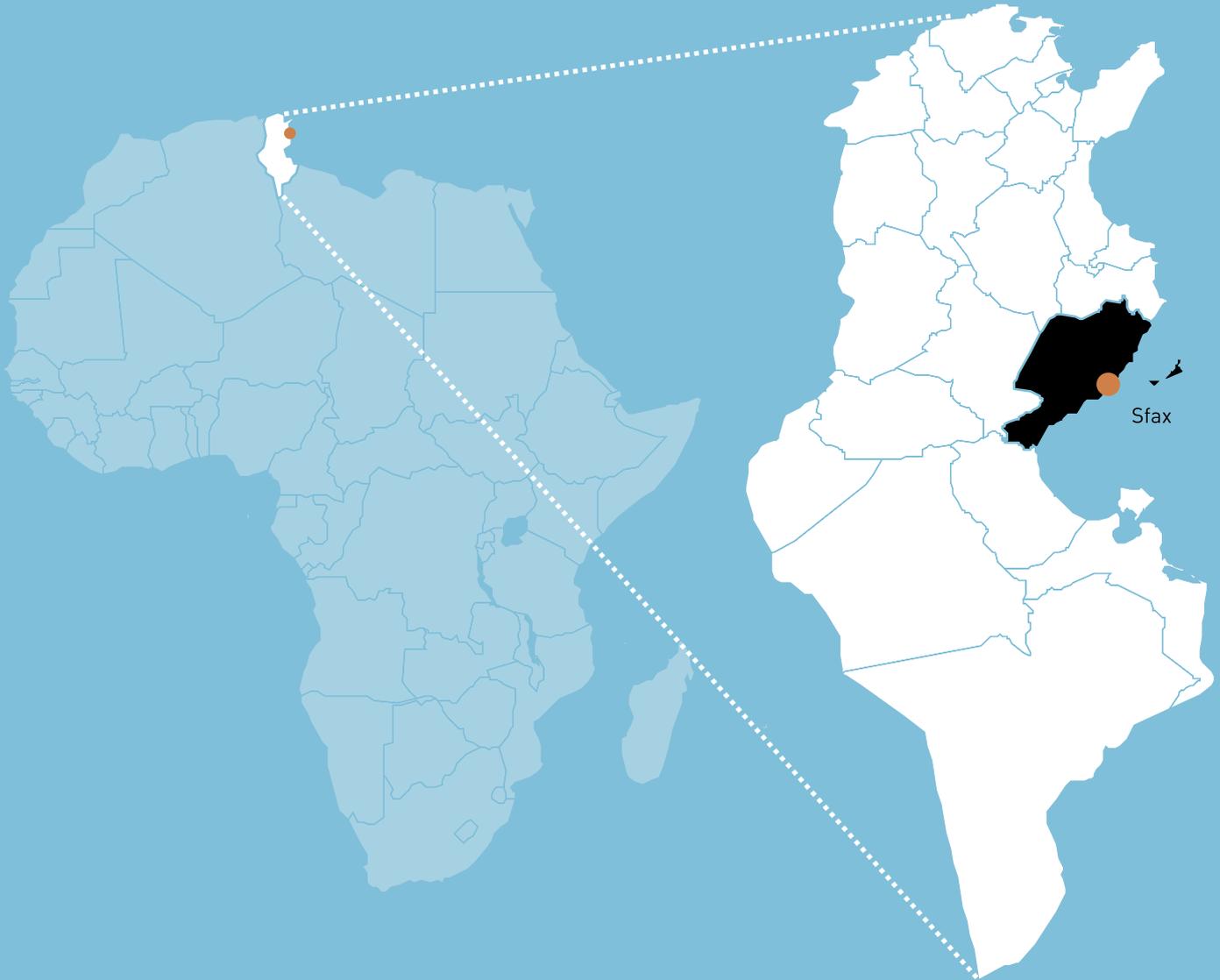


Startup Ecosystem Report Sfax | Tunisia

Sfax | Tunisia



Africa and Tunisia

Tunisia and the Governorate of Sfax

Sfax is the second largest city in Tunisia, with a population of approximately 275.000 people. Sfax is the capital of the Sfax governorate, located 270 km southeast of the Tunisian capital Tunis on the Mediterranean coast. Founded in 849 AD, Sfax is an ancient city with a wealth of cultural and historical heritage. The main economic activities in the city include industry, agriculture, fishing, and international trade.

The startup ecosystem in Sfax is developing, and has opportunities in the form of strong human capital, infrastructure, and macro conditions. Access to finance, market factors, and a less mature startup scene are challenges for the city.

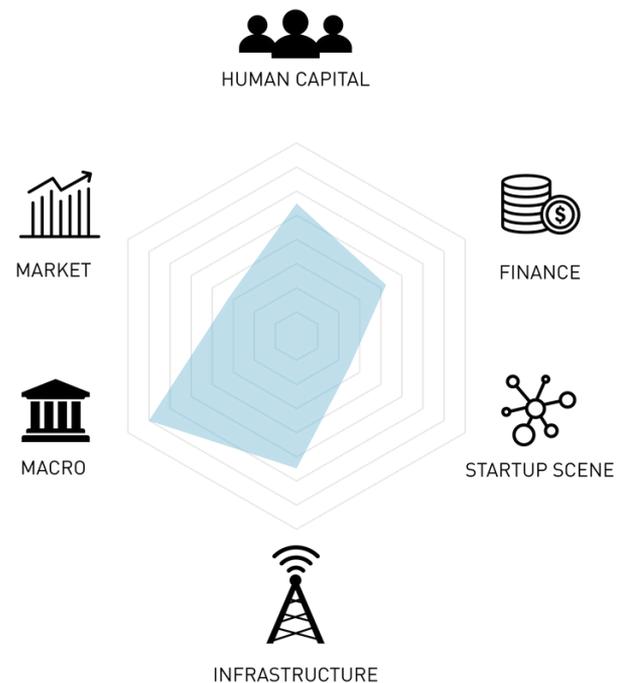
The Startup Friendliness Index (SFI)

A startup ecosystem is formed by entrepreneurs, startups in their various stages, and numerous other organisations such as universities, investors, accelerators, co-working spaces, legal and financial service providers, and government agencies. Through the complex interaction of these players, a startup ecosystem has the capacity to empower entrepreneurs to develop new ideas and bring innovation to the market.

The composition and maturity level of startup ecosystems are essential components of the success rate for entrepreneurs and new enterprises. A good understanding of ecosystem states, strengths, and weaknesses enables specifically-targeted policies, enhances investment decisions, and improves the impact of development cooperation.

The Startup Friendliness Index (SFI) analyses the friendliness of cities for advancing entrepreneurship by measuring six key features (domains) of the startup ecosystem and the interactions between them: Human Capital, access to Finance, the liveliness of the Startup Scene, Infrastructure, Macro framework, and Market conditions. Together, these six domains interact to form an urban environment that can champion or hinder entrepreneurship.

Startup Ecosystem Approach



Research Design

The SFI analyses data on 81 key indicators within the six domains representing core elements of a startup ecosystem. The SFI utilises a novel methodology that reflects the importance of interconnectedness between domains.

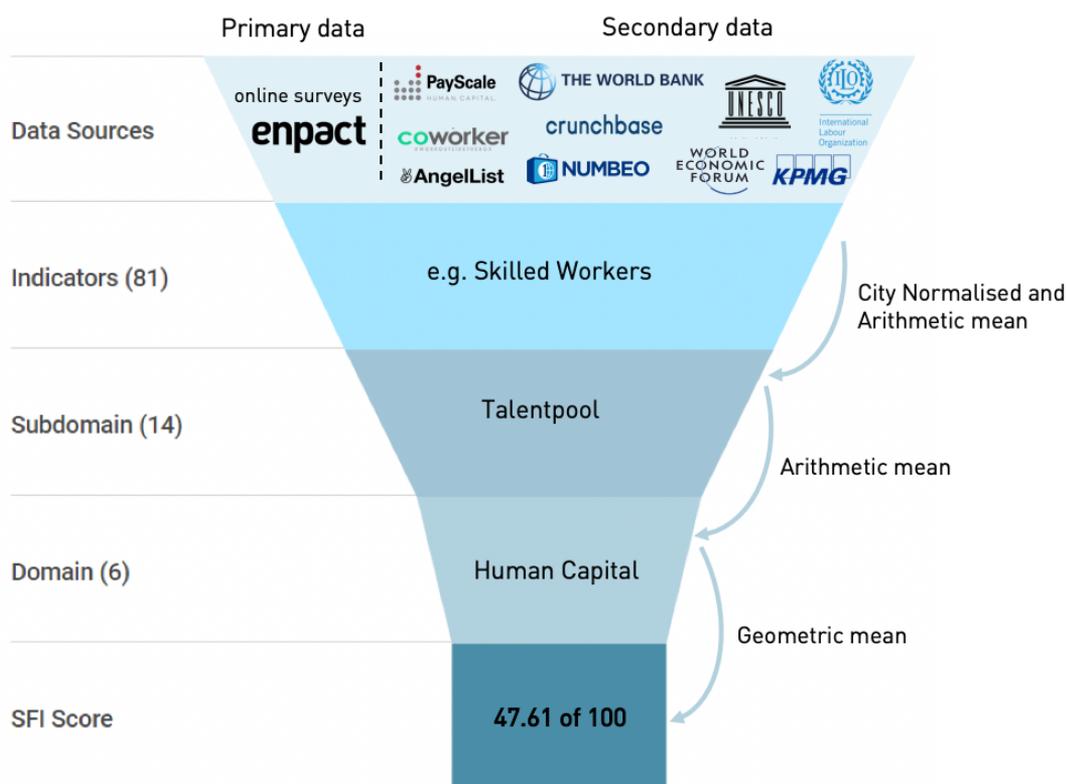
The SFI relies on data procured from a combination of primary data, collected through surveys and interviews, and secondary data from established sources such as the World Bank and World Economic Forum. Once gathered, the data are normalised so that the index values can be used to compare the cities in the SFI. The normalised indicator values range from 0 (for a city that has the lowest performance relative to the others) to 100 (for the city that has the best relative performance). Where relevant, normalised scores are adjusted to the population of the city.

www.startup-meter.org/methodology/

As a final step, the data are aggregated. Drawing from best practices in composite-indicator building, we utilise a combination of the familiar arithmetic mean as well as the geometric mean, resulting in an index which accurately reflects the importance of balance (having relatively even levels of maturity across all domains) within an ecosystem.

The logic behind this method is simple; imbalances in an ecosystem are important, because deficiency in even one area may slow or impede entrepreneurship completely. For example, excellent infrastructure is of limited use if there are no funding opportunities available to initiate a new venture. In other words, there are no substitution effects between domains.

The final SFI scores can be used both as a tool to compare cities on common indicators, and also offer a structured lens to evaluate areas of strengths and weaknesses within individual cities.



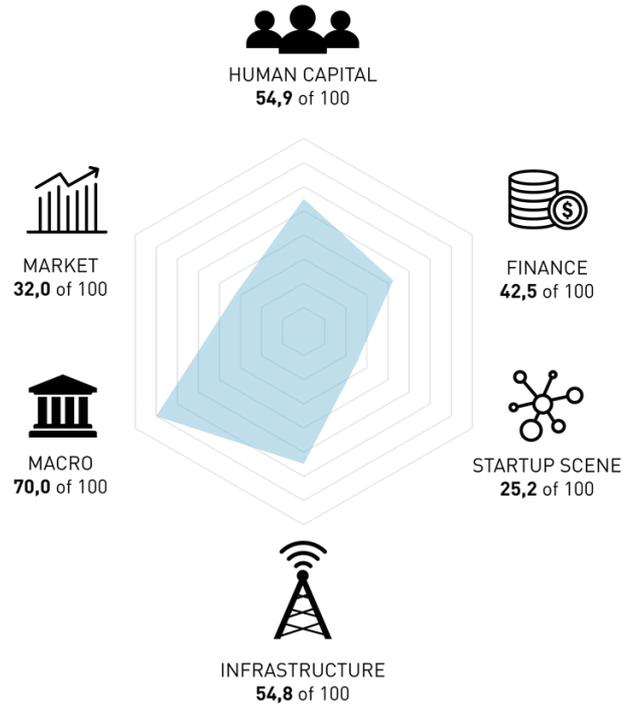
Executive Summary

Sfax scores 43,97 in the MENA region SFI, ranking at position 5 of 8 measured cities. Within Tunisia, Sfax outperforms Kairouan in terms of startup friendliness, but trails Sousse and Tunis. The ecosystem is imbalanced overall, with strong scores on Human Capital, Infrastructure, and Macro conditions, but challenging scores on the domains of Finance, Market, and particularly Startup Scene.

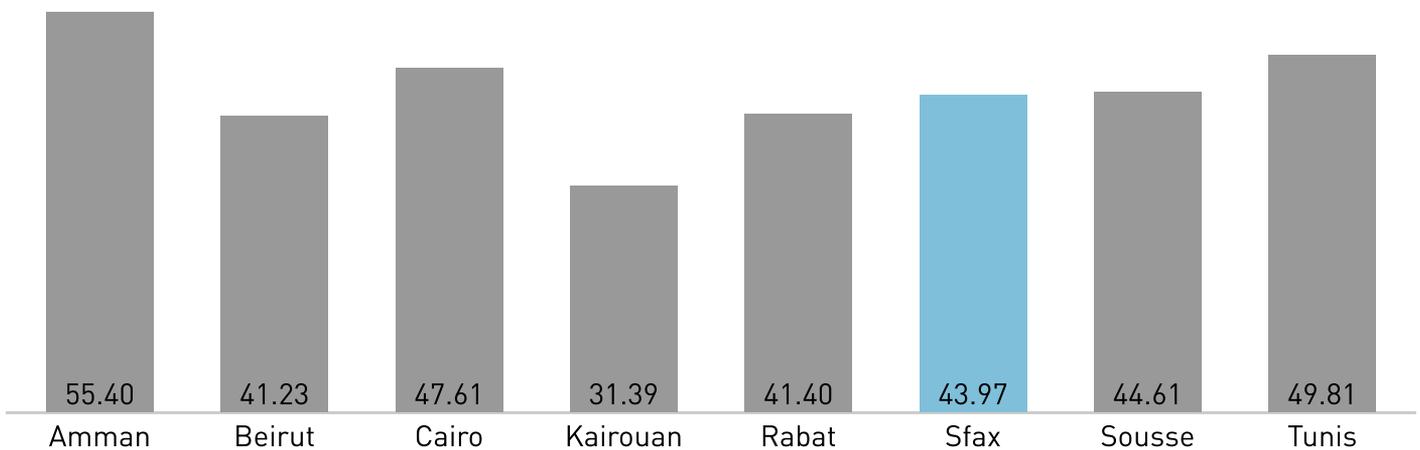
43.9 of 100

The strongest domain in the city is Macro, where Sfax is supported by a strong legal framework and relatively low crime. Infrastructure is another strength for the city, particularly in terms of access to utilities at a low cost, and broadly available ICT services. Sfax scores well in the Human Capital domain, supported by a high number of university students and skilled workers relative to its low population. Access to Finance is a challenge for the city, placing Sfax nearly at the bottom of the global SFI in this domain due to few options for VCs and Business Angels. In the Market domain, Tunisian as a whole scores well on the indicator of GDP PPP per capita, but shows relatively low Capacity Utilisation, representing a struggle to reach full potential.

Sousse Startup Ecosystem



Startup Scene, Sfax’s lowest scoring domain, ranks at position 12 of 19 global SFI cities, below that of Sousse and Tunis and above Kairouan. This is due to few options for support resources such as Accelerators and Incubators and a low total number of registered startups in the city.



National Diagnosis

Supporting Entrepreneurship on a Country-Level

The Tunisian government has made active efforts in recent years to support the promotion of entrepreneurial ventures in the country. A key pillar of the strategy is the Startup Act, part of the National Strategic Plan Digital Tunisia 2020. Given the importance of these plans for entrepreneurship on a national as well as city-level, a summary of key features follows.

National Strategic Plan Digital Tunisia 2020

Tunisia's National Strategic Plan (NSP) "Digital Tunisia 2020" is an initiative aiming to position the country as an international reference for digital development, utilise ITC as an important lever for socio-economic growth, and to provide Tunisia with the technological infrastructure suitable for a modern economy.

The strategy has been developed through a broad consultative framework that includes the public and private sectors and civil society through a series of sharing events over the course of several years. The African Development Bank works together with the Tunisian government in the implementation of the NSP. The NSP revolves around Four Axes integrating Six Strategic Orientations (SO). These SOs are supported by three steering structures (Governance, Communication & Change Management, and Financing & Budget) and three support structures (Regulatory & Legal, Skills Development, and Digital Trust).



The Startup Act

The bill on the promotion of startups presents a real opportunity for the establishment of favourable startup ecosystems in Tunisia. In order to encourage and motivate young people to form startups, the bill covers 20 measures in five key areas: (1) defining startups, (2) encouraging entrepreneurship, (3) the creation of an environment that allows for the formation and liquidation of companies, (4) access to funding, and (5), access to international markets. The bill is relatively comprehensive, with several measures in each thematic area.

Some key features of the Startup Act include:

Startup Leave

Individuals matching certain criteria in Tunisia will be granted one to two years of leave from their employment in the public or private sectors to begin a new enterprise.

Startup Scholarship

Any promoter of a startup can benefit from a startup grant for a duration of one year. The grant provides for the wages for up to three founders/shareholders and full-time employees in the relevant startup. The amounts allocated to the startup scholarship come from National Employment Fund resources, donations, and any other resources provided by the legislation and regulations in force. This amount is between 1000 - 5000 dinars net per month.

Employment Programmes

In an effort to reduce the cost of hiring new employees, the Act provides for employment programmes to facilitate recent graduates to start a new venture, or join a startup organisation.

Patent Fees

The Tunisian government will cover the expenses for patents under certain circumstances.

Exemption for Corporation Tax & Social Security

Startups can benefit from the exemption of corporation tax and the State's assumption of employer contributions and wage earners to the statutory social security scheme.

Foreign Currency

Several measures are in place to facilitate easy transactions with foreign suppliers and customers in international currencies.

Special Customs Procedures

Special customs procedures will be in place for startups, particularly in telecoms and electronic equipment.

Given that there has been less than one year since the Act's inception, a key consideration will be the implementation and evaluation of practical impact.

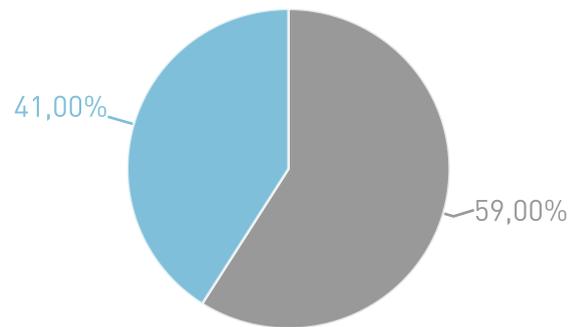
Startup Friendliness Index Sfax | Tunisia

DOMAINS AND INDICATORS

1. Human Capital

Scoring 54,92 of 100 Sfax ranks in the bottom third of the global SFI (though a bit above average for cities in the MENA region) in terms of human capital.

In the Talent Pool subdomain, Sfax performs well with a score of 62.05 of 100, ranking fourth in the global SFI. Tunisia generally scores well in this subdomain, with a relatively positive score on the number of skilled workers.



12%

of firms identify access to talent as a constraint to doing business

- Less than Higher Education
- Completed Higher Education



31%

the national average for this indicator

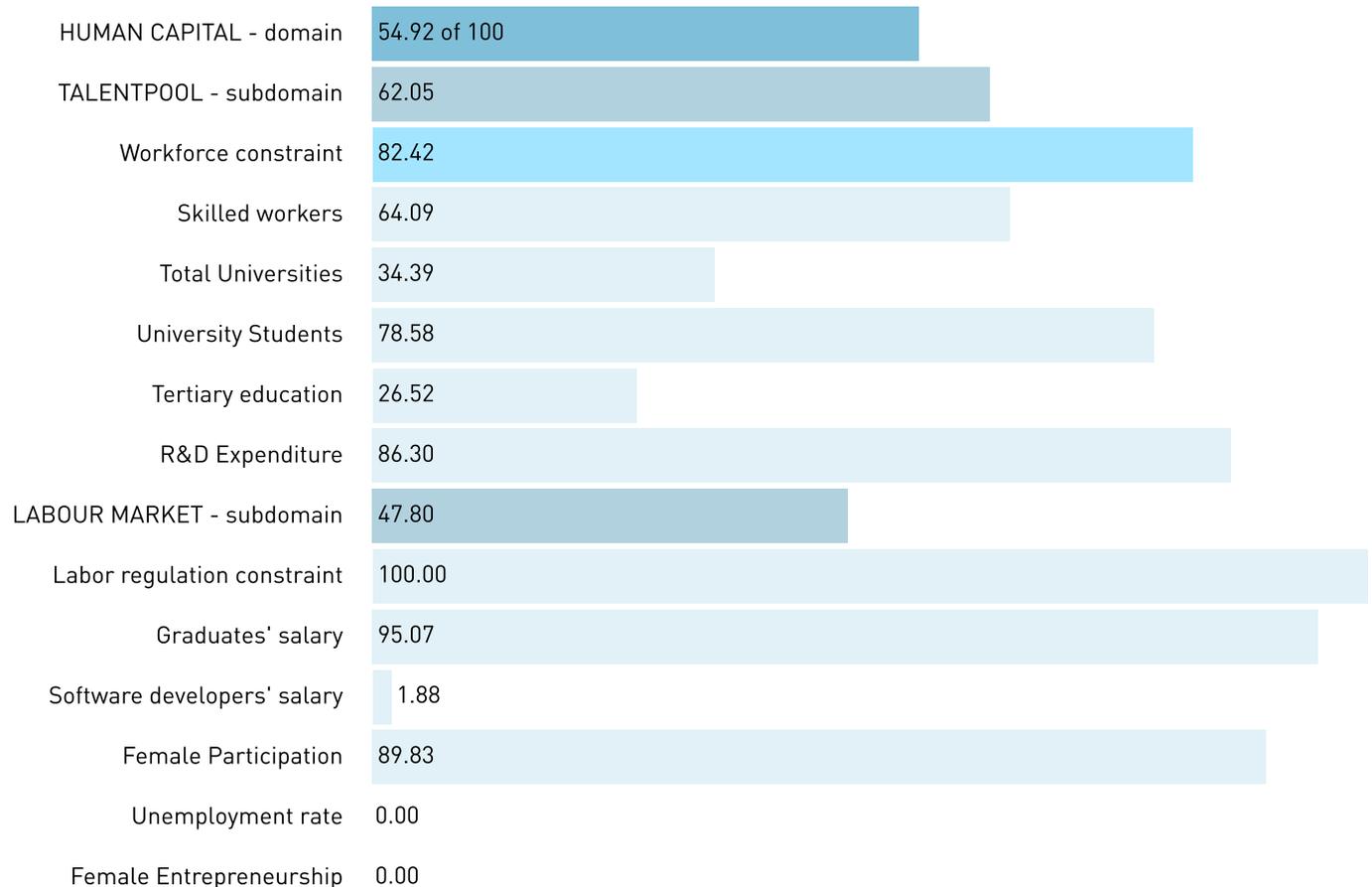
There are approximately seven universities and over 40.000 university students in Sfax, which ranks the city in positions four and two of the global SFI, respectively. Approximately 41% of the adult population in Sfax has completed higher education, slightly above the Tunisian national average. Because of this, only 12% of firms identify access to talent as a major constraint to doing business, well below the Tunisian average of 31%.

The Labour Market subdomain, which discusses labour regulations, salaries, unemployment, and female participation, is more challenging for Sfax, with the city ranking at position 15 of 19 SFI cities.

For startup owners, workers are available affordably, at an average rate of \$239 USD per month for a recent graduate, less than half of the rate in Tunis. This is the most favourable rate within Tunisia, and the fourth most favourable in the global SFI. However, this labour affordability is likely influenced by high levels of unemployment in the country. On the unemployment indicator, all four of the cities in Tunisia score at the bottom of the global SFI, given the national average unemployment rate of approximately to 15%.

Rates of female entrepreneurship in the city, as measured by the percentage of firms with majority female ownership, are notably low. Sfax scores the lowest on this indicator of all 19 cities in the global SFI. Women face challenging circumstances across the board in Tunisia, with a much higher unemployment rate and likelihood of employment in the informal sector. In Sfax, the total unemployment rate as of 2014 was 11,9% - favourable compared to the national rate - yet for women, the unemployment rate is nearly twice the city average (20,60%). This is in spite of women having higher levels of educational attainment throughout the country.

Additionally, negative social attitudes and discrimination towards women in the workplace are still commonplace, with nearly two-thirds of women reporting experiencing discrimination when seeking work in the private sector. This may help to explain why the female workforce participation rate is so low in Tunisia (24%, compared to the SFI average of 40%), and why entrepreneurship among young women is virtually non-existent in the city: Sfax scores 0,00 on this indicator. Incorporating women more effectively into the workforce represents a major area of opportunity for Sfax, and Tunisia on a national scale.

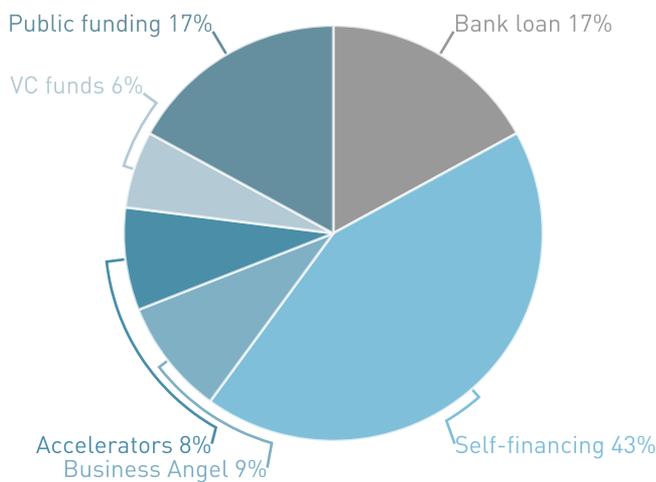


SFI Scores relative to the MENA region, scores range from 0 - 100

2. Finance

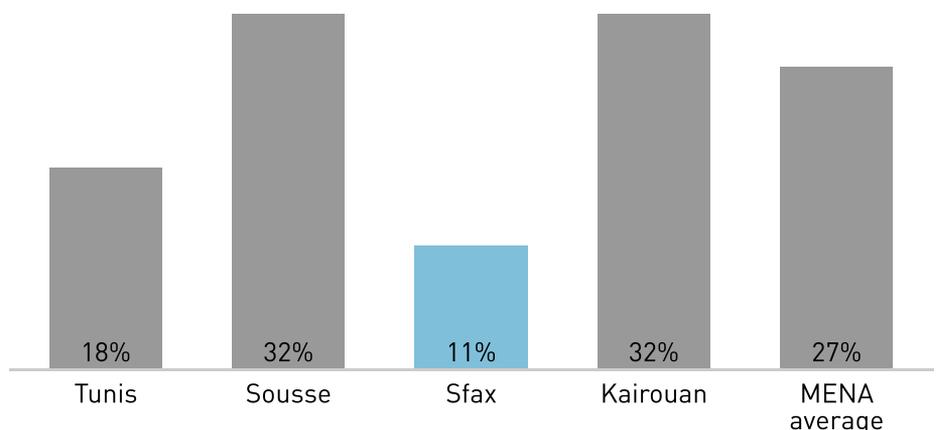
Access to finance is challenge in Sfax on a similar level to many other middle-income cities that are still developing in terms of their startup ecosystem. With a score of 42.47 of 100 in the MENA region SFI, Sfax ranks at position 14 of 19 global SFI cities.

In the Sources subdomain, which measures the different avenues entrepreneurs pursue to finance their ventures, Sfax scores 45,79, and ranks in the middle in the global SFI. Scores on the indicators for bank loans, VC funds, and access to public financing are low. Self-financing is the most common method, with approximately 43% of entrepreneurs personally supporting their new ventures. While this number is significant, it is considerably lower than the global SFI average of 65%, and results in Sfax ranking at position 11 of 19 global SFI cities. Despite no registered accelerators in Sfax, a few startups are able to secure accelerator funding from those located in other cities.



In term of the System subdomain, Sfax scores less favourably, ranking 12 of 19 in the global SFI, though performing better than the other Tunisian SFI cities. The persistent challenge of accessing funding is evident in Sfax, though the city scores well on the Funding Constraint indicator; only 11% of firms identify access to funding as a major constraint to doing business, about half of the global SFI average, and much lower than other Tunisian cities.

Percent of firms that identify access to funding as a major constraint to doing business



The score in this subdomain is boosted by the availability of bank loans, with only about 2% of bank loan application rejected, implying that bank loans are easier to come by than in other SFI cities. Eighty-six percent of loans require collateral, however, which may pose a challenge for entrepreneurs. The percentage of loans requiring collateral is approximately average relative to other Tunisian cities, though above the global SFI average of about 73%.

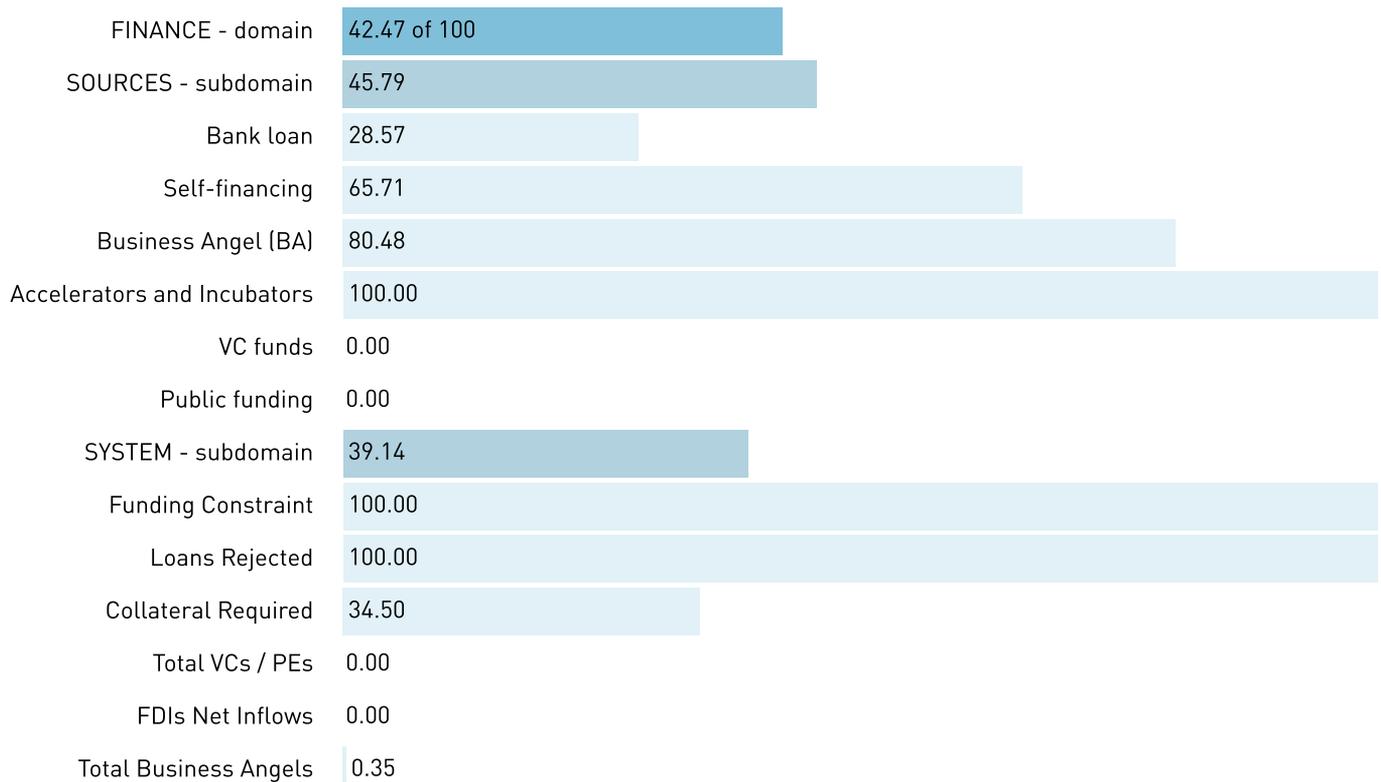
There are currently no VCs legally based in Sfax, and FDI net inflow is low (less than \$1 billion USD annually on a national level). Given that Sfax's startup ecosystem and reputation is in the early stages, it is logical that Sfax may not yet be top of mind for potential investors.

86%

of loans require collateral

2%

of loan applications are rejected



SFI Scores relative to the MENA region, scores range from 0 - 100

3. Startup Scene

Sfax's score on the Startup Scene domain (25,22) ranks the city at position 12 of 19 in the global SFI, and about in the middle of the MENA region cities. Despite being known as a hub for business, the startup scene has yet to really flourish.

The major difficulty for Sfax is the city's low score on the Hubs subdomain, given the low numbers of accelerators, incubators, co-working spaces, and technology parks. The startup scene in the city is just a few years old; Intlaq, a local incubator that is seen as a cornerstone of the local ecosystem, was only founded in 2014.

Sfax scores well in the Activeness subdomain because of the impressive ratio of high-equity startups in the city. Despite few startup-oriented events (approximately 14 per month) and a low total number of startups, there is a known high-equity startup example in the city (Agromed). This is relevant for the future strength of the ecosystem, as high-equity success stories can provide a blueprint for future startup founders, bring knowledge into the ecosystem, and importantly bring attention to the city as a potential location for investment. Successful startups can also encourage others to become a part of the startup scene, and employees of such startups often later begin their own ventures, illustrating how success stories are a sign of an ecosystem that is growing in maturity.

Success Case:

Agromed

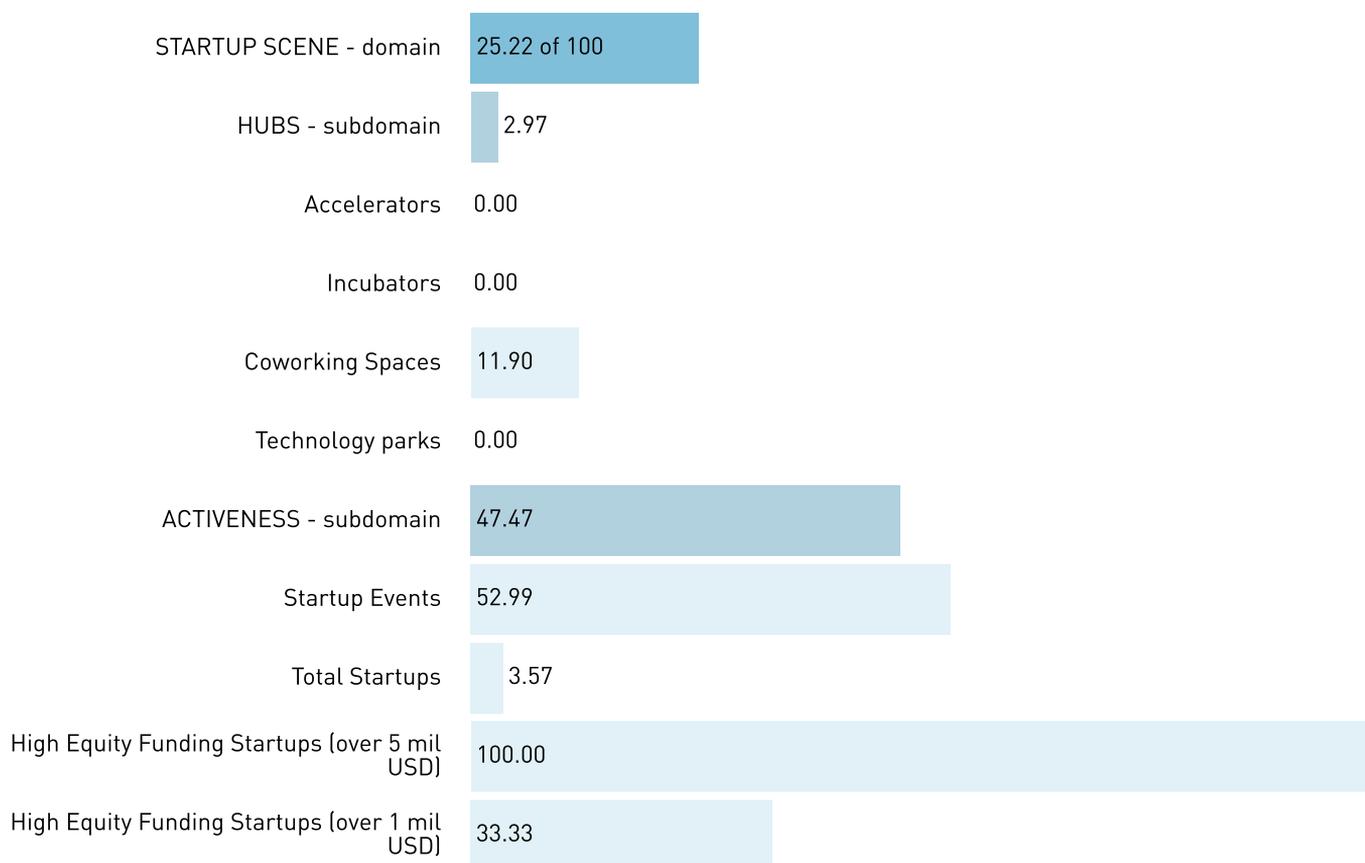
Inspiration of this kind is needed in Sfax, as the local cultural attitudes towards entrepreneurship have been identified as a challenge. According to Sfax-based entrepreneur Mahdi Njim, "it is difficult to innovate and to create a startup in Sfax because people are very pragmatic here. They would advise you to invest your time and money in less risky businesses that will bring revenues. They don't see venturing in an IT startup as a business which would generate income." In an interview with the Wamda paper, he continued to describe how,

”

“starting up a business in Sfax is mainstream, as the economy is driven by family businesses, and venturing in a project is a classic channel to earn money, but there is a lack of innovation.”

There are several programmes that have begun in recent years to help bring awareness to the opportunities of entrepreneurship, and foster startup development in Sfax. In addition to the provisions in the national Startup Act, plans are underway for a multi-partner international

programme to coordinate with the Tunisian ministry of higher education to set up entrepreneurship-focused university courses and to establish centres for supporting the creation of new businesses within the universities themselves in Sfax.



SFI Scores relative to the MENA region, scores range from 0 - 100

4. Infrastructure

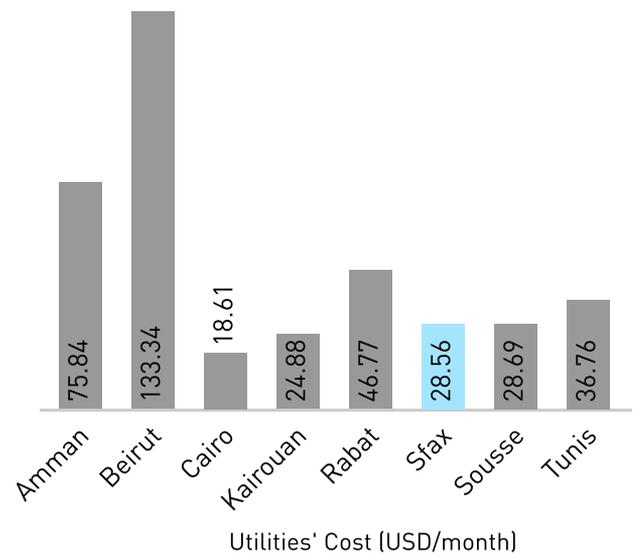
Sfax ranks 6 of 8 in the MENA SFI for the Infrastructure domain, last within the Tunisian cities also measured by the SFI with a score of 54.78 of 100.

Sfax plays a predominant role in national and international product exchanges, facilitated by the existence of a modern and developed basic infrastructure. The Chamber of Commerce and Industry of Sfax highlights the infrastructure of the governorate and the city in terms of transportation as well connected. It includes the ports of Sfax and Skhira, the International Airport of Sfax-Thyna, for the quality of air transportation and ports transportation. For the quality of the roads, the city is well connected with axes roads to all regions, and a railway quality that allows passengers and merchandise to be transported.

\$27 USD/month

for a coworking space

The Utility indicators in Tunisia score very well in general compared to other MENA cities. It ranks 4 of 8 in the region, just in the middle of MENA SFI In Sfax, according to the Foreign Investment Promotion Agency of Tunisia (FIPA), the rate of electrification is at 99,6%. There are no electric outages reported in a typical month, and the electricity quality scores above Cairo and Beirut with a score of 89,23.

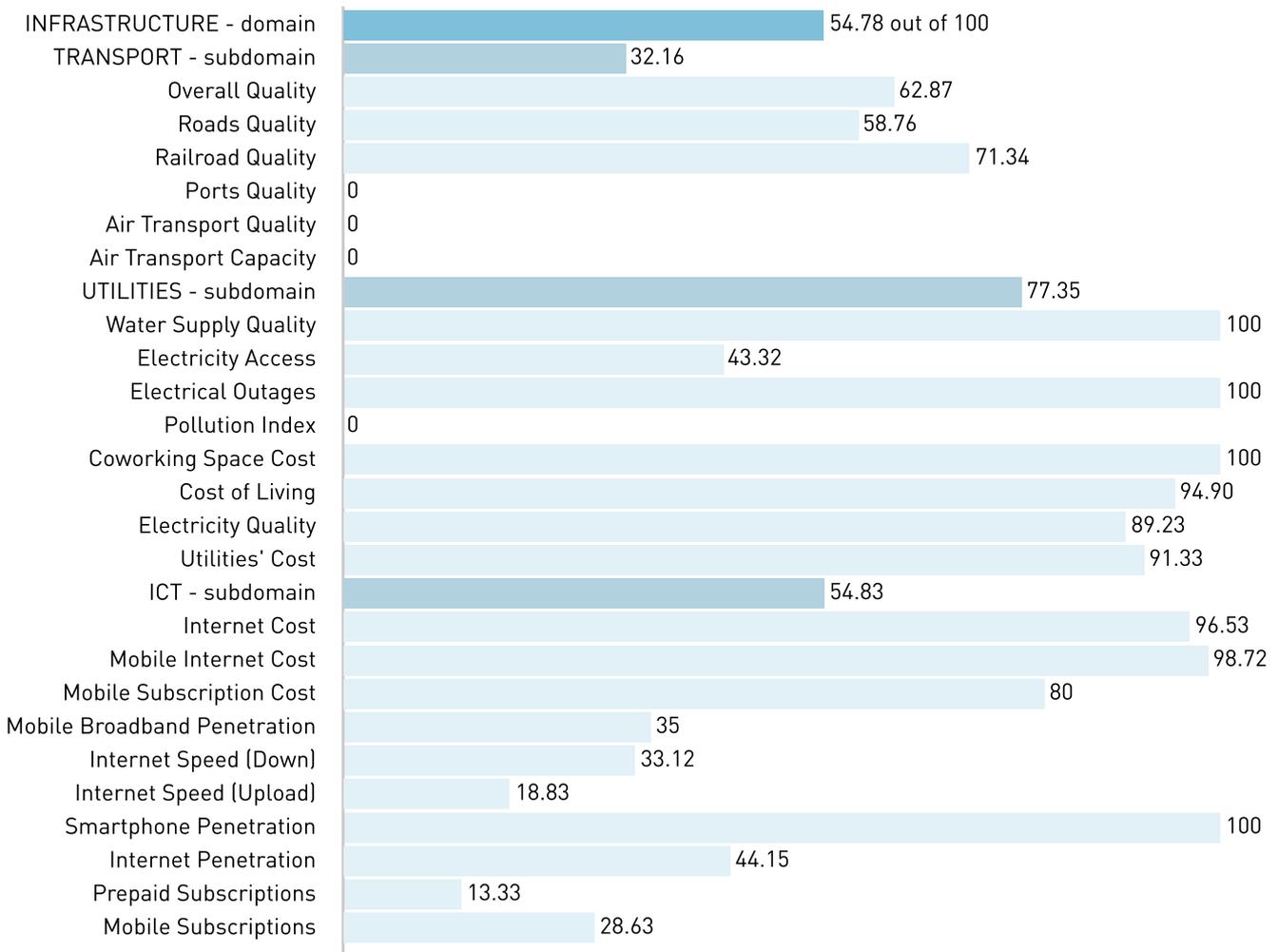


In terms of costs, the price of coworking spaces in the city is the lowest in Tunisia. At around \$27 USD per month, it scores first in the MENA SFI (which has an average of around \$96 USD) and below the Tunisia-wide average of \$52 USD. Similarly, living costs are lower in Sfax than in other MENA cities, with average living costs of around \$483 USD per month compared to \$793 USD MENA average. The total costs for utilities are also low (\$28 USD/month), ranking third in the MENA region, fourth in the global SFI, and second in Tunisia.

With a pollution index of 90,23, air quality in Sousse is slightly poorer than average for the MENA SFI (around 88,7).

On ICT infrastructure, Sfax scores well on the indicators measured. Internet is available with affordable prices in the city (\$12,12 USD/month), and Internet speed (upload and download) scores well compared to MENA cities: 12,34 Mbps download and 7,36 Mbps upload. In Sfax, 39% of households were connected to the Internet in 2014 (compared to the country average of 29%), and nearly 98% have at least one mobile phone (the same as the Tunisia-wide average).

The high-performance telephone network of the Sfax Governorate benefits from full GSM coverage by two suppliers. There are 640 miles subscribed to the mobile telephone network and 142.080 to the fixed telephone network. The governorate of Sfax comprises 8 public Internet centres (Publi-net), and 826 public telecommunication centres. The telephone density is equal to 17 telephone lines per 100 inhabitants.

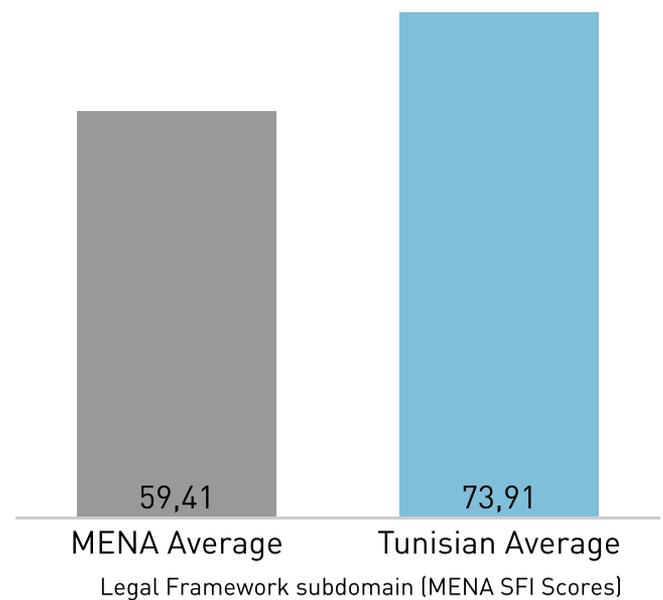


SFI Scores relative to the MENA region, scores range from 0 - 100

5. Macro Framework

In the Macro framework domain, Sfax scores 70.00 of 100, 3 of 8 in the MENA SFI after Tunis and Amman. The Macro domain considers political stability, legal institutions, and crime.

The Political and Legal Framework Indicators in Sfax are similar to those in the other Tunisian cities, as the national level directly affects them. In terms of political framework, Sfax scores 62,30 as the other Tunisian cities in the MENA SFI. These indicators measure political stability, government effectiveness, regulatory quality, and democracy level.



1 of 8

on the MENA SFI ranking for Legal Framework as the other Tunisian cities.

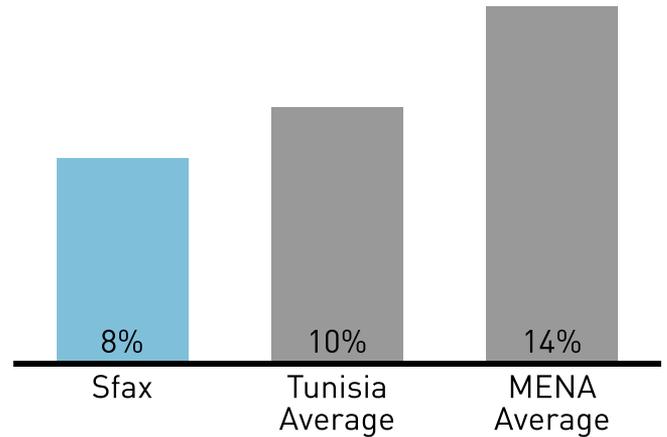
For the Legal Framework, Sfax and the Tunisian cities score higher than the other MENA cities measured by the SFI, with a score of 73,91. This subdomain considers aspects such as VAT, Corporate Tax, Contract Enforcement, Resolving Insolvency, Business Registration time and cost. In general terms, the Tunisian government has enforced the Investment Law that provides for common incentives, specific regional development incentives for industries, crafts and some service activities since 2017.

New Startup Act is part of the national efforts towards the strategy:

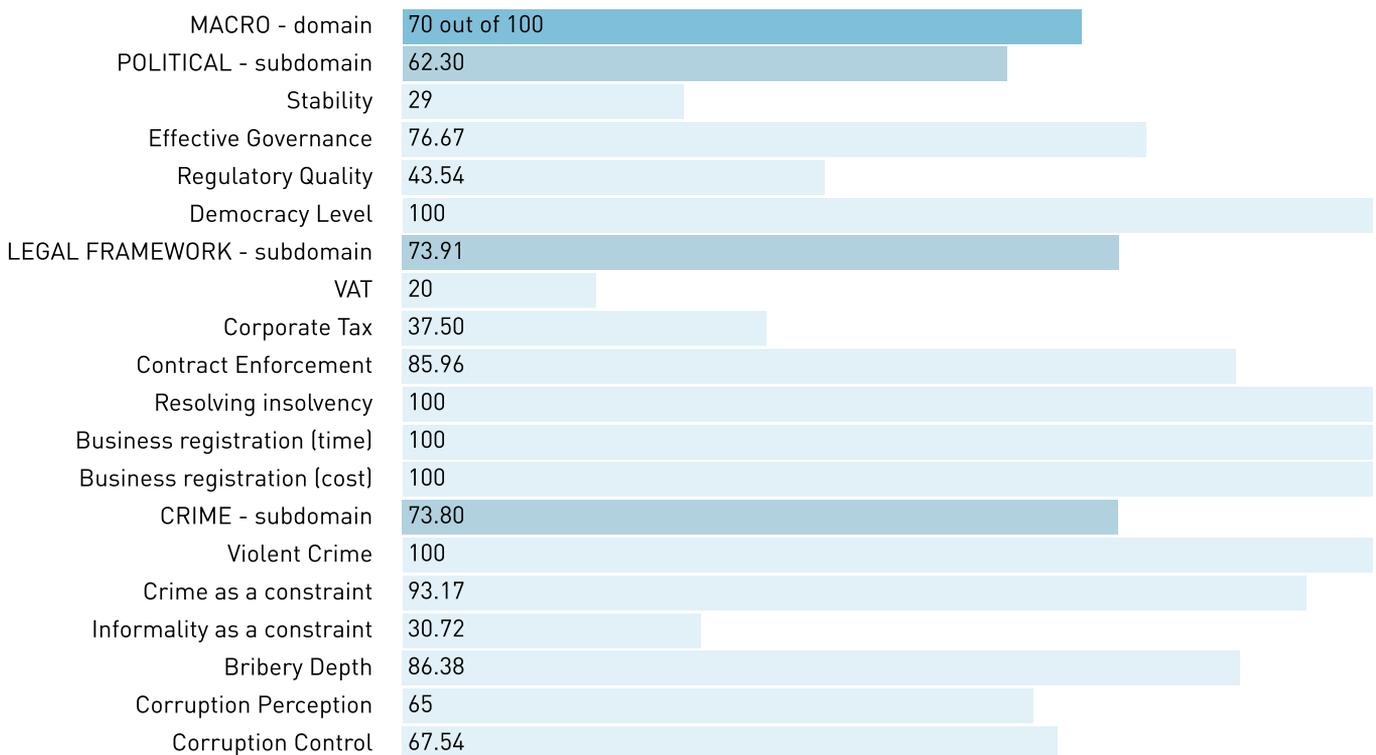
Tunisia Digital 2020

Crime is a point of divergence among the measured Tunisian cities. Sfax has a score of 73,80, lower than Amman and Tunis in the MENA region. For the indicator Crime as a Constraint to doing business, 5% of firms identify that crime, theft, and disorder are major hurdles for their business, lower than MENA SFI average of 11%, and lower than Tunis.

Violent crime is relatively low, though informality is identified as a major problem, with 34% of the firms surveyed identify practices of competitors in the informal sector as a major constraint. Bribery depth, or percentage of public transactions where a gift or informal payment was requested, is identified as 8%, lower than Sousse and Kairouan. Overall, corruption is evident in Sfax (as in other Tunisian cities), approximately at levels similar to other MENA region cities.



Percentage of public transactions where a gift or informal payment was requested



SFI Scores relative to the MENA region, scores range from 0 - 100

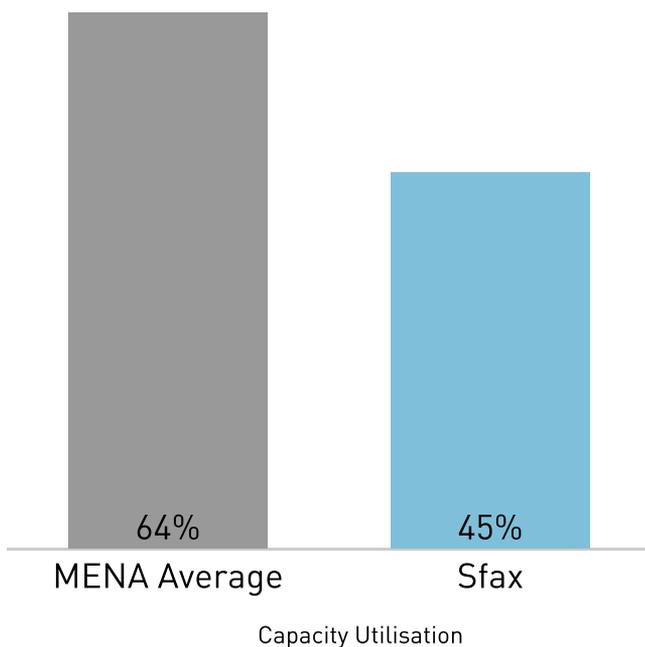
6. Market Conditions

The market conditions in Sfax are the most challenging in the country and the region. Sfax scores the lowest in the MENA region with 32,05.

Tunisia's economic and market conditions in general suffered greatly as a logical consequence of the political and economic instability the country has undergone after the Arab Spring in 2011.

At the bottom

on the MENA SFI ranking for the
Market Conditions

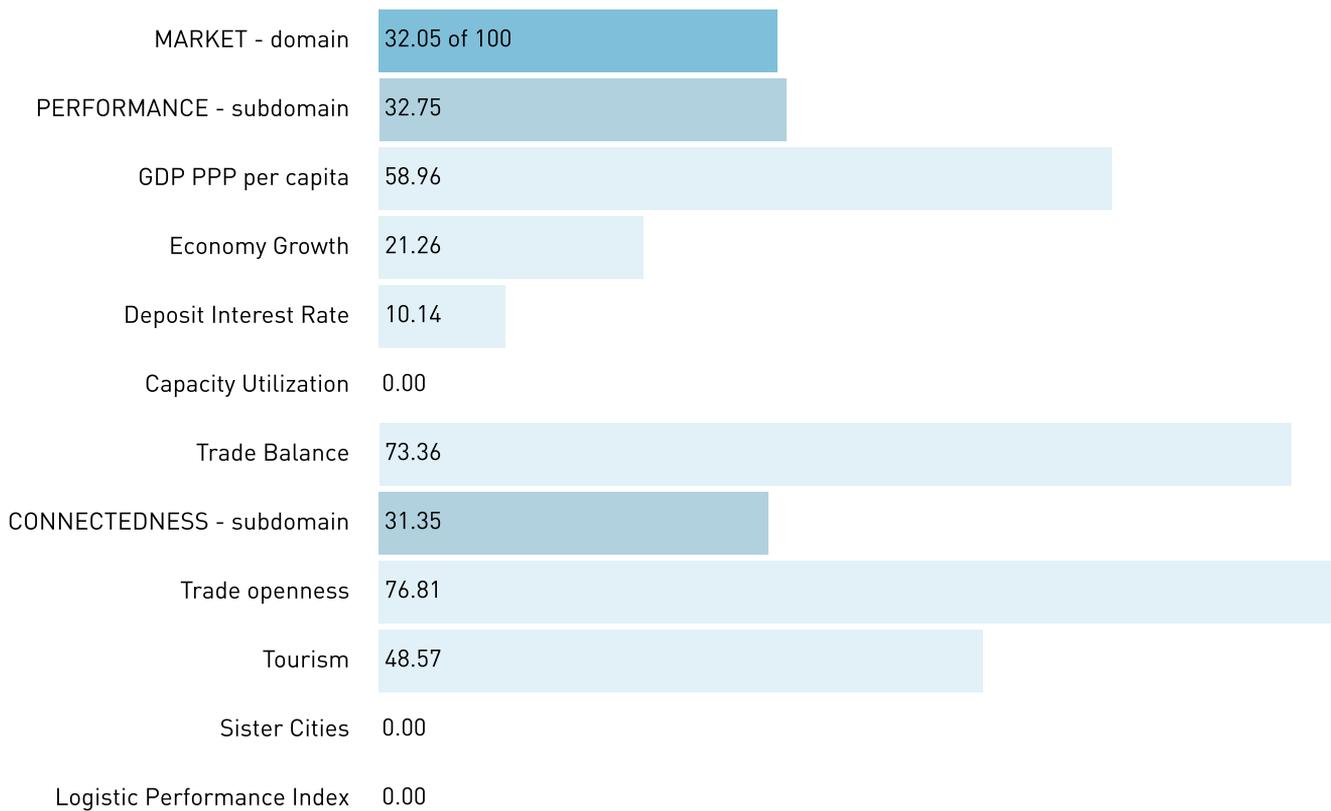


The Performance of the market subdomain places Sfax in the last position in the MENA region SFI with a score of 32,75. This subdomain considers country indicators such as GDP PPP per capita, Economy Growth, Deposit Interest Rate, Capacity Utilisation, and Trade Balance. For the capacity utilisation indicator, Sfax uses only 45% of its current output out of the maximum potential - the lowest in Tunisia and the MENA SFI.

The Connectedness subdomain has a score of 31,35, placing Sfax at the bottom of the MENA region and Tunisia, and in the global SFI only Accra and Caracas have a lower scores. The tourism industry is not as developed as Sousse, according to the Chamber of Commerce and Industry of Sfax, though the creation of a touristic environmental area with 3000 beds in Sidi Fankhal (Kerkennah) is a future project in the region. This city has also the lowest number of sister cities (six in total), at the bottom of the MENA region on this indicator, and scoring globally similar to Singapore.

6

sister cities,
the lowest number for the
MENA cities measured



SFI Scores relative to the MENA region, scores range from 0 - 100

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"Launch of scheme to encourage student entrepreneurs"

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Projet D'Appui A La Mise En Œuvre du Plan National Strategique Tunisie Digitale 2020

<https://www.afdb.org/>

The Tunisian Startup Act

<https://carnegieendowment.org/>

Tunisia Regional Data

<http://regions.ins.tn/>

Indicators and Sources

Indicator Name	Source
Workforce constraint	World Bank, Enterprise Survey
Skilled workers	World Bank, Enterprise Survey
Universities	TopUniversity.com; 4icu.org; Own Research For the Missing Data
University Students	TopUniversity.com; 4icu.org; Own Research For the Missing Data; Berlin Business Location Center.
Tertiary education	World Bank - Gross enrollment ratio, tertiary, both sexes
R&D Expenditure	World Bank - Research and Development Expenditure / OECD Database
Labor regulation constraint	World Bank, Enterprise Survey
Graduate salary	Own Research, Berlin Startup Survey
Software developer salary	Payscale.com, Averagesalariesurvey.com
Female Participation	World Bank, Modeled on ILO estimate
Unemployment rate	International Labour Organization, ILOSTAT database.
Female Entrepreneurship	World Bank, Enterprise Survey
Bank loan	Own Research - Enpact Survey
Self-financing	Own Research - Enpact Survey
Business Angel (BA)	Own Research - Enpact Survey
Accelerators and Incubators	Own Research - Enpact Survey
VC funds	Own Research - Enpact Survey
Public funding	Own Research - Enpact Survey
Funding Constraint	World Bank, Enterprise Survey
Loans Rejected	World Bank, Enterprise Survey
Collateral Required	World Bank, Enterprise Survey
Total VCs / PEs	Map of Active VCs in Asia
FDIs Net Inflows	World Bank
Business Angels (total number)	Angel List
Accelerators	Own Research, Expert Consultation
Incubators	Own Research, Expert Consultation
Coworking Spaces	Own Research, Expert Consultation
Technology parks	Own Research, Expert Consultation
Startup Events	Own Research - Enpact Survey
Total Startups	Crunchbase Pro

High Equity Funding Startups (over 5 mil USD)	Crunchbase Pro
High Equity Funding Startups (over 1 mil USD)	Crunchbase Pro
Overall Quality	World Economic Forum
Roads Quality	World Economic Forum
Railroad Quality	World Economic Forum
Ports Quality	World Economic Forum
Air Transport Quality	World Economic Forum
Air Transport Capacity	World Economic Forum
Water Supply Quality	World Bank, Enterprise Survey
Electricity Access	World Bank, Enterprise Survey
Electrical Outages	World Bank, Enterprise Survey
Pollution Index	Numbeo
Coworking Space Cost	Coworker
Cost of Living	Numbeo
Electricity Quality	WeForum
Utilities' Cost	Numbeo
Internet Cost	Numbeo
Mobile Internet Cost	Own Research
Mobile Subscription Cost	Numbeo
Mobile Broadband Penetration	GSMA intelligence
Internet Speed (Download)	Startup Meter Survey and testmynet.com
Internet Speed (Upload)	Startup Meter Survey and testmynet.com
Smartphone Penetration	Multiple sources; see country comments for more details.
Internet Penetration	ITU
Prepaid Subscriptions	GSMA intelligence
Mobile Subscriptions	ITU
Stability	World Bank
Effective Governance	World Bank
Regulatory Quality	World Bank
Democracy Level	The Economist Intelligence Unit's Democracy Index
VAT	World Bank Doing Business Report
Corporate Tax	KPMG Corporate income tax tables

Contract Enforcement	World Bank Doing Business 2017
Resolving insolvency	World Bank Doing Business 2017
Business registration (time)	World Bank Doing Business 2017
Business registration (cost)	World Bank Doing Business 2017
Violent Crime	Economic Intelligence Unit (EIU) analysts
Crime as a constraint	World Bank, Enterprise Survey
Informality as a constraint	World Bank, Enterprise Survey
Bribery Depth	World Bank, Enterprise Survey
Corruption Perception	Transparency International
Corruption Control	Worldwide Governance Indicators
GDP PPP per capita	World Bank
Economy Growth	World Bank
Deposit Interest Rate	World Bank
Capacity Utilization	World Bank, Enterprise Survey (under Performance)
Trade Balance	World Bank
Trade openness	World Bank
Tourism	World Bank
Sister Cities	Multiple Sources
Logistic Performance Index	World Bank, Logistic Performance Index

About enpact

The non-profit association enpact was founded in 2013 with the aim of empowering entrepreneurship in emerging and developing countries. enpact supports founders and startups in Africa, Asia, Latin America, and the Middle East through diverse programmes, from the early idea phase until global market entry. enpact academy develops trainings to foster the quality of startup support organisations, and enpact data lab measures framework conditions (such as the startup friendliness of cities), and derives policy recommendations.

www.enpact.org





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