting". This attachment includes a statement that highlights the growing awareness among investors about the influence of ESG factors on a company's long-term value creation. The DSE actively encourages its trading members and listed companies to consider divulging pertinent ESG-related information. As part of continuing listing obligation, the DSE Rules requires all listed companies to take sustainability reporting as an integral part of governance, operating and reporting culture. Sustainability reporting is particularly relevant for listed companies who:

- Operate in industries that are susceptible to environmental and social risks;
- Operate in industries that produce significant environmental pollutants;
- Are heavy users of natural resources; or
- Are part of a supply chain where end customers demand that suppliers and contractors behave responsibly.

Further, the DSE Rules outline the changing responsibilities of directors, emphasizing that the Board of Directors bears the responsibility for steering a company's strategic course. This encompasses the comprehensive integration of environmental, social, and governance factors into the company's strategic framework. However, it is prudent to note that currently, there are no specific personal ESG responsibilities or fiduciary duties related to ESG compliance and reporting requirements for directors[6].

6 https://kgpartners.co.tz/navigating-esg-a-guide-for-businesses-and-investors-in-tanzania/

3 National Board of Auditors and Accountants (NBAA) reporting standards: IFRS Sustainability Reporting Standards were approved by the National Board of Accountants and Auditors (NBAA) Governing Board during its' 192nd meeting held on 29th September 2023. Subsequently, the NBAA launched the Sustainability Reporting on 18th October 2023 in Dar es Salaam, Tanzania. This meant the start of the journey to implement International Financial Reporting Standards (IFRS) Sustainability Reporting Standards issued by the International Sustainability Standards Board (ISSB). Two standards are in issue at the moment, these are the IFRS S1 General Requirements for Disclosure of Sustainability-Related Financial Information and IFRS S2 Climate Related Disclosures, issued by the International Sustainability Standards Board (ISSB) in June 2023 with the implementation date of 1st January 2024. The aim of the standards is to support the Governments towards the 2030 Sustainable Development Goals (SDGs) implementation journey and ensure that private and public sector entities are reporting their contribution towards the implementation of the SDGs. SDG 12 Responsible Consumption and Production, in its target 12.6 explicitly encourages companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycles[7].

These are featured as emerging legislation in the Tanzanian scan document appropriately titled Sustainable Stock Exchange Partner for DSE and Green banking and financing highlighting CRDB and NMBs ventures into the green and social bonds, as well as CRDB's UN Green Climate Fund accreditation. Such legislation illustrates the country's move towards ESG, depicting an appetite and willingness to carve out frameworks in support of ESG. Also, some organizations are showing good practice in reporting ESG in Tanzania including:

Vodacom: https://www.vodacom.com/pdf/our-purpose/reporting-centre/vodacom-tanzania-esg-snapshot-2023.pdf

Tanzania Breweries: https://www.tanzaniabreweries.co.tz/sites/g/files/wnfebl8211/files/2023-08/ESG%20Report.pdf

Tanzania Cigarette Company: https://www.tanzaniabreweries.co.tz/sites/g/files/wnfebl8211/files/2023-08/ESG%20Report.pdf

7 https://www.nbaa.go.tz/2024/april/Sustainability_Reporting.pdf

These good practice and the changing policy and regulatory environment in Tanzania suggests ESG is starting to take root and is expected to grow with the years to come.

Tanzania's compliance and business environment

Taking into account that ESG has a significant compliance element, the analysis also looked at literature on compliance levels in Tanzania. Those critical of ESG point out that it is undeniable that ESG's incorporation, compliance and reporting requirements will bring more regulation, bureaucracy and higher costs, posing additional challenges to African companies. In the case of Tanzania, literature reveals that Tanzania already ranks below regional sub-Saharan Africa in ease of doing business and that it is already a compliance heavy country in business. For example, in the tourism sector, analysis points to cumbersome and time consuming compliance requirements. Specifically for the tourism sector, research has shown the need for reforms of systems (i.e. online to reduce time of being compliant). Also, to invest in cultural change in the Government that embraces business-minded approach to policy formulation and a revisit of hotel regulatory payments including the possibility of setting up one-stop-shop, including integrating some of the fees and levies into one[8]. Such recommendations provided for the tourism sector may offer some insights for ESG frameworks in Tanzania so as to avoid further increasing the compliance burden. This is also significant when factoring in size of business as compliance cost weigh more heavily on smaller business than large. This will have an effect on ESG adoption levels in the country.

Analysis and Findings

Awareness/Understanding of ESG among cross section of Tanzanian firms

In looking at country level, signals point to a general low level of awareness of ESG and it is seen as a global phenomenon rather than local.

8 https://www.repoa.or.tz/wp-content/uploads/2023/05/PB-02-2023-Cost-of-Regulatory-Compliance-Hotel-Industry-Final.pdf

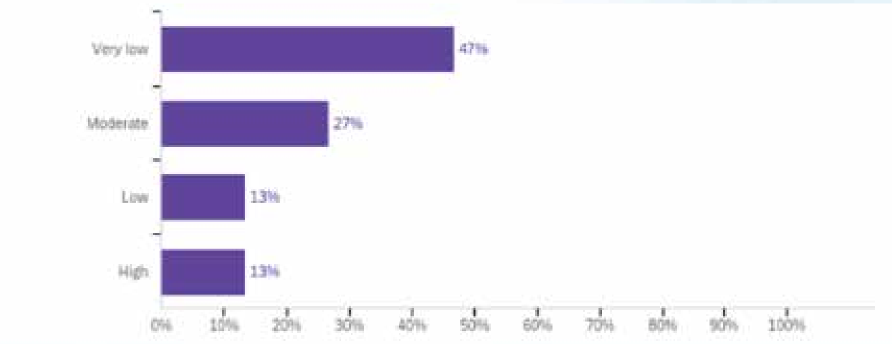
In Africa and in particular East Africa and Tanzania ESG is a new phenomenon, uptake is very slow due to lack of awareness they consider it as an additional requirement on top of the current existing requirements – especially in regards to access to finance/loans

Slow uptake is due to limited awareness and understanding of the requirements but as they better understand, people will start to uptake

When something is so new and broad – many in Tanzania think it is for other - richer, more developed, bigger polluters. Tanzania seems to feel it has bigger issues than taking on ESG

Literature on Africa seconds these observations revealing that ESG reflects concerns that have come to weigh more heavily on Western agendas but do not always resonate with the expectations and choices made by Africans, who face more urgent challenges. For citizens and entrepreneurs trying to overcome poverty, unemployment, energy and food insecurity, low connectivity and a general lack of infrastructure, adapting to the demands of ESG may seem an unnecessary expense[9].

This is reflected in the ATE member survey when asked to rate the level of ESG related pressures from suppliers with a 47% responding very low. This reflects the general observation that ESG when packaged as one, perceptions and understanding is limited.



ESG providers echo this observation pointing to low levels of understanding stating:

9 https://www.gisreportsonline.com/r/africa-esg/

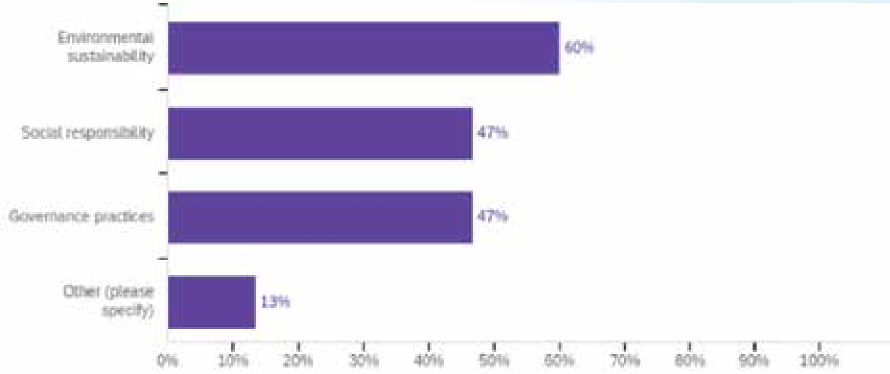
There is no robust understanding of ESG and what is needed – for some SMEs and some smaller banks, it is a difficult sell and we have to go into education mode when pitching for provision of ESG services.

Understanding ESG as 'One vs Unpacking ESG pillars

From the analysis, generally looking at perception and understanding of ESG revealed ESG is not clearly understood as 'one' or packaged as one. However, when unpacked or broken down into the three associated pillars, there was a better understanding of that each pillar entailed and what companies are doing in the respective pillars. Some indicated they are not working on ESG reporting, however, when unpacked the pillars, all revealed some work being done, with stronger emphasis on the E: Environment followed by the S: Social.

Most organizations have been making strides in working in different areas that touch on ESG – but not consolidated under one ESG umbrella e.g. planting trees, recycling, community involvement, anti-corruption, ethics are all being done by organizations in varying ways– but not packaged as one ESG – so now the question is that is ESG something new or just not reported on in a consolidated manner?

This mirrors finding from the ATE member survey when asked which specific areas are perceived the most significant in ESG pressures from your suppliers and customers.



This is in line with findings that point to most companies working internally to reduce their environmental footprints. Several examples were cited including: Carbon free energy commitment: Storage/power equipment buying advanced cooling techniques with energy management, Using AI -to monitor room temperature and humidity, building office with solar systems, paper and waste reduction, recycling etc. Most indicated that they are working hard towards the E component which is they can control being Scope 1 & 2 emissions as indicated in the examples cited above. Scope 3 emissions are slightly more difficult to track and monitor but a few larger companies are able to estimate using their suppliers in their respective value chains (agriculture based companies for example)

.......there are challenges in complying with international requirements from lenders (IFC Performance Standards etc.) which are largely unknown to local businesses, and especially where the international guidelines and monitoring requirements are more strict than Tanzania. Furthermore, very few businesses understand the concepts of ESG. There is very little understanding of environmental issues - waste management, pollution, climate change, biodiversity etc. Under the S - HR is fairly well understood - but there is a misconception that ESG is the same as CSR which is just a small part of the S

National (local) vs multinational (global)

Analysis clearly showed a marked difference between those companies that are local versus those that have a local presence but are affiliated to a global entity (for this analysis they will be referred to as multinational companies, MNCs.

General level of awareness of ESG in the country is low and at times you see a lack of interest and low awareness whereas multinationals are well versed, have structures, frameworks and reporting, local companies have lower levels of understanding

There is displayed knowledge, understanding and clarity on ESG within the MNCs interviewed. There is internal staffing dedicated to ESG, and there is monitoring and reporting on ESG. The larger companies have started to publish annual ESG reports which were revealed from the literature review. This includes companies such as Coca Cola, Tanzania Breweries

Limited and Tanzania Cigarette Company where their reports are publicly available online. Most of the MNCs offer some training on ESG or ESG related topics as well as offering incentives to their suppliers such as preferential consideration during procurement, recognition/awards for those suppliers that are also putting in effort in ESG compliance. Therefore, at the national level the ESG discussion, practice and compliance is more advanced with companies that are international in nature and/or receive funds from international funding arms.

.....we see most ESG requirements to be driven by investors more so than governments, customers, suppliers or regulators

Big vs small – size matters

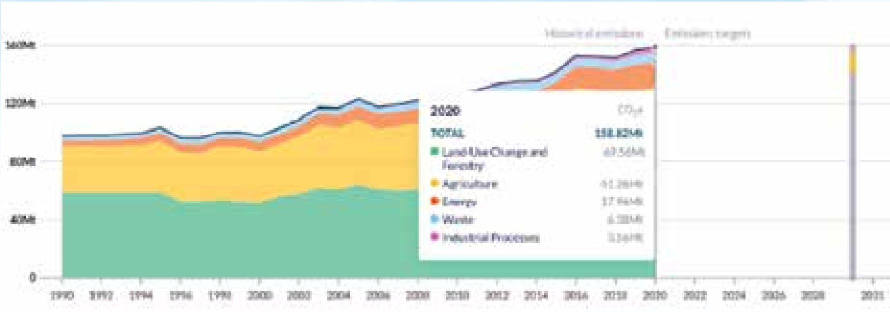
Coupled with the differentiation between national vs multinational is a closely related finding, that of size of company. The size of the company or institution played a role in the level of understanding and/or implementation of ESG. Important to note is that for the most part, in this particular case, the size of the company coincided with those that are multinational in nature. Essentially, the bigger sized companies interviewed were also majority multinationals (except for those in the banking sector). In speaking to SMEs, most acknowledge ESG as important and needed

.........it is very important as for business to be sustainable need to look at internal and external factors. ESG is a good initiative to move the world into the future and have good business practices

Challenges with SMEs were seen in capacity to adjust to ESG as they perceived it to be an additional cost (time and money) to their daily business.

Sector specificities – impacted sectors

Overall the analysis showed those companies/organizations that work or depend on nature/natural resources and agriculture have a higher understanding, awareness of ESG and most are reporting on ESG. ESG hits the hardest for those companies that are nature based or depend on nature for their products and services. This may be due to the fact as showed from findings from the ESG Scan which illustrates that the land-use and agriculture sectors emit the most GHGs. This indicates a relationship between higher GHG emissions and efforts in ESG.



Total GHG emissions excluding LUCF (MTCO2e) : 89.38 (2022)

Agriculture

Going beyond the GHG emissions analysis, agriculture sector is more exposed to ESG generally particularly for those industries in agriculture that export their products to the EU, US and Asia. For example, the players in the tea industry in Tanzania, that export to the EU are all exposed to EU standards and have to show ESG compliance if they are to export their product.

> ***"Those that market in EU and Europe are very strong on ESG with voluntary sustainable standards – they need to comply – and they get audited if not compliant they cannot sell their tea"***

The same was found for the avocado industry in Tanzania amongst players who export to the EU. For companies that rely on agriculture, most use a supply chain approach in monitoring ESG to ensure that suppliers are factoring in ESG e.g. TCC 'know your supplier' approach and responsible sourcing tools.

Extractives

Results of the ESG Scan stated "like in many countries, the extractives sector in Tanzania faces various challenges related to Environmental, Social, and Governance (ESG) issues. The level of risk across all three E, S and G variables is high". As with agriculture, the extractives, and in particular mining whose proximity and dependence on natural resources also revealed better understanding of ESG with the larger operators being further ahead in the ESG journey.

The Mining sector, especially large scale mining , awareness of ESG is high/ significant as most large scale operators are subsidiaries of global companies. Most large scale have subscribed to ESG principles

Similar findings were found in the energy sector specifically gas where there is more traction on ESG.

Tourism

Tanzania boasts of numerous tourist attractions with approximately 38 percent of Tanzania's land area has been set aside as protected areas for conservation and being home to globally recognized biodiversity hot spots (corals etc.) and global landmarks (Serengeti, Mt. Kilimanjaro etc.). Tourism as a sector is recognized as a significant contributor to both GDP and foreign earnings. Examining knowledge of ESG, findings point to a '50/50 situation', some fully aware and practice it others indirect but ESG is known by all as an integral part of how to best provide tourism products. Some hotels have dedicated teams, operational plans, long term plans on ESG, the other indirectly practice without knowing it. In the case of tourism hotels, the local players practice it more e.g. Asilia, N Beyond, Grumeti as these are pro conservation first, pro social responsibility CSR, benefit sharing with a strong nature focus. On the S pillar, there is strong community engagement with initiatives in education, health, power supply, training, capital (rotating funds), agriculture, pastoralism, all in line with the local culture with an emphasis on sustainable utilization of resources. Chain hotels like Four Points, GranMelia practice ESG but indirectly as 'ESG at international level is more on day to day lifestyle – bring same modality but does not reflect the same as those that directly apply'.

...... with Tanzania being nature based – conservation sustainable utilization of resources is priority as that is what we sell as a country...... The environment is what we depend on by default

Findings pointed out that tourism is a political economy issue due to its role in GDP contributions and placing Tanzania on the map globally with its conservation hot spots and international heritage sites. What this means for ESG is that ESG may be taken up but the economic aspect may supersede in tourism unless ESG is written down in laws and policies from investment discussions e.g. the more recent 2023 Investment Policy needs to take into account ESG from foundation stages.

Financial Institutions/Banking

The banking sector in Tanzania has boomed, grown in assets and profits. As a result, new merchant banks, commercial banks, bureaux de change, insurance companies, the stock exchange and related financial units, have entered the market. There are four categories of banks, oriented towards different markets and clientele operating in Tanzania: local private banks, regional banks, international banks and multinational banks[10]. Currently, there are 62 banks and financial institutions operating in Tanzania. The Bank of Tanzania has licensed them all. ESG awareness in the banking sector ranked higher than other sectors. This is attributed to the 2021 BOT Climate Related Disclosures guidelines which necessitated the sector to incorporate ESG in their risk management and reporting.

> ***The launching of BOT guidelines to give guidance to industry on how to incorporate ESG as part of risk management.......this was a wakeup call - the uptake is increasing and demand for capacity is high.***

The guidelines are supported by Sustainable Finance Principles for Tanzania as well as a booklet produced by the Tanzania Bankers Association (TBA) listing common standards, overview of sustainable finance, and set of principles, minimum expected requirements. All these work to capture ESG in the financial sector. There is more recently development of the National Financial Sector Development Masterplan, a ten-year policy document which includes ESG and SDGs issues. As a result, some banks have dedicated departments and staffing on ESG and others such as CRDB and NMB are on a higher trajectory due to their relationship with donors. CRDB for example, is Global Climate Fund accredited and issues green bonds, and have established Sustainable Financing Unit within the bank and have an Environmental and Social Policy (2018). In reporting, CRDB incorporates IFC Performance Standards into the Environmental

10 https://www.tic.go.tz/pages/finance

and Social Policy and due diligence tool. However, there is no uniformity across banks:

When ESG came in, those that saw it as an opportunity jumped on it but most local banks did not. But now with increased pressure from community, agriculture, youth, women, society - they now see needs to comply with international standards to get financing. Major pressure lies in the level of compliance this is an issue - need to have enough capacity to ensure entire business process cycle is able to incorporate ESG

For mining, energy and banking it has become embedded in business and looking at ESG as opportunity

Industry/Manufacturing

Under Industries/Manufacturing the difference between local companies and MNCs is firmly grounded in ESG through global code of conducts and ESG programs are domesticated from the global and customized to suit Tanzanian policy, legal and regulatory frameworks (e.g. Coca Cola, TBL, TCC). Most are members of the Confederation of Tanzania Industry (CTI) where there is a Responsible Business Conduct guidance for members to be compliant and an internal Code and Conduct for CTI which highlights business and legal and ethics to be compliant to different regulatory authorities. For the larger companies such as Coca Cola, ESG is featured in their Extended Producer Responsibility (EPR) where environmental initiatives, economic inclusion, social governance are taken on board. Companies that work with packaging of product are more aware of ESG with more emphasis on the E pillar as they work to reuse and recycle materials.

Regulatory presence

Where there is a regulatory framework in place, there is higher ESG awareness, understanding and practice. Examples in the study clearly revealed this to be the case for the banking sector specifically. With the 2022 guidelines on Climate Related Disclosures, the sector was gently pushed to a rapid learning curve. Where we see discussions and/or guidelines being developed by regulatory level authorities – e.g. The Bank of Tanzania (BOT), National Board of Accountants and Auditors (NBAA), OSHA, DSE etc., there is faster and higher ESG uptake. With the DSE rules in place, there has been a rise in ESG reporting compliance among listed countries from 18% prior to the Rules to 54% in 2023. As a result of these recent ESG specific regulations, findings suggest a rapid growing/learning curve in place for entities due to new regulations (e.g. BOT, NBAA, DSE) and global demands (investment and funding)

ESG can positively increase global investment. BOT guidelines provide comfort to external investors and the regulator is compliant. The DSE, capital market - bonds - support sustainable investing - all these send the message that Tanzania is ready and inviting more investors showing we are designing specific instruments to bring impact to society.

Mindset/sustainability cultural shift

Findings reveal that in Tanzania, the primary driver for ESG is compliance. ESG is a compliance driven practice. It is yet to be embedded in the minds and work culture of most organizations. When looking at those players with advanced understanding and implementation, it is often the case that this is part of their reporting procedures to a parent company with international roots. The findings in addition revealed hesitation in adopting ESG as Tanzania is considered a 'low polluter' and not contributing to decreased sustainability at the same rate as more advanced nations. ESG in this light is viewed as a northern concept based on their heavier carbon footprint than that of Tanzania. This reveals a mindset block in the level of ESG awareness and understanding in the country.

.......there is considerable push back against ESG issues because they are seen, rightly, as being imposed from other countries, as 'strings to the money' rather than a sustainable way of doing business. There is also great confusion as there is no one standard reporting mechanism - although most requirements are basically the same.

ESG perceived as an 'additional cost'

Most respondents indicated concern of the cost implications of ESG compliance particularly SMEs. Tanzania is already considered a compliance heavy country when looking across the region, the World Bank's Ease of Doing Business 2020 report, Tanzania ranks below regional competitors with lower incomes per capita in terms of ease of doing business (Tanzania ranks 141 out of 190, Kenya 56, Uganda 116 and Rwanda 38).

.....private sector is already struggling with statutory regulatory issues (tax, OSHA etc.) let alone ESG which is voluntary for the most part

Tanzania is a very compliant heavy country – ESG seems to be another compliance – so many still avoid it – TRA, OSHA etc, overwhelming and expensive to run a company

As a result businesses in Tanzania are weary of ESG in what it implies for their cost of doing business. This is fueled by the limited understanding especially within SMEs of ESG basics; what it is and what it is not. When looking at the tourism industry, amongst the long-standing outcries from tourism businesses is the cost of complying with more than 25 different taxes, fees, and charges. The taxes and fees, range from the Tourism Development Levy (TDL), annual tourism license, and bedding levy; to other types of taxes and charges that cut across other sectors (Skills Development Levy, stamp duty on rent, land rent, property tax, Value Added Tax (VAT) etc.). Such realities in Tanzania signal that the adoption of ESG may be slow due to the perception that ESG is going to further add costs to business in an environment that is already compliance heavy (both in terms of time and money). One study revealed that national governments can prompt companies to enhance their governance performance, invariably leading to greater engagement in sustainability by improving their regulatory environment and enforcement mechanisms. Thus, the implementation of regulations targeting corporate environmental and social performance is not always needed to prompt better corporate ESG performancee[11]. This may serve as a useful consideration when designing or improving the regulatory frameworks which speak to ESG in the country and is of interest when examining results from the ESG Scan conducted for Tanzania where we see the following:-

11 The influence of the country governance environment on corporate environmental, social and governance (ESG) performance https://www.emerald.com/insight/content/doi/10.1108/SAMPJ-07-2021-0298/full/html

Tanzania's Regulatory Quality score was -0.56 in 2022, indicating below-average performance compared to other countries. This suggests challenges and weaknesses in Tanzania's regulatory framework. The negative score of -0.56 reflects a moderate level of regulatory quality concerns, and Tanzania ranked 130th out of 193 countries, performing worse than the global median score of -0.04 points.

Training and Incentives for ESG

Findings from the analysis show that most institutions provide some level of training on ESG related issues – specifically, when ESG is unpacked and examined as separate pillars, there is consensus that most institutions provide training for at least one of the pillars. The E pillar receives more attention from institutions that are dependent on the environment (agriculture, mining, tourism etc.) but also for those that are working on Scopes 1 and 2 emissions reductions. The S pillar also receives some attention in capacity building with initiatives around employee wellness, talent growth, upskilling etc.

Examining incentives offered in support of ESG, companies that implement ESG do offer incentives ranging from recognition/awards (e.g. the CTI annual awards – offered a category specifically for energy efficiency, "Pain and Gain" incentive and recognition of exemplary suppliers.

Recommendations

Findings suggest a 2 pronged approach:

1. Fit for Purpose compliance and enforcement and
2. Drive towards voluntary/culture/mindset shift

Fit for Purpose compliance and enforcement

"In our region –the primary driver for ESG is still compliance – this is a compliance initiative".

1. Strengthen the the policy, legal and regulatory frameworks in the country. However, the government needs to be mindful of costs associated with compliance as well as taking into account Tanzanian specific context and culture.

"Regulations, laws, policy - regulatory and compliance issues need to be addressed"

"Regulators need to be sensitive to ESG costs for agriculture for example where there are low margins but enforcement for compliance is expensive. Need to look at Voluntary Sustainable Standards vs costs of compliance for agriculture as it is very sensitive to global markets and weather"

Regulatory frameworks are a step behind business practitioners - e.g. the NMB gender bond that was launched despite the fact there was no national regulation in place. In the absence of national regulations, businesses resort to international regulations.

ESG principles should be part of pre-conditions for permits.

2. Develop local standardized ESG reporting frameworks that are simple to use and suit the Tanzanian context.

Keep it simple – there are so many global models in place – confusing companies there is a need for a standardization of frameworks

3. Establish ESG guidelines that are simple, easy to understand that spell out in the simplest forms what ESG is and what it is not, e.g. guidelines, practice guide for company, what standards for Tanzania that are fit for purpose for Tanzania

4. Hold regular stakeholder discussions around how to bridge ESG regulatory gaps in national regulations, learning from peers and companies that are more advanced on the spectrum are encouraged to influence the regulatory space, alongside government.

Legislation should be a consultative process to enable and highlight the specificities of the each sector such as agriculture sector. Overall, SUSTAINABILITY has to be key and understand in the broader context.

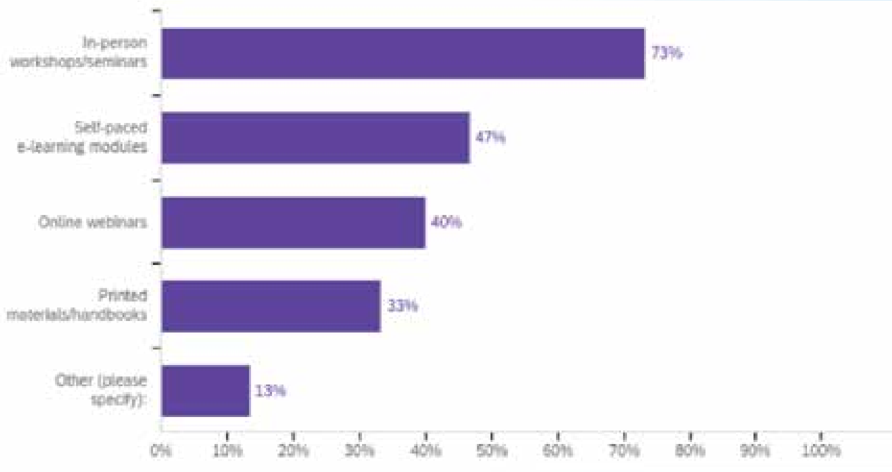
5. Promote understanding and adoption of ESG regulatory frameworks as a driver for business growth in Tanzania as it provides various benefits using follow up studies to quantify (in numbers) the cost of risks and opportunities (benefits) to businesses and the economy are

needed so to track progress of adoption and put forth an appealing argument to the 'unconverted'.

6. Design tailor-made capacity building programmes to support government most affected sectors including agriculture, mining, industry, and banking.

.........the struggle to upskill - there are guidelines but even regulator is not well exposed

This is echoed by ATE member survey results indicating the need for more training with a preference for in-person workshops.



Driving voluntary/culture/mindset shift

1. Support mindset/Sustainability culture shift initiatives to better understand ESG. An example from findings is the changes seen with OSHA in the country. Ten years ago, Occupational Health and Safety OHS was seen as a foreign concept forced upon institutions. However, the regulator, OSHA pursued a journey of change including mindset change. Currently, OHS is embraced as common practice in institutions. OSHA's journey offers some insights for ESG uptake in the country.

OSHA has used many platforms to support mindset change and the journey is still ongoing

1. ***First changed internal dynamics, changed focus – to be partners with employers and employees – not to be seen as 'police'***
2. ***Sensitized, awareness raising, Training and education to employers – showed value of OHS***
3. ***Increased capacity of OSHA monitoring and enforcement; Changing attitudes and mindset***

2. Reform education curriculum to embed sustainability in learning

Pragmatic education on what ESG is and what is stands for to get voluntary uptake vs just compliance approach

Embed climate financing courses from secondary and university levels in association with finance – understanding sustainable financing

3. Link ESG to the SDGs to increase the understanding and incorporation in organizational strategies and reporting. Most organizations in Tanzania are now conversant and knowledgeable of the SDGs and can link they work's contribution in some elements as contributing to one of the 17 SDGs. Some companies indicated that this was a starting point towards their ESG journey, they leaned on their alignment to SDGs to then re-configure how this complements ESG. In this manner, companies did not feel like they are starting anew – rather, they 'tweaked' their alignment with the SDGs to reflect on the 3 pillars of ESG.

4. Ensure trade unions and worker involvement in the ESG disclosure process. These key players' involvement can help to drive change throughout a company; and ensure ESG information is accurate, in comparison for example to the Public Relations department of a company managing disclosure on its own; it can help to make ESG information more credible. This is especially true as far as employment conditions are concerned: it is not credible to report on employment conditions without the involvement of employees[12].

12 https://www.epsu.org/sites/default/files/article/files/4_-_trade_unions_-_summary_FINAL.pdf

5. Use best practice proven practices in the field that could be tailored to culture or country. Providing real life examples offers tangible realistic solutions for people to embrace.

Partnerships: Role of ATE

For the above recommendations to take root, partnerships will form a critical component in ensuring ESG uptake in Tanzania. It is not possible for government to do it alone; neither can the private sector tackle ESG as a lone player. Findings from the analysis revealed that most institutions partner in providing trainings on ESG and ESG related issues. Specifically, partners named included WWF, World Bank, IFC, EU, Danish Industry, GIZ, Government of Tanzania (VPO, NEMC). Partnerships are important for collaboration for alignment towards common sustainability goals. Partnerships could align towards the SDGs for generic understanding then tailor to fit the ESG agenda which arguably lies within the broader SDGs. For the context of this analysis, the roles for ATE will be emphasized with some proposed support role for the ILO.

The proposed role for ATE aligns with the current areas of work that the association engages in.

i. Research - partner/collaborate with think tanks of ESG.

   ATE has a relationship with REPOA (Research on Poverty Alleviation), a leading Tanzanian think tank. REPOA also has projects with CMI etc. on Job Creation and Competence and ATE is a stakeholder. There is room here for ATE and REPOA to work on ESG as a research area (this will be broken down into various elements of ESG). Findings from research should be used as evidence for decision making (policy). This can be done through dissemination workshops, policy briefs etc.

ATE can also work with ESRF (Economic and Social Research Foundation) to gather more knowledge of ESG and what is needed for the Tanzanian context.

ii. Advocacy. ATE can:

   - Use the tripartite arrangement to advocate for ESG policy and legal frameworks that are business friendly, minimizing additional costs for business.

- o Work closely and collaborate with TUCTA to for ESG measures to be integrated into workplace and for information sharing sessions with employees and employers
- o Provide legal advice for members on ESG related matters
- o Support linkages and partnerships between ATE members on ESG matters

Use research findings and data for advocacy

iii. Training:

- o Organize cluster trainings: ATE has membership base clustered/ grouped around 8 areas:
  - Agriculture, Forestry & Fisheries Sector
  - Commerce & Trade Sector
  - Industries & Manufacturing Sector
  - Transport & Communication Sector
  - Mining & Construction Sector
  - Banking & Finance Sector
  - Oil & Gas Sector

Training could be organized around these 8 clusters as they represent different needs of various sectors. This came out in the findings with sector specific needs and recommendations. Therefore ATE should design tailor-made training per cluster (requires TNA for each cluster, design and implementation plans).

- o Design general training on ESG awareness for ATE members - generic modules providing basic understanding
- o Conduct workshops for members to share good practice ie. from findings, Tanzania Breweries Limited is often approached for learning visits and sharing experiences, same was found for banking sector with CRDB and NMB sharing good practices with others
- o Use member associations to organize trainings for sectors e.g. Bankers Association, Mining Association, CTI

- o Design programs for sectors which are least knowledgable e.g. NGOs, civil society
- o Develop training and information sessions for SMEs. This could also include using experts/experience from bigger companies e.g. TBL, TCC, Coca Cola, Vodacom who are more advanced in their ESG journey. These sessions should gear to assist SMES better understand the legal and compliance aspects of ESG

iv. Develop platform for ESG information sharing for members. This could include providing:

   a. Generic information on ESG – what ESG is, is not
   b. Relevant documents. Policies, guidelines
   c. Upcoming events. Sessions on ESG
   d. Learning Materials/good practices – highlighting good ESG practice within members and identifying what can be replicated or scaled up

To support ATE in achieving the above, the ILO can play a key role by:

- o Supporting training/awareness raising/sensitization program with ATE.
- o Design tailor-made training programs for different sectors – this includes Trainer of Trainer approaches to ensure sustainability
- o Provide basic ESG information and good practice to partners such as ATE
- o Collaborating with the Government of Tanzania and key partners to develop and strengthen the policy, legal and regulatory environment for ESG. This includes mainstreaming ESG, simplifying processes, reducing compliance burden/costs

Conclusions

ESG in Tanzania is not understood nor applied in a uniform manner. There are marked differences between large and smaller organizations, national and multinational companies. Sectors that are most reliant on agriculture and natural resources appear to have more advanced knowledge and practice of ESG. The same applies for larger organizations particularly those that are subsidiaries of global multinational entities. Here we see clear understanding, implementation and reporting of ESG with internal departments and staff dedicated to ESG compliance. Looking at policy, legal and regulatory frameworks, those sectors with strict regulatory requirements regarding sustainability have taken bigger strides to better understand and implement ESG. This is evidenced clearly in the Banking sector in Tanzania with the 2022 Regulations on Climate Related Disclosures. This is also seen in listed companies under the Dar es Salaam Stock Exchange Rules 2022 (The DSE Rules under attachment 4 contains the "Guidelines to Sustainability Reporting"

Overall good governance is key, to changing focus as institutions as this will naturally align with ESG. The two pronged approach proposed in this analysis can serve as a foundation towards this change of alignment and focus. One arm, the 'Fit for purpose compliance and enforcement will require strong legal, policy and regulatory frameworks which are simple and context specific to Tanzania coupled with engaging key stakeholders in the ESG journey. This ensures that ESG is seen as part of institutions' day to day life, and to associate ESG with increasing output and not just as a compliance issue. Underlying this is the second arm; changing mindsets towards a culture of sustainability where raising awareness, sensitization, training and education serve as foundations to a mindset shift which in the long run will place sustainability at the root of institutional culture.

If you embrace ESG then you attract investors, that is the for the good of the country

There is an opportunity – consumer behaviour will change in the future as they will want to be associated with institutions embracing ESG – this is the growing trend – it is fashionable

Let's not hide behind the fact that we are developing countries, we can use innovation and leap frog using ESG to embrace sustainability

……Mindset, emotional, spiritual, cultural change is needed for ESG to take root

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