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**ASPEN NETWORK
OF DEVELOPMENT
ENTREPRENEURS**
aspen institute

**ENTREPRENEURIAL
ECOSYSTEM MAPPING**

Ethiopia



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Empowering Ethiopia's Entrepreneurial Ecosystem

In 2024, CATALYZE MS4G, in partnership with the Aspen Network of Development Entrepreneurs (ANDE), launched an activity to strengthen Ethiopia's entrepreneurial ecosystem by conducting research, fostering connections, and building capacity. To learn more about the project, please visit <https://andeglobal.org/ms4g-empowering-ethiopias-entrepreneurial-ecosystem>.

About ANDE

The [Aspen Network of Development Entrepreneurs \(ANDE\)](#) is a global network of organizations that propel entrepreneurship in developing economies. ANDE members provide critical financial, educational, and business support services to small and growing businesses (SGBs) based on the conviction that SGBs create jobs, stimulate long-term economic growth, and produce environmental and social benefits.

As the leading global voice of the SGB sector, ANDE believes that SGBs are a powerful yet underleveraged tool in addressing social and environmental challenges. Since 2009, we have grown into a trusted network of more than 200 collaborative members that operate in nearly every developing economy. ANDE grows the body of knowledge, mobilizes resources, and connects the institutions that support the small business entrepreneurs who build inclusive prosperity in the developing world. ANDE is part of the Aspen Institute, a global nonprofit organization committed to realizing a free, just, and equitable society.

ANDE's East Africa chapter, headquartered in Nairobi, Kenya, was launched in 2012 with the aim of creating a platform that supports all stakeholders in the local SGB ecosystem through training, knowledge sharing, facilitating introductions, and fostering collaboration.

About Market Systems for Growth (MS4G)

[USAID CATALYZE MS4G](#) partners with the private sector to build robust and resilient markets for delivery of water, sanitation, and hygiene (WASH) and food security products and services. MS4G achieves this by investing in the growth of micro, small, and medium enterprises (MSMEs), agricultural cooperatives, and smallholder farmers by connecting them with finance, expertise, market opportunities, and skills. MS4G also works to improve the operating environment for these firms by strengthening private sector ecosystem support institutions.

Shega

Shega is an information services and technology company dedicated to demystifying the African economy through integrated media, data, and intelligence—building the Bloomberg for Africa.

Through a high-quality digital media platform encompassing web, newsletters, audio, and video, coupled with Shega Insights, a subscription-based data and intelligence service focused on technology and finance, we provide essential tools for businesses, organizations, investors, and policymakers to make well-informed decisions.

At Shega, our vision is to elevate decision-making across Africa by equipping businesses, investors, and policymakers with the insights they need. Through our Digital Media platform, strategic market intelligence, data solutions, and advisory services, we facilitate actionable intelligence that fosters innovation, drives growth, and helps navigate Africa's complex and rapidly evolving markets. Leveraging our media distribution network, content creation capabilities, and intelligence expertise, we also deliver tailored, data-driven marketing campaigns that amplify brand presence and engage relevant audiences.

With dozens of major international and local clients, managing multi-million dollar projects, and a monthly media reach of 10 million, Shega has quickly established itself as a trusted partner in Africa's business ecosystem. By empowering the African economy with reliable information and insights, Shega is driving growth and fostering innovation.

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About ANDE Ecosystem Maps

PURPOSE

Every entrepreneur operates within an ecosystem that determines the access to talent, finance, and markets that they need to grow their business. ANDE's Entrepreneurial Ecosystem Maps serve as a tool for stakeholders to learn about the organizations providing support to small and growing businesses (SGBs) in a specific city, region, or country. ANDE has published 20+ ecosystem maps to date, available at <http://ecosystems.andeglobal.org>.

ANDE Ecosystem Maps are used by ecosystem actors to:

- 1 **Navigate the support available** to entrepreneurs based on their region, sector, and stage;
- 2 **Identify gaps** in the support available to entrepreneurs in the ecosystem; and
- 3 **Connect with other stakeholders** in the ecosystem that have similar goals/missions.

INTERACTIVE DIRECTORY

The full dataset of ecosystem organizations and resources is available as a filterable directory hosted in partnership with EcoMap at www.ethiopia-ecosystem.com. The EcoMap website will be regularly updated as the ecosystem changes, programs end, and new organizations enter. Importantly, individual users can create profiles and update their organization's information directly as needed. The purpose of this site is to serve as a repository of ecosystem-enabling resources and can inform future research endeavors as well.

SCOPE AND METHODOLOGY

While entrepreneurial ecosystems encompass many different aspects of an economy, including the entrepreneurs themselves, ANDE's mappings focus specifically on the organizations providing direct financial and/or nonfinancial support to enterprises, assessing the number, characteristics, and diversity of these actors as a reflection of the ecosystem's maturity. To understand both the stakeholders active in the ecosystem as well as the specific resources available to entrepreneurs, ANDE makes the following distinction in its mappings:

- » **Organizations:** Entities that provide support to entrepreneurs and SMEs. Some are fully dedicated to entrepreneurial support (e.g. a Chamber of Commerce), while others may run a program for entrepreneurs as a small component of a broader mission (e.g. a corporation that runs a business plan competition or a bank that provides SME loans).

» **Resources:** Distinct programs or services provided by organizations, such as accelerators, incubators, investment funds, business plan competitions, SME lending facilities, business consulting services, networking events, etc. A single organization may offer multiple resources.

Importantly, this mapping is limited to organizations and resources targeting small and growing businesses (SGBs), which are defined by ANDE as commercially viable businesses with five to 250 employees that have significant potential and ambition for growth. While not every actor in this mapping meets this specific definition, the study does intentionally focus on services directed toward growth-oriented enterprises at any stage of their development.

The information in this mapping was collected through a combination of desk research, surveys, and interviews with stakeholders between January and July 2024. Initial insights were then presented in a stakeholder feedback session on July 30, 2024, during which insights were gathered regarding the ecosystem's challenges and opportunities.

Key Concepts and Abbreviations

Commonly used concepts, terminology, and abbreviations in this report include:

Business development services (BDSs) refer to services that aim to improve business performance by enhancing managerial and technical skills, increasing access to markets, introducing new or improved technologies, and advising on appropriate financing mechanisms. The term BDS is used interchangeably with business advisory service providers (BASPs) and business development service providers (BDSPs).

Entrepreneur support organizations (ESOs) refer to a broad spectrum of entities that support entrepreneurs to establish and/or grow their businesses through training, mentorship, and in some cases funding. Such institutions encompass different organization types including but not limited to capacity development providers, academic institutions, industry associations, Chambers of Commerce, and government agencies.

Small and growing businesses (SGBs) are defined by ANDE as commercially viable businesses with five to 250 employees that have significant potential and ambition for growth. Typically, SGBs seek growth capital from USD \$20,000 to \$2 million. SGBs differ from the more traditional characterisation of small and medium-sized enterprises (SMEs) in two fundamental ways. First, SGBs are different from livelihood-sustaining small businesses, which start small and are designed to stay that way. Second, unlike many medium-sized companies, SGBs often lack access to the financial and knowledge resources required for growth.¹ This definition is used by ANDE at a global level, and may differ slightly in the Ethiopian context. The importance of the SGB definition is the emphasis on the growth-oriented nature.

¹ Learn more at <https://andeglobal.org/why-sgbs>.

Country Context

Ethiopia is the second most populous country in Africa, with a total of 126.5 million people as of 2023.² The country also boasts one of the fastest growing economies in Africa, with an annual growth rate of 7.2 percent in its 2022/23 Fiscal Year.³ However, despite its favorable economic positioning, Ethiopia remains one of the poorest countries in the world. The country is uniquely positioned as the continent's only country never to have been colonized by a foreign power, yet political instability, war, and famine have severely impacted its economic growth.⁴ Ethiopia also has a very young population, with 69 percent of its residents below the age of 30⁵ and significant unemployment, particularly in rural areas.⁶

Ethiopia has several favorable characteristics that position its private sector for growth. Ethiopia's proximity to major global markets in both Europe and Asia has increasingly attracted manufacturing companies to the country, particularly in the ready-made garments sector, shifting focus from current hubs like Bangladesh and Vietnam.⁷ As the continent moves towards economic integration under the framework of the African Continental Free Trade Area (AfCFTA), Ethiopia is increasingly becoming a more favorable hub for manufacturing and commerce. Furthermore, the Ethiopian government is making a push towards digital transformation, passing several reforms to position Addis Ababa as the e-commerce hub for Africa, including the establishment of the first logistics and courier hub for the African market.⁸

Over the past decade, the Ethiopian government has made significant strides toward creating a favorable environment for entrepreneurship. Initiatives such as the gradual privatization of state-owned enterprises, investments in the country's 13 industrial parks, and agreements with local governments such as designating the capital - Addis Ababa - as the nation's first startup city⁹ have been effective at promoting innovation and are expected to result in the clustering benefits for the entrepreneurial ecosystem. MSME activity has increased alongside these developments, with just over 200,000 new businesses registered in 2022/2023 that employ a total of 4.5 million people.¹⁰

Despite these positive changes, Ethiopia still lacks a thoroughly developed startup culture due to a limited and relatively inexperienced entrepreneurship support system, few local investors, and insufficient financing options for founders to thrive and scale in its ecosystem. This mapping aims to increase the visibility of ecosystem actors to improve collaboration and connectedness.

2 World Bank Group. "World Bank in Ethiopia - Overview". Last updated April 9, 2024.

3 Ibid.

4 BBC. October 12, 2020. "Ethiopia profile - Timeline".

5 United Nations - Population Division. 2024. "World Population Prospects 2024."

6 Shuker, F. and Sadik, H. H. 2023. A critical review on rural youth unemployment in Ethiopia. *International Journal of Adolescence and Youth*.

7 Raffoul, A. and Raju, V. September 6, 2019. "Ethiopia is Africa's new growth engine – here's why." World Economic Forum.

8 Ethiopian Airlines Press Release. February 29, 2024. "Ethiopian Inaugurates First of its Kind e-commerce Logistics Facility at Bole International Airport".

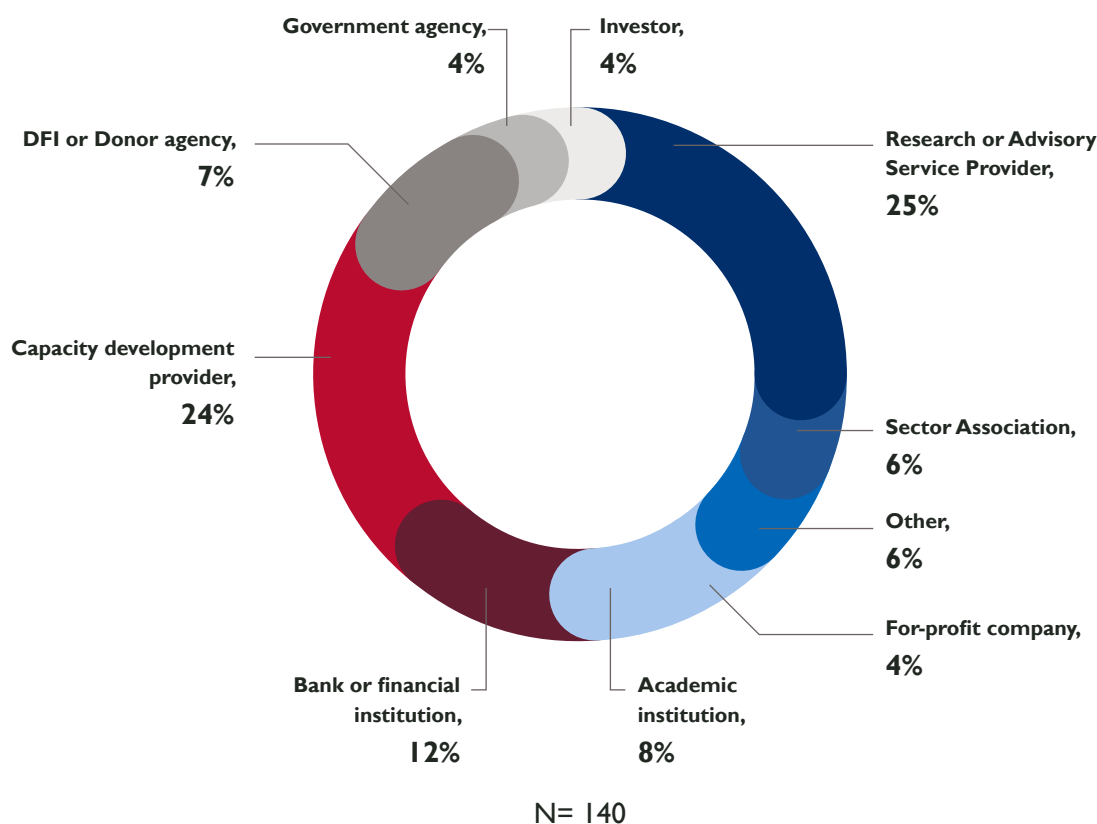
9 Startup Genome. N.d. "Startup Ecosystems - Addis Ababa".

10 National Bank of Ethiopia. 2024. *Annual Report 2022/2023*.

Ecosystem Data: Organizations

This study identified a total of 140 organizations that support entrepreneurs in Ethiopia. The most common types of organizations include Research or Advisory Service Providers (25%), commonly in the form of business consultancies, and Capacity Development Providers (24%), typically those that offer incubation or technical assistance support. A much smaller proportion of ecosystem actors include financial service providers such as Banks (12%), Development Finance Institutions and/or Donor Agencies (7%), and Investors (4%). Academic Institutions, Sector Associations, Government Agencies, and For-profit Companies also actively support the entrepreneurial ecosystem either through direct services or in partnership with other ecosystem actors.

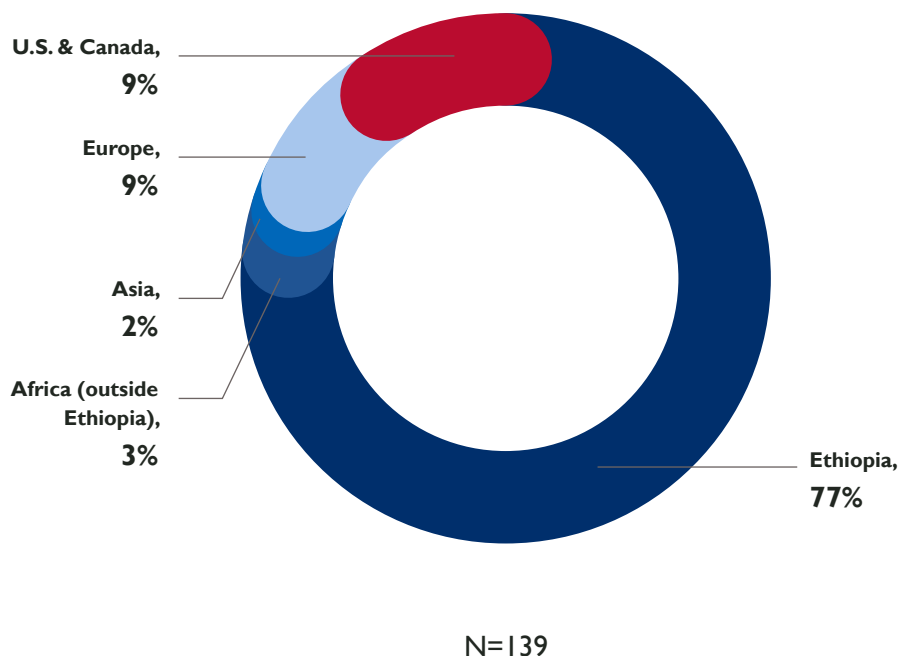
Figure 1: Organizations supporting Ethiopia’s entrepreneurial ecosystem



“Other” includes Media Organizations (3), Foundations (2), International Development Organizations (2), and Venture Builders (1).

Ethiopia’s entrepreneurial ecosystem is primarily made up of domestically headquartered organizations (77%). The high concentration of local support organizations indicates that Ethiopian enterprises benefit from the assistance of local providers who are well versed in the socio-economic and cultural context of the country. However, it may also indicate limited international exposure for Ethiopian entrepreneurs.

Figure 2: Organizations by headquarters location



Much of the ecosystem activity mapped in this study is centered in the capital city, Addis Ababa. Of the 108 organizations located in Ethiopia, 92 (85%) are based in Addis Ababa, though several serve other urban areas in the country as well. Startup Genome lists Addis Ababa as one of the top 20 Sub-Saharan African entrepreneurial ecosystems in terms of funding and talent, estimating its ecosystem value at \$87 million between 2021 and 2023.¹¹ However, it is important to note that much of the startup investment data remains unreported, and many international media and data platforms lack the resources to capture it comprehensively. As a result, the investment figures reported by platforms such as Startup Genome and Briter Bridge often do not reflect the full reality.¹²

11 Walther, F, July 5, 2024. “Addis Ababa’s Tech Ecosystem by the Numbers”. Startup Genome.

12 Shega is currently working to address this gap with its upcoming report.

Ecosystem Data: Resources

This study identified 169 unique resources offered by the organizations active in Ethiopia’s entrepreneurial ecosystem. Non-financial resources, such as incubators, technical assistance programs, and consultant services, are most common. Financial resources, such as investment funds, lending facilities, and business plan competitions, are less common, which is typical among other ecosystems ANDE has studied.¹³ Sixteen resources provide both nonfinancial and financial services, including accelerators, incubators, and fellowship programs that most typically offer grant funding.

Figure 3: Snapshot of resources available to Ethiopian entrepreneurs



*“Other ecosystem resources” include entrepreneurship-focused news/media outlets and research/policy initiatives.

Non-financial Resources

Nonfinancial business development services are most commonly rendered in the form of incubators and co-working spaces (32%), followed closely by technical assistance and capacity building services (29%). There are also many business consultancies with varying levels of experience and traction in the ecosystem. Accelerators and fellowships are the least common. Notably, most of these resources are fairly new, with a mapping of ESOs by GrowthAfrica and BIC Ethiopia in 2023 reporting that nearly half launched between 2018 and 2022.¹⁴

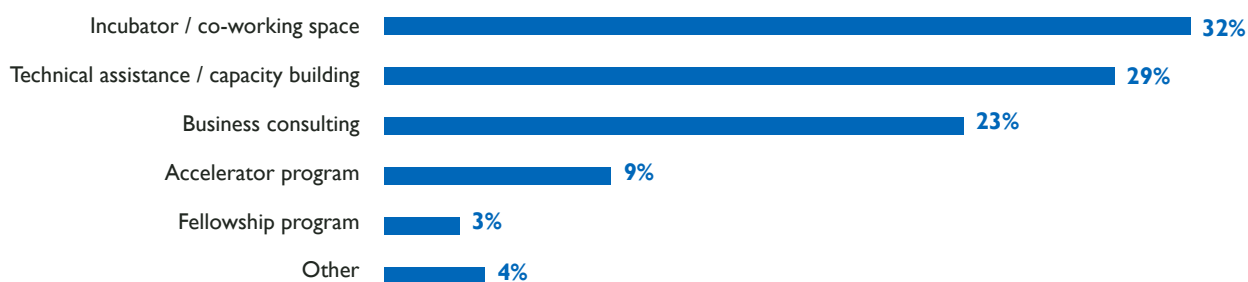
¹³ ANDE’s ecosystem mappings are available at <https://ecosystems.andeglobal.org>.

¹⁴ GrowthAfrica and BIC Ethiopia. [Ethiopian Entrepreneur Support Organizations: Mapping and Insights \(2022/2023\)](#).

Examples of nonfinancial resources available to Ethiopian entrepreneurs include:

- » **ALX Tech Hubs** provide co-working space that accommodate up to 750 individuals, offering designated meeting rooms and networking opportunities for entrepreneurs across industries in Addis Ababa, provided they have enrolled in one of their courses or have already graduated.
- » **Hawassa University’s Industry Linkage** services support students and faculty with a technology business incubation center, patent licensing, and other services aimed at fostering entrepreneurial spin-offs emerging from the university.
- » **Kena** is a capacity building service offered by the Ethiopian Young Entrepreneurs Association (EYEA) focused specifically on providing training, mentorship, and market exposure to youth-run businesses (ages 18-35).
- » **Venture Meda** is an incubator and accelerator program operated by iceaddis aimed at fostering high-potential e-commerce startups in Ethiopia, enhancing local entrepreneurship, and creating dignified jobs through innovative support and resources.

Figure 4: Non-financial resources by type



N = 112

“Other” includes Networking Events (2), Bootcamps (1), and Venture Builders (1).

Financial Resources

Bank lending is the most common form of financial support available to entrepreneurs in Ethiopia. Despite being the most widely available source of financing for Ethiopian enterprises, bank-based financing options are limited. As of 2015, only 30 percent of small firms (5-19 workers) in the formal sector had a line of credit or a loan from a financial institution¹⁵ and SME lending comprised only 7 percent of bank portfolios.¹⁶ In the years since, SME lending activity has increased, reportedly borrowing more than Birr 10.6 billion (≈USD 189,285,714 per the exchange rate at the time) from financial institutions in Ethiopia in 2022/2023, an increase of more than 600 percent from 2020/2021.¹⁷ However, SMEs still face considerable challenges accessing adequate capital due to high interest rates and collateral requirements as is common in many developing economies. This is particularly true of businesses in rural settings, with the vast majority of the available lending (99.8%) going to borrowers in urban areas as of 2022.¹⁸

15 The World Bank. 2022. “Global Financial Development Database”

16 The World Bank. 2015. “SME Finance in Ethiopia :Addressing the Missing Middle Challenge”

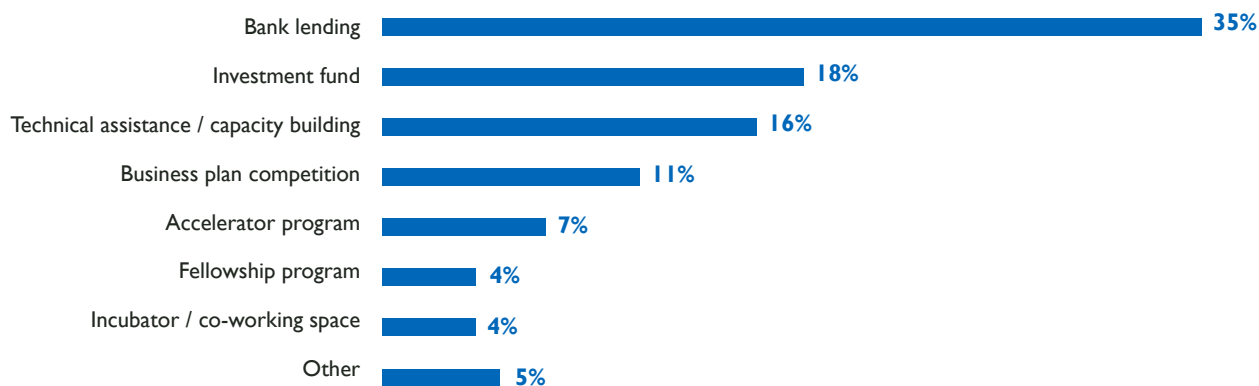
17 National Bank of Ethiopia. 2024. [Annual Report 2022/2023](#).

18 Ibid.

In addition to bank lending, investment funds, capacity development providers, and business plan competitions also offer funding to SMEs in the country, though their contribution is still quite minimal. Examples of financial resources available to entrepreneurs in Ethiopia include:

- » **AYuTe Ethiopia Challenge** is a business plan competition for youth AgriTech entrepreneurs aiming to improve the productivity, income, access to finance, and/or resilience of smallholder farmers. The winning teams win between \$3,500 - \$10,000 in grant funding.
- » **Cepheus Growth Capital Partners** runs an investment fund that provides growth capital to Ethiopian companies in the manufacturing, services, and agro-processing sectors.
- » **Scale Ethiopia** is an investment readiness accelerator program run by Pangea Accelerator and GIZ that serves entrepreneurs with market traction who are well positioned to receive equity investment. The program's unique features include its partnership with an exclusive diaspora investor network, provision of long-term capital, and emphasis on providing opportunities for women and youth.

Figure 5: Financial resources by type

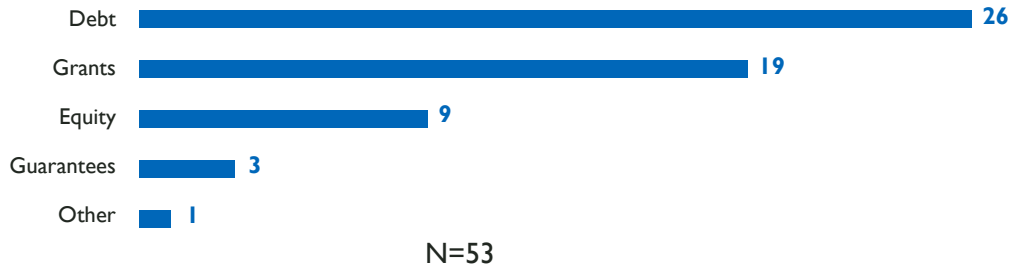


N=57

“Other” includes Crowdfunding Platforms (1), Grantmaking Facilities (1), and SME-specific Bank Account (1).

Nearly half (49%) of the financial resources available to entrepreneurs in Ethiopia are in the form of debt, most commonly from banks. Grants are also common, typically from business plan competitions, accelerators, and incubators.

Figure 6: Types of financial instruments used*

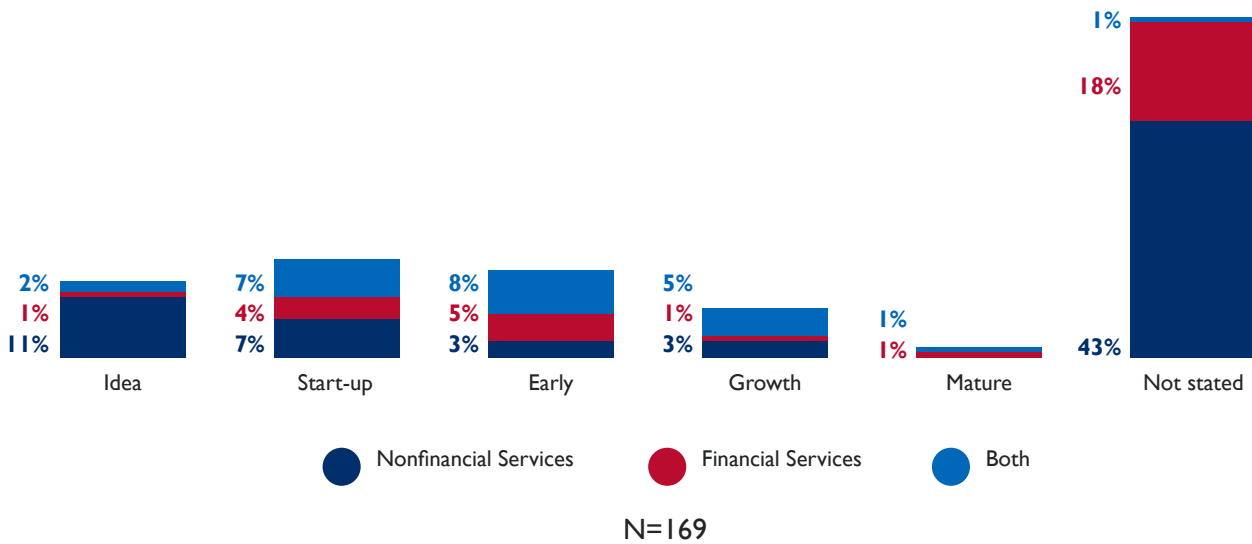


*Some funders utilize more than one type of financial instrument.

Sector, Stage, and Target Demographics

Most resources do not state the stage of the ventures they aim to support. Among those that do have a stage focus, most target the idea, start-up, and early stages. This is typical across ANDE ecosystem mappings, as growth-stage and mature ventures typically require fewer ecosystem support services.

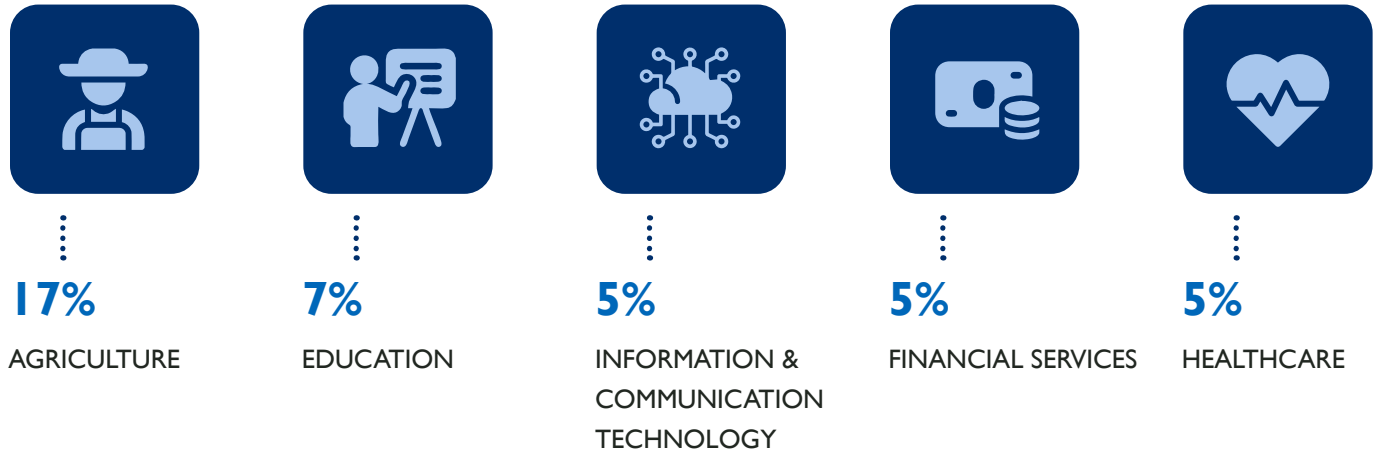
Figure 7: Resources by business stage targeted*



*Several resources target multiple venture stages.

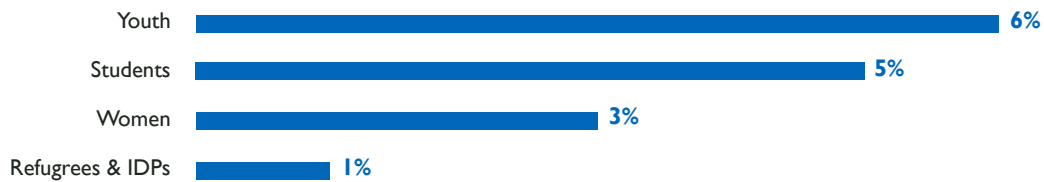
Most resources (68%) are sector agnostic, not specifying any particular industry focus. Among programs that prioritize specific sectors, the most supported industries include Agriculture & Food (17%), Education (7%), followed closely by Information & Communication Technology, Financial Services, and Health (each at 5%).

Figure 8: Resources by top 5 sectors of focus



Most resources are not targeted to a specific demographic group, but those few that do have this focus are most commonly designed for youth and/or students (with most student-focused programs being university-run incubators and entrepreneurship centers). Less than 5 percent of programs are explicitly targeted to women, refugees or internally displaced persons (IDPs), or any other target demographic.

Figure 9: Resources by target demographics



N=169

Insights for the Ethiopian Ecosystem

Key Challenges

- 1. Lack of dynamism and local insights provided by advisors.** As the ecosystem is still young, many BDS providers do not consist of experienced operators and second-time founders who have been active in the Ethiopian business scene. They mostly come from academia or enter the field out of personal interest—both of which offer certain advantages—but they may lack core practical insights and a deep understanding of the scene’s dynamism, which can limit the contextual support founders receive.
- 2. Unrealistic expectations from funders.** Development partners sometimes have expectations and timelines that do not align with the on-the-ground context and are unwilling to be flexible. When it comes to debt provision, the main challenge is high interest rates, high collateral-to-debt ratios, and the fact that the majority of SGBs are part of the missing middle (too big for MFIs and too small for commercial banks). In terms of equity, there are limited local investment funds available to businesses in the start-up and early stages, and those that are available require a high ownership stake, disincentivizing entrepreneurs from accessing these funds. In addition, there is a dearth of foreign investors, which are more common in other African business hubs like Kenya and Nigeria.
- 3. Inadequate collaboration among ecosystem actors.** BDS providers have not found pathways to collaborate effectively, or fund these partnerships, leading to disjointed efforts that hinder their ability to compete against foreign entrants. There is also a lack of clarity regarding the purpose of these collaborations and the shared goals of the partnership.
- 4. Lack of clarity among entrepreneurs regarding what ecosystem services are available and what they can expect to gain from participation.** The lack of standardization regarding the different types of BDS provision (accelerators, incubators, hubs, etc.), confusion as to which BDS providers offer financing, and challenges finding this information cause confusion and misaligned expectations regarding what ecosystem services can offer.
- 5. Inflation and political instability affecting the entire ecosystem.** Macroeconomic and political factors create an unstable environment for entrepreneurs to grow their enterprises and pose challenges for financiers in identifying investment opportunities in SMEs. The ongoing political instability in several parts of the country creates major logistical and movement challenges for ESOs. Even when they secure donor funding, implementation is often disrupted or delayed due to being unable to safely access project locations.

Opportunities and Areas for Collaboration

- 1. An increasing number of ecosystem actors can open pathways for collaboration and specialization.** As new organizations enter the ecosystem, there is opportunity for strategic partnerships, peer learning, collective problem solving, and more specialized service offerings. Sectoral associations can also take advantage of this growing number of stakeholders to create networking platforms, share resources, and collectively create awareness and advocate to influence government policy.
- 2. Growing evidence base on best practices for BDS.** Structured support systems such as accelerators, incubators, and digital transformation services are key in addressing challenges like limited access to finance and skills gaps, enabling businesses to scale and generate employment. Properly capturing the lessons learned from running these programs and sharing this information through multiple channels and partners presents a significant opportunity for growth and sustainability. The past ten years have produced an emerging consensus on best practices for effective business support. For example, the Argidius Foundation published its [SCALE framework](#) for effective BDS, drawing on dozens of studies and a rigorous examination of their own portfolio. As the Ethiopian ecosystem becomes better connected, peer learning and local insights will be crucial for establishing best practices in the Ethiopian context.
- 3. Digitalization utilized to improve awareness and collaboration in the ecosystem.** As both entrepreneurs and ecosystem actors become more digitally connected, entrepreneurs can gain clarity on which ecosystem resources are available and a match for their specific needs. Furthermore, ecosystem actors can more easily identify potential partners and collaborators to improve their services. For example, research from the Global Accelerator Learning Initiative (GALI) points to better collaboration between investors and accelerators as a potential solution to improving the pipeline of investment-ready startups.¹⁹
- 4. Expanding access to financing.** Capital markets are set to be fully launched soon in Ethiopia, which will provide avenues to access capital from multiple local and international sources. The accompanying transformation in the financial system would encourage various incentives and targeted platforms that would channel more financial resources towards entrepreneurs, while also strengthening already promising efforts such as leasing capital and loans without collateral. Digital platforms such as Michu and Dube Ale are also using alternative data and AI-based credit scoring to offer loans without requiring collateral, which has been historically a significant barrier to accessing finance. These platforms address the financing needs of underserved enterprises, providing convenient access to much-needed capital. Also, the recent floating of the Ethiopian birr is expected to reshape the business models of Ethiopian banks by reducing the substantial profits previously earned from currency transactions. This shift may push banks to explore alternative financing strategies, potentially directing more capital toward entrepreneurs.

19 Guttentag, M. et al. 2021. Does Acceleration Work? Five Years of Evidence from the Global Accelerator Learning Initiative. Aspen Network of Development Entrepreneurs.

- 5. Growing access to BDS support:** The Entrepreneurship Development Institute (EDI) and GIZ Ethiopia recently introduced the EthioBDS Voucher System to subsidize the cost of business development services for SMEs. This support aims to lower financial barriers for SMEs to access tools to improve their business performance and adopt innovative technologies. It also shifts the provision of BDS from supply-driven to demand-driven, promoting ecosystem sustainability and accelerated growth in the long-term. This mirrors successful models like Innobiz-K, which supports early-stage startups with mentorship and resources, strengthening the overall ecosystem.
- 6. Creation of an enabling environment:** The government to create an enabling environment for ecosystem actors by making policy changes, enhancing access to business registration processes, adjusting taxation requirements, and providing financial support
- 7. Increasing collaboration amongst intermediaries:** NGOs to implement participatory approaches to onboard various BDS providers for projects. Financial institutions to collaborate with NGOs to provide funds/loans for businesses and with BDSPs to enhance the knowledge and skills of businesses, enabling them to grow and repay loans



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