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ZiBi

Zanzibar Investments & Business Insights Magazine

**Transforming Zanzibar
Start-up Eco-system**

**Zanzibar's Climate
Dilemma**

Zanzibar to Boost Energy Investment Drive

With Strategic Appointment of Dr. Mohammed Al Rumhy

Blue Economy | Tourism | Finance | Technology | Infrastructure | Climate Change

SioSahihi

Kutokutoa Risiti ya Kielektroniki kwa Kisingizio cha Mashine ya Kutolea Risiti Haina Chaji au Mtandano Unasumbua!

TULIPE KODI KWA MAENDELEO YA ZANZIBAR



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PROFILE STORY



Breaking Barriers

*The Inspiring Journey of
Eng. Zena Ahmed Said*

page 42

Did you Know..... 4

Oman to Boost Investments in Zanzibar 7

The Zanzibar Business Forum 10

Zanzibar to boost energy investment drive 12

Information & Communication Technology (ICT)..... 16

 Revenue collection miracle in the months 19

The key to Zanzibar’s Fintech Revolution 21

It Might Sound Dull ... But 25

Said Attorney & Associates 29

Zanzibar’s Climate Dilemma 30

The High-Tech Start-ups Eco-System in Zanzibar 34

Enterprising Zanzibar 37

Public Private Partnership 40

Breaking Barriers 42

Ergonomics 45

Transforming Zanzibar Start-up Eco-system 48

Taking Zanzibar’s Tourism to the next level 50

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EDITOR'S NOTE



Hissham Abdukadir
MANAGING EDITOR

WELCOME to the final edition of ZiBi Magazine for 2024, where we explore new milestones and strategies shaping Zanzibar's economic and investment landscape.

As we close out the year, we bring a thought-provoking collection of stories that highlight Zanzibar's transformative ambitions, from expanding its Blue Economy potential to reinforcing its status as an investment destination.

In this issue, we delve into the impact of the recent Oman-Tanzania Business Forum held in Muscat, a pivotal event marking a new era of cooperation between the two nations. As Zanzibar positions itself as an attractive hub for investment, this partnership promises to unlock exciting opportunities across sectors such as energy, tourism, and more.

A focal point in this edition is Dr. Mohammed Al Rumhy's appointment as Zanzibar's investment ambassador. His remarkable legacy in Oman's energy sector brings a wealth

of knowledge and connections that will drive Zanzibar's investment agenda forward, especially in energy—a sector primed for growth as Zanzibar embraces sustainable energy solutions.

We also cover local successes, including highlights from the Zanzibar National Annual Business Forum, which discussed strengthening private sector engagement in the Blue Economy.

Noteworthy accomplishments include the Zanzibar Revenue Authority's impressive strides in revenue collection and the potential of ICT to revolutionize blue economy operations, supporting a shift toward a digital economy that simplifies transactions, improves efficiency, and enhances accessibility.

As Zanzibar aims to become a model of sustainable development and climate resilience, articles in this issue also address urgent challenges. From tackling the need for adaptive climate strategies to fostering a start-up ecosystem that aligns innovation with sustainability, this edition is a comprehensive look at how Zanzibar is gearing up for a future that harmonizes economic growth with environmental stewardship.

We hope this quarter's issue not only informs but inspires as Zanzibar continues to lay the groundwork for a prosperous and sustainable future.

Thank you for journeying with us throughout 2024, and we look forward to bringing you more impactful stories in the coming year.

Enjoy reading, and as always, your insights and feedback are invaluable as we shape this publication together.

Warm regards,

Hissham Abdukadir

Did you Know?

Zanzibar is not one island; it's a group of islands just off the coast of East Africa. There are two large main islands, Pemba and Unguja – the latter is sometimes informally (and incorrectly) referred to as “Zanzibar”.

INTERESTING FACTS ABOUT ZANZIBAR

• SPICE ISLANDS

Zanzibar is known as the Spice Islands because of its production of cloves, nutmeg, cinnamon, and black pepper. Spice farming is a major contributor to Zanzibar's economy, second only to tourism.

• STONE TOWN

Zanzibar's historic center, Stone Town, is a UNESCO World Heritage Site. It's home to 50 mosques and four Hindu temples. You can also see where Freddie Mercury lived in the center of Stone Town.

• RARE ANIMALS

The rare Kirk's Red Colobus monkey is only found in Zanzibar, mainly in Jozani Forest. The Zanzibar archipelago is also home to the Zanzibar servaline genet and the extinct or rare Zanzibar leopard.

• KITESURFING

Zanzibar is a great location for kitesurfing, with the best time to go being December to mid-March and June to October.

• THE SHORTEST WAR

The shortest war in history was fought in Zanzibar in 1896.

• SWAHILI

The native language of Zanzibar is Kiswahili, which comes from the Arab word sawahil meaning "coast".

• THE HOUSE OF WONDERS

One of the first buildings in East Africa to have electricity, and Stone Town's oldest existing building.

• THE KIZIMKAZI MOSQUE

Zanzibar's oldest remaining building is the 11th century mosque at Kizimkazi.





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Oman to boost investments in Zanzibar

Making Zanzibar as their gateway to investment in East Africa

By: ZiBi Reporter
Email: info@zibi.co.tz

As Tanzania and Oman solidify their economic cooperation, the recent Oman-Tanzania Business Forum 2024, marks a new chapter in business and investment growth for both nations, with Zanzibar positioned as a prime destination for Omani capital. This forum, held at the Sheraton Hotel in Muscat on September 27-30 2024, was part of Tanzania's official diplomatic mission to Oman.

The event put into light a strong commitment to widening prospects of bilateral trade and investment, with particular emphasis on the special economic potentials of Zanzibar.

The Business Forum brought together high-ranking officials, business leaders, and investors from both countries to promote dialogue on how to leverage the current economic ties and find new paths of cooperation.

From Zanzibar, the mission included the Minister of State, Presedinent's Office-Labour, Economic Affairs and Investment Hon. Sharif A. Sharif, Minister of Finance and Planning, Hon.

Saada Mkuya Salum, and Minister of Trade and Industrial Development, Hon. Omar Said Shaaban. Tanzania Mainland was represented by Hon. Stanslaus Haroon Nyongo Deputy Minister, President's Office-Planning and Investment.

The forum which involved 300 participants from government institutions, public and private sector of Tanzania, is one sure step toward increasing Foreign Direct Investment (FDI), especially from Oman, whose trade history with the coastline of East Africa dates back centuries.

Zanzibar as the gateway to investment in East Africa

This is one of the key highlights of Zanzibar's position as a focal point for Omani investment. Suffice it to say that the island is full of rich cultural heritage, strategically located, and further boosted by the tourism industry and new strategies to make it investment hub,

making it an unmatched investment opportunity for tapping East Africa's growing markets.

Addressing the forum, Zanzibar's Minister of Labor, Economic Affairs, and Investment Hon. Shariff Ali Shariff described the island as "a gateway to African and international markets" urging Omani investors to explore its vast potential.

"Zanzibar is not only a historic partner of Oman, but also a future economic powerhouse," Minister Shariff said. He explained that the Revolutionary Government of Zanzibar has been striving to create an environment that is friendly to investors, through policies that encourage foreign capital and ensure sustainable development.

"We introduced a new Investment Act that enhances investor protection and gives greater incentives, which include tax exemptions, long-term land leases, and flexible employment laws," he added.

One of the key takeaways of this forum was the rising potential of tourism in Zanzibar, which has become a core of the island's economy. With over 700 hotels and Abeid Amani Karume International Airport (AAKIA) capacity to handle 1.9 million passengers yearly, Zanzibar is emerging as the elite destination for premium eco-friendly investment hub.

The government has been focusing on sustainable investment that minimizes environmental impact and maximizes economic returns, thus becoming an attractive investment opportunity for international investors.

Investment opportunities

The efforts to attract more foreign investments by Zanzibar are anchored in establishing Special Economic Zones, which offer a myriad of benefits to investors.

An overview of the investment landscape on the island was presented by the Executive Director of the Zanzibar Investment Promotion Authority (ZIPA), Mr. Saleh Saad Mohamed. He expressed that the total registered projects in Zanzibar are at 66% FDI and added that on the list of investors, the first place is taken by Omani investors.

To date, Oman has so far invested in 27 projects in Zanzibar, valued at over \$1.14 billion. These have created some 1,600 direct jobs, especially in the tourism and hospitality sectors, as well as other fields like manufacturing, real estate, and agriculture.

Mr. Mohamed underscored the fact that besides tourism, Zanzibar's diversified economy had several emerging opportunities for investment in areas such as aquaculture,



According to ZIPA the total registered projects in Zanzibar are at 66% FDI, with Omani investors topping the list.

renewable energy, logistics, and agro-processing. The other promising area is the Blue Economy of Zanzibar which focuses on sustainable fisheries, marine transportation, and aquaculture.

Earlier Minister Shariff also pointed to the island's huge untapped potential in fisheries - in many ways, relating to stock management and cold chain logistics. "We have the opportunity for investors engaging in sustainable fisheries, where one secures environmental protection for decades into the future while offering jobs and export interests," he said.

Tourism and Trade Rising

The main achievements of the forum were to strengthen trade and tourism cooperation between Tanzania and Oman. The event was based on a continuing increase in the exportation of goods and products from Tanzania to Oman during the two years between 2022-2023 up by 11.74%.

During the same time, the number of Omani visitors rose by 44.49% coming into Tanzania compared to the past. While the countries posted an increase in trade and tourist activities, a call has been made for the reviving of Foreign Direct Investment from Oman to Tanzania which shows a downfall to 31.9% in the year 2022.

Tanzania's Ambassador to Oman, Ambassador Fatma Mohamed Rajab encouraged Omani investors to seek opportunities in mining, real estate, agriculture, and manufacturing sectors, adding that they are relatively virgin.

She added that the government of Tanzania is committed to creating a better investment climate through reform features to reduce red tape and enhance ease of doing business, among others.

Oman's Minister of Trade, Industry, and Investment Promotion, Qais bin Mohammed Al Yousuf, also came to speak before the forum where he recalled the "special connection" between Oman and Tanzania, especially Zanzibar.

He noted that Tanzanian firms registered in Oman increased by 23.8% over the last two years, while investments were growing at 13.5% during the same period. On this regard, he said, it indicates a great potential area where more and more economic engagement is possible between the two countries.



The Executive Director of the Zanzibar Investment Promotion Authority (ZIPA), Mr. Saleh Saad Mohamed making a presentation to the Omani government delegation.

Removing Investment Barriers

While the forum was largely focused on the investment potential of Zanzibar and Tanzania as a whole, it also addressed some of the challenges investors face when engaging with these markets.

Members of the Tanzanian Diaspora living in Oman had complained of bureaucratic and

financial constraints imposed on their investments back home.

The diaspora representatives demanded less time-consuming avenues for them to strike heavy investment deals in Tanzania. “We have to create a better investment climate for our diaspora to contribute to the nation’s development,” noted Suleyman Yussuf,

Chairman of the Tanzania Diaspora in Oman, TADIO.

During the said Business Forum 2024, seven MoUs were signed in various sectors, including construction, real estate, agriculture, ICT, renewable energy, and consulting services.

The implementation of the MoUs signed by Tanzania and Oman to promote more economic cooperation will facilitate the fulfillment of the aspirations of Tanzania’s top leaders, President Dr. Samia Suluhu Hassan and President of Zanzibar, Dr. Hussein Mwinyi who visited Oman in the year in 2022 and 2024 respectively.

Diplomatic success

In all, the Tanzania-Oman mission was a success in itself, for it having laid the foundations for a leading role by the two countries to continue in major sectors that include but are not limited to investment, tourism, and employment.

This mission also reasserted the leading role of the diaspora of Tanzania as an economic driver for the country and the commitment of the government to engage its citizens abroad. Among these, discussions on how to reduce bureaucratic barriers to investment, tax rates, and improved employment conditions for Tanzanians in Oman were very important.

Indeed, addressing the above issues may trigger an increase in diaspora investments that will contribute to economic growth in Tanzania.

The Ambassador Rajab’s call for the implementation of the existing MoUs between Tanzania and Oman was indicative of the mission commitment to turning agreements into real economic benefits.

If more trade and tourism have been evident between the two countries in recent years, then that indeed is a potential for more cooperation between the two countries.

Equally fundamental was the fact that Tanzanian officials brought back from Oman several lessons that they applied to improve the investment climate of Tanzania. Through shared experiences by Oman, Tanzania can do something to create an atmosphere where domestic and foreign investors find the environment much more conducive for doing business.



Minister of Trade and Industrial Development, Hon. Omar Said Shaaban greeting Oman’s Minister of Trade, Industry and Investment Promotion, Qais bin Mohammed Al Yousuf.

Empirical evidence suggests that each dollar correctly invested towards the ocean economy typically yields, on average, five dollars in return.

The Zanzibar Business Forum

Insights from public-private sector dialogue in Zanzibar

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This year's National Annual Business Forum of Zanzibar intended to provide mutual perspective into how the engagement of the private sector in the Blue Economy could be enhanced to bring prosperity in Zanzibar.

One important explanation for adopting such an approach is payoffs of industries constituting the Blue Economy potentials that include coastal and marine tourism, fisheries and aquaculture, marine transportation, and on offshore oil and gas exploration. Empirical evidence suggests that each dollar correctly invested towards the ocean economy typically yields, on average, five dollars in return.

In the existing legal setting, the National Business Forum is hosted and convened by the Zanzibar National Business Council (ZNBC) annually. The meeting precedes and sets the agenda for the annual open forum.

Both important events are chaired by the sitting President of the Revolutionary Government of Zanzibar. The 14th business forum titled "Enhancing Private Sector Engagement in the Blue Economy" took place on October 12, 2024. It was chaired by His Excellency Dr. Hussein Mwinyi the President of Zanzibar and attended by diverse actors from the private sector and senior government officials.

The Blue Economy provides livelihoods for many people in Zanzibar, mostly through fishing, aquaculture and maritime transportation. It generates around 29% of Zanzibar's GDP and 33% of total employment generated by the Blue Economy, according to the Investment Guide with Sector Profiles issued by the Zanzibar Investment Promotion Authority (ZIPA) in 2023.

It is logical that Zanzibar places more emphasis on leveraging the lucrative ocean-based sectors as they are expected to double their worth from the USD 1.5 trillion in 2010 to reach USD 3 trillion in 2030 globally. A big part of this

growth will happen in Africa where the Blue Economy is projected to create USD 405 billion and 57 million jobs by 2030, as ascertained by the OECD.

By examining the various opportunities, challenges and actionable steps, this most important national dialogue poised to demonstrate specific policy and regulatory measures and actions to be taken to instigate more private sector engagement in the Blue Economy. These efforts go beyond improvement of an enabling business environment.

Discussions during Zanzibar's Business Forum were anticipated to explain why and how institutional arrangement can address the dearth of capital for local investors, talent and knowledge gaps, and an apparent low digitalization and technology application.

Push by the trade industry to continue shaping the business agenda as done customarily, the forum received updates on the implementation of resolutions set by the ZNBC, and most issues based on challenges rooted from inadequate port services, tax burden and multiplicity, unreliable electricity and unregulated tourism services.

While the efforts to build modern and multi-purpose ports infrastructure at Mangapwani and Maruhubi are on-going, it was reported that operations at Malindi has improved massively and operationalization of Fumba Port (Unguja) and Mkoani Port (Pemba) have effectively addressed the challenge of port congestion.



Blue Economy is projected to create USD 405 billion and 57 million jobs by 2030

Between 13th and 14th National Business Forums, tax payment systems were mainstreamed through Tanzania Customs Integrated System (TCIS), the customs processing fee was removed for goods shipped between Zanzibar and Tanzania. Also, the virtual Fiscal Management System (VFMS) for issuing tax receipts has improved and scarcity of USD is being lessened.

The government in collaboration with the private sector continues to improve electricity reliability by investing in reliable energy and enforcement of tourism regulations to make tourism a more pleasant experience. During the same period, many other steps have been taken to create a more enabling environment in both importation and local manufacturing.

As is often the case, the update provoked many comments and reactions from participants. They were, however, very much skewed on issues related to trade importation, low speed of accessing land deeds, and preservation of Zanzibar's culture in face of the growing tourism industry.

Some traders aggressively pushed for lowering of import duty for processed powder milk, framing it as an essential product. This was difficult to comprehend given processed products are the threat of leaving the local dairy industry unprotected.

Hopefully, the disputed tax will be maintained by the government. Notably, issues related to investments were limited to access to land lease deeds. Resolutions from the ZNBC on specific issues and actions, either to be implemented by the government or to be pursued mutually by public and private sectors, to improve the enabling environment and ease of doing business in Zanzibar.

The resolution list included:

1. The creation of government team to be led by e-GAZ to remove all payments challenges facing the single window system at ports for international trades;
2. The Ministry of Tourism and Heritage to channel resource to the Tourism Diplomatic Police so that it can perform its function properly; the same Ministry was

tasked to collaborate with the private sector to ensure jet ski activities are well regulated;

3. The private sector was ordered to review and comment on the self-ranked report on the Zanzibar's Ease of Doing Business conducted in 2021; and
4. The Zanzibar National Chamber of Commerce (ZNCC) was asked to find ways to identify and guarantee business that can get loans under generous terms, using government backing, then prevailing interest rates charged by banks.

To discuss the theme of the day, the stage was set for ZIPA and ZNCC to conduct two presentations focusing on opportunities, challenges and key steps to foster more active private investments in the Blue Economy.

ZNCC presentation disentangled potentials of the Blue Economy on industry bases, highlighted challenges, including limited access to capital particularly amongst SMEs, skills and tech gaps, and low involvement of local private investors in strategic investments.

The existing capital markets inefficiency and other underlying factors make financing cost in Zanzibar, as is the case for the United Republic of Tanzania, significantly higher than from developed economies. Consequently, local investors incur a ridiculously high cost of capital when making investments using debt financing from banks.

A tale of two industries

Providing evidence for enhancement of Zanzibar's private sector, especially the local content which is lethargic, to make large investments within the Blue Economy is not an easy task. A correlation between the trade transactions and investment does not necessarily mean that there are direct causality relationships between these variables.

The trade that is purely based on importation without any value addition differs from investment in many ways – indeed unregulated importation of cheap finished products deters local investment, rather than complimenting it.

This could be one of reasons for relatively low investment by the private sector in the blue economy. Import trade, for instance, negatively affects investment in products that can feed into tourism, rather than supporting value addition within and between sectors.

Observations from the 14th Business Forum, relatively speaking, suggest that Zanzibar's local investors are struggling to make strides in investments connected to value addition. Why is this? The answer is not very simple - it requires a broader and more scientific platform to come up with a thorough analysis.

Nonetheless, one can easily point out that Zanzibar's historically was a trade hub, and

therefore the local businessmen are accustomed to carrying out basic trade without adding any value to the traded goods. If the business people are enjoying quiet lives and making easy money by importing goods, why should they be bothered to undertake investments in more complex and riskier ventures?

There are numerous attractive investment opportunities to be explored by the local investors but unfortunately their view is myopic and stagnant on quick benefits of importation trade. Investments in deep-sea fishing, fish-processing for importation and to cater for the expanding tourism industry, plant to build fishing gear, and construction of cold storage facilities, have not been explored.

Building on the remarkable government support that has been given to seaweed farmers, the private sector could seek for further support in extending access capital to local small and medium enterprise (SMEs). These enterprises should be elevated to invest in value addition across the seaweed industry, sea cucumber farming and marine hatcheries.

In maritime transportation, huge investments made by AZAM Marine and ZAN FAST FERRIES exemplifies the ability of the local based investors to invest in the Blue Economy with profitability. Future investments can focus on further investments to acquire ships for serving the Unguja and Pemba route and factories for manufacturing boats and, maintaining and repairing ships.

The generation technology driven and capital-intensive offshore energy production off-shore renewable energy projects in wind, and oceanic wave energy are mentioned as potential areas for private sector investment.

However, the onshore energy production like the Power Purchase Agreement (PPA) between the government and private investors - i.e. Mauritius-based Generation Capital Ltd and Tanzania's Taifa Energy - to build its first large-scale plant (30MW solar PV solar power plant that will cost USD 140 million) is a more sensible route to pursued by the private sector at this moment, which yet to happen

Recently, the government has announced two onshore oil and natural gas blocks, inviting large investors. Local content of the private sector can consider shifting their focus to the oil and gas industry in areas such as, employment, knowledge; technology transfer, services provision in local financial, banking, insurance, engineering and legal industries; and procurement of local goods.

Crucially, they contemplate how local investors can also enjoy the piece of the cake through ownership of these natural assets.

Local investors may individually be incapable of investing in the oil and gas industry, but collectively through the Zanzibar Petroleum Development Company (ZPDC) or Special Investment Vehicle they can increase their wealth by having a minority ownership.

Navigating the trade importation trap Zanzibar's economic development is geared to leverage on the Blue Economy, among other strategic sectors, to take off, and this means that local investors must "level up their game" in terms of mind-set, skills, and financing for them not to be left behind in this journey.

Preparedness of the local private investors to navigate from basic importation to making investments with the focus of value addition and creation of innovative products is a key step to navigate the trade importation trap in Zanzibar.

Both ZNCC and the government need to commit to reshaping the agenda and set a clear focus on where the economy is heading. They can show that change is possible and that the new economy will not continue to be dominated by importation of basic goods. Instead more focus should be placed on investments that will lead to wealth creation for local investors, and when this is achieved the private sector can truly be the engine of Zanzibar's economy.

Meanwhile, what is extremely encouraging and exciting progress is that among steps proposed by the ZNCC, the President of Zanzibar has pointed out that the government will facilitate, and invest, in the creation of a special vehicle/investment bank for pooling capital and savings from diverse sources to broaden participation of local investors in strategic investments. Skills Development Levy (SDL) will be earmarked to narrow the existing human capital gaps across key sectors, including the Blue Economy.

Additionally, digital transformation will be among the top priorities to enhance the quality and efficiency of public service delivery and improve the business environment.

My two cents on the 14th national business forum is that a lot of work still needs to be taken before the private sector, especially the local investors, becomes a well-functioning engine of Zanzibar's economy.

However, the openness and commitment that has been shown by the current government of Zanzibar to create a more enabling business environment, bring digital transformation and elevate the role of local investors in transforming Zanzibar's economy is remarkable. This definitely drives Zanzibar to achieve its development sooner rather than later.



Zanzibar to Boost Energy Investment Drive

With Strategic Appointment of Dr. Mohammed Al Rumhy

By: ZiBi Reporter
Email: info@zibi.co.tz

“
We believe Dr. Rumhy’s
appointment is a pivotal
step towards that
promising future of
shared aspirations.
”

When you mention Mohammed Al Rumhy, many people here in Zanzibar will remember the famous Fulk Al Salamah super yacht, which docked in Zanzibar in 2017 carrying a message of peace from the late Sultan Qaboos bin Said Al Said.

In Oman, Dr. Romy is a household name associated with significant transformation in the energy sector, especially oil and gas, which contributes more than 70% of the Omani government’s revenue.

During his tenure spanning more than 20 years at the Ministry of Minerals and Energy (MEM), he played a crucial role in transforming Oman’s energy landscape by diversifying energy sources and promoting renewable energy initiatives.

His leadership enhanced oil and gas production efficiency and sustainability, ensuring that the sector significantly contributed to the national economy while fostering a supportive environment for foreign investment.

Under his stewardship, Oman maintained oil production levels around 1 million barrels per day and significantly increased natural gas production to meet rising domestic demand. He was instrumental in advancing renewable energy initiatives, launching Oman's first large-scale solar project, which marked a crucial step toward diversifying the energy mix.

His outstanding performance as minister and his connection to and passion for Zanzibar have undoubtedly informed the decision by the Revolutionary Government of Zanzibar to appoint him as an 'investment ambassador'.

The Right Man at the Right Time

In a world where the right relationships and connections can pivot the destiny of nations, Dr. Rumhy emerges as the pivotal figure bridging Zanzibar and Oman.

His recent appointment as a non-paid representative for promoting investment opportunities in Zanzibar, especially in the energy sector, marks a significant chapter in Zanzibar's investment drive.

With his extensive experience and global network, Dr. Rumhy is truly the right man at the right time, poised to harness the historical and strategic ties between the two regions to usher in a new era of prosperity.

By engaging investors from the Gulf Cooperation Council (GCC) and beyond, he is going to unlock Zanzibar's unique investment opportunities, particularly in sustainable energy. His strategic vision is to create an ecosystem where economic growth is inclusive, benefiting both local and international stakeholders.

Building on the Existing Strong Foundation

Dr. Rumhy officially received his Letter of Appointment on October 1, 2024 during the ZIPA High-Level Business Roundtable hosted by Hon. Shariff A. Shariff, the Minister of State, President's Office, Labor, Economic Affairs, and Investment, at W Muscat Hotel.

His appointment draws from a wealth of experience from the position of energy minister and further deep connections within the GCC and beyond.

Dr. Rumhy is expected to build a partnership that attracts investment opportunities across the



Dr. Mohammed Al Rumhy giving his speech after receiving his letter of appointment during ZIPA High-Level Business Roundtable hosted by Hon. Shariff A. Shariff, the Minister of State, President's Office, Labor, Economic Affairs, and Investment, at W Muscat Hotel.

“
In Oman, Dr. Rummy is a household name associated with significant transformation in the energy sector, especially oil and gas, which contributes more than 70% of the Omani government's revenue.”

energy sector via engagements with potential investors and key stakeholders across the world.

In the appointment letter, Mr. Shariff underlined the fact that Zanzibar stands to benefit a lot from his expertise: "His experience and global relationships will enhance our efforts to attract investors and foster partnerships so important to realizing our development goals."

Dr. Rumhy has been mandated to represent Zanzibar at international investment forums in promoting the islands as a strategic destination for energy investments in East Africa.

The Minister further assured Dr. Rumhy that he has a solid foundation to build on. He reiterated that the Zanzibar government has taken steps to improve the investment climate and the promulgation of the Zanzibar Investment Act, 2023 has enhanced both investment protection and incentives.

He highlighted the special and historical connections between the two nations and implored both sides to summon these connections to increase trade and investment with the view of securing a shared prosperity. "To date, we have registered 27 Omani projects in Zanzibar, worth a staggering USD 1.2 billion and creating more than 1,600 direct jobs. I have full confidence that my dear brother H.E. Dr. Rumhy's appointment will usher our cooperation to new heights" said Hon. Minister Shariff.



Hon. Shariff A. Shariff, the Minister of State, President's Office, Labor, Economic Affairs and Investment, at W Muscat Hotel handing over a plaque of appreciation to Masoud Salim Mohammed in recognition of his contribution towards promoting investment in Zanzibar.

Zanzibar Hydrocarbon Potential

The energy sector in Zanzibar has been developing over the years at a high rate; hence, oil and gas exploration has become its main focus. In October 2018, the government inked its first production-sharing agreement (PSA) with RAKGAS of Ras al Khaimah for exploration in the Pemba-Zanzibar Block.

RAKGAS commissioned extensive geological surveys, including a Full Tensor Gravity Survey and a 2D Seismic Survey. These provided vital data with respect to the potential of hydrocarbon reserves in the region. This seismic survey crossed offshore, onshore, and transition zones, representing another major work milestone, with about 3,776 kilometers covered.

Following these developments, Zanzibar launched the first licensing round on 20th March 2024, inviting international oil companies to bid for eight new offshore blocks.

It is expected that this would attract foreign

investment in the hydrocarbon industry and enhance capacity for local management of oil and gas resources. Through such developments, Zanzibar is positioning itself as an energy investment destination, supported by a sound legal framework established under the Oil and Gas Upstream Act No. 6 of 2016.

Buoyed by this advancement, the government has announced the opening of two new blocks, namely Z1 and Z2, to exploration and investment effective September 27, 2024.

Given the above progress and the ever-growing demand not just for energy, but cleaner energy, it is fair to say that Dr. Rumhy's appointment is very timely and it is anticipated that his expertise and connections will help attract the right investment in both conventional and renewable energy ventures to Zanzibar, stimulate growth and ensure energy security.

Towards a Mixed Future

Amid the cries for more energy comes the heated debate and the ever-vocal advocacy for

halting explorations of fossil fuels. On one hand, there is a school of thought that takes the view of ending fossils now and on the other hand, there are those who are for setting a realistic transition to achieve a balanced energy mix.

Those calling for immediate action against fossils point to scientific findings that in order to avert worst impacts of climate change and preserve a livable planet, global temperature increase needs to be limited to 1.5 C. To keep global warming to not more than this level, emissions must be reduced by 45% by 2030 and reach net zero 2050. Against these pressing challenges is the ardent necessity of access to electricity, which remains a luxury for millions of Africans.

According to the International Energy Agency's Africa Energy Outlook, 600 million people, or 43% of the total population lack access to electricity. The report further warns that 970 million Africans lack access to clean cooking.

Both Tanzania Mainland and Zanzibar have been taking steps and making substantial investment towards universal access to electricity and clean cooking.

The appointment of Dr. Rumhy could spur confidence and attract investment in cleaner energies. A pragmatist, Rumhy not only understands both conventional and alternative sources of energy well, but he knows where and how to strike the balance, especially for growing economies.

Our Bond is Unbreakable

During the recent Tanzania-Oman Business Forum in Muscat, there was a constant reminder of the special connection between Zanzibar and Oman. The case in point is, H.E. Dr. Rumhy himself was born in Zanzibar and Hon. Shariff A. Shariff and all other ministers constituting his delegation have close relatives in Oman. That our bond is special and unbreakable is a settled matter.

The question both sides must endeavor to address is how can this relationship could catapult our trade and investment volumes to new heights with the view of achieving common prosperity that will bind current and future generations even closer and further.

We believe Dr. Rumhy's appointment is a pivotal step towards that promising future of shared aspirations.



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Blue Economy concept has been endorsed by the United Nations to promote sustainable use of ocean resources for economic growth, improved livelihoods and environmental conservation.

Information and Communication Technology (ICT)

The tool that can transform Tanzania's blue economy drive

Information and Communication Technology is the new normal in today's fast-changing world. Mobile phones and the internet have turned our otherwise expansive world of eight billion people into a global village.

Our world has evolved from barter trade to cash economy and now enters the new kid on the block: digital economy. Yes, cashless transaction and paperless documentation. Mobile and electronic financial services, biometric identification, e-learning, e-government, no sector has been spared and Tanzania's esteemed Blue Economy drive is no exception.

Blue Economy concept has been endorsed by the United Nations to promote sustainable use of ocean resources for economic growth, improved livelihoods and environmental conservation.

Tanzania's rich coastline, including Zanzibar and Pemba islands, stretches along approximately 1,424 Kilometers of the Indian Ocean. Add this to lakes Victoria – the largest lake in Africa, Tanganyika – the world's longest and second deepest lake, Nyasa– the meromictic lake (a lake which has layers of water which do not mix), Rukwa–the fluctuating lake, Natron–the red lake, Elyasi–the salt lake and Manyara–the flamingo lake. There are several rivers and dams too.

The aforementioned are not just water bodies; they are wealth waiting to be created and turned into cash money. The good thing about Blue Economy is that it creates employment opportunities for both skilled and unskilled people in entertainment and food apart from supporting other sectors such as transport and tourism.

But some Tanzanian academics think that there is one factor that can help the country realize its Blue Economy potential if it is given the importance it deserves: the Information and Communication Technology.

Inspired by the zeal of Tanzania President, Dr. Samia Suluhu Hassan, and Zanzibar President, Dr.



“
Information and
Communication
Technology is the new
normal in today's
fast-changing world.
”

Hussein Ali Mwinyi, the said academics Abdi T. Abdalla, Kwame Ibwe and Baraka Maiseli (Department of Electronics and Telecommunications Engineering, University of Dar es Salaam), Daudi Muhamed (Department of Technology & Innovation, WTC Zanzibar) and Mahmoud Alawi (Department of Telecommunication, Electronics and Computer Engineering (Karume Institute of Science and Technology, Zanzibar) undertook the study 'Towards ICT-Driven Tanzania Blue Economy: The Role of Higher Learning Institutions in Supporting the Agenda.'

The work investigated the contribution of ICT in sustaining Tanzania's Blue Economy agenda. To this end, they extensively reviewed the curricula of selected Tanzanian Higher Learning Institutions (HLIs) to investigate ICT programmes in such institutions.

“Results showed that approximately 29 percent of the 24 selected universities lack ICT programmes and the remaining universities contain an

inadequate number of ICT programmes,” reads their study.

“This observation further suggests a need to reform the curricula for HLLs by incorporating more ICT programmes, especially those directly linked with Blue Economy. In addition, researchers should be encouraged and supported to undertake ICT multidisciplinary research focusing on maximizing the potential benefits of marine and fresh waters while preserving the environment.”

They noted that effective utilization of Information and Communication Technology (ICT) marks a key determinant for both individual business success and national economic growth. For the emergence of information age, in particular, emphasizes the importance of ICT in facilitating the nation’s socio-economic development through education, research and innovation.

The Tanzania National ICT Policy 2016 and the National Development Vision 2025 acknowledges that the nation can significantly accelerate its socio-economic development and gain global competitiveness through development, utilization and exploitation of ICT.

For years, the Tanzanian government has been expanding access to social and economic services through transformation of ICT infrastructures. The government has constructed the National Fiber Optic Cable network and the National ICT Broadband Backbone to achieve its grand ICT vision.

The backbone infrastructure enhances the usage of computer and mobile ICT applications, including e-government, e-learning, e-health, and e-commerce, and supports research, innovation and future ICT services. The government believes that ICT, if properly exploited, can positively influence productivity.

Role of ICT in Blue Economy

The academics argue that ICT can play a major role in sustaining the Blue Economy, if positively exploited to solve related challenges. With the advancement and proliferation of digital technologies, researchers and practitioners may exploit the capabilities of ICT to accelerate the success of Blue Economy in Tanzania.

“ICT can automate the business processes of all sectors of Blue Economy to enhance efficiency and optimize productivity while simultaneously promoting ocean health and country’s economic growth.”

ICT in fishing

The study note that use of ICT can reinvigorate the fishing industry and ensure its sustainability and improved welfare of Tanzania fishers, hence advancing the overall country’s economy.

Considering Tanzania as an example, small-scale fishers rely on their fishing experiences to plan for the next fishing sites. This approach does not guarantee the availability of adequate fishes and may create frustrations among fishers to lose their limited resources.

To address the challenge, ICT-based fish finder gadgets can be applied to instantaneously and accurately locate fish-rich sites. Consequently, we can reduce unnecessary costs incurred during the manual fish finding approach where fishers can move to a number of locations searching for the best places.

“Using the state-of-the-art technologies such as Machine Learning (ML), highly accurate algorithms can be devised to locate the fish sites and their corresponding species by using previous fishing information. This low-cost approach can be achieved through a careful observation of the fishers to track their fishing records that may serve as a training dataset for the ML models,” reads the paper.

“There have been a number of reported cases of missing and deaths of small-scale fishers due to emergency reasons, including boat tragedies. If such events could be communicated without delay, then lives of fishers could be saved, thereby improving the reliability in the small-scale fishing industry. With the current state of ICT, a mobile application can be developed to track all registered boats and report vital information of the boats and fishers to the control center for timely assistance.

Emergency cases, including overfishing and boat sinking or fire tragedies due to technical

challenges, can be seamlessly exchanged between communicating parties to allow provision of appropriate assistance.”

ICT in aquaculture

The report further states that ICT can provide cost-effective tools to automate the entire business process of aquaculture and improve its efficiency and productivity. ICT can, without human intervention, facilitate measuring, monitoring and controlling of water quality parameters (e.g., temperature, salinity, and pH) to ensure optimal fish growth and reduction of fish mortality rate. It has been widely reported in the literature that the quality of water and feeding behavior can adversely affect the fish growth rate.

“This observation adds extra operational cost as the fish will need more time before attaining the market weight. Using ICT solutions, the user can, in real-time, monitor the pond status, such as water level, and respond appropriately to maintain the optimum operating conditions.

Also, the system can establish semi-automated or automated feeding schedules taking into account the age of the fish. Besides, the system can timely report all critical issues that may jeopardize the fish growth. Such a sophisticated system can significantly reduce the manpower without compromising productivity, an advantage that may maximize profit. The system may, in addition, create employment in the aquaculture industry and benefit both fishers and the country.”

Digital fish market

Traditionally, fish introduced into the markets, geographical physical sites, necessitate travel of customer to the selling points without the knowledge of the market status.

Physical markets are challenged by a number of factors, including inaccessibility during



unfavorable conditions and insufficient information on the product availability, leading to wastage of time and resources. Such markets provide no direct link between sellers and potential customers.

To alleviate these challenges, mobile fish markets have been widely applied whereby sellers use vehicles to reach potential customers. These movable shops, unaffordable to many local fishers, unnecessarily add extra cost attributable to human resources as well as fuel and maintenance costs of the vehicles.

They argue that ICT may provide advanced tools for the development of an online interactive market that considers the existing business processes, such as auctions, to complement the physical market.

“In the online interactive market, the buyer will not be obliged to travel but yet can view all the available market products and swiftly buy the selected products. Also, with the online system, the seller can generate timely reports for their business analysis.” The report says.

Through this system, buyers can confirm transactions online and a reliable courier will be notified for delivery services, hence improving flexibility, adding convenience, and significantly reducing cost to the buyer. The system can create employment opportunities across various players in the Blue Economy ecosystem.

ICT in Tourism

The academics state that development of the tourism industry depends on the effective and high speed ICT infrastructure and software applications. The tourism management system requires tourists’ data to be accessed at different levels.

The tourism attraction sites and other products should be readily available through the use of technology-based dissemination mechanisms, including dedicated broadcasting channels and social networks, to ensure that the intended information reaches a wider community. Customers should have the ability to share information and ratings on destination, quality of services for hotels and restaurants, and environmental and social conditions.

“The current challenges in the tourism industry include undertrained tour guides, which then lowers the tourists’ security and safety, a consequence that may reduce the number of potential tourists. To overcome such a challenge, mobile applications can be developed to



With the current state of ICT, a mobile application can be developed to track all registered boats

automate the processes by providing auto-guides and translations (multilingual customized geo-maps).” The academics have mentioned out.

State of the Blue Economy in Tanzania

The scholars note that there have been commendable efforts by the Tanzanian government to establish the Blue Economy in the country. The National Five-Year Development Plan 2021/2022– 2025/2026 (FYDP III) has established several strategies to ensure positive transformation of the fisheries industries, including utilization of the Blue Economy potentials for marine and fresh waters.

The FYDP III has recommended effective methods to achieve a sustainable Blue Economy, hence promoting freshwater and deep-sea fishing, marine and freshwater conservation, and aquaculture. For instance, the government has been argued to facilitate fishing activities through procurement of fishing vessels and construction of fishing harbors.

In different occasions, the current presidents Dr. Samia Suluhu and Dr. Hussein Mwinyi have strongly supported the Blue Economy as a feasible approach to address most socio-economic problems. In Zanzibar, the initiative to establish the Blue Economy Policy started since October 2020 to ensure sustainable utilization of marine resources. Similar efforts are expected to be duplicated in the Tanzania mainland.

Generally, these efforts provide a promising future for Tanzania to accomplish the goal of the FYDP III: “realizing competitiveness and industrialization through human development.” Tanzania and France are members of the Indian Ocean Rim Association (IORA) — a dynamic inter-governmental organization with two primary objectives: strengthening of regional cooperation; and sustainable development within the Indian Ocean.

As IORA members, the two will interact more closely in activities related to Blue Economy:

Tourism; safety and security; Trade and Investment; academic, scientific and technological exchanges; Fisheries Management; disaster risk management; and women’s economic empowerment. These encouraging efforts by the government provide a promising future for Tanzania to achieve sustainable socio-economic development through Blue Economy.”

Curricula adjustment

Sustainability of Blue Economy needs preparation of skilled personnel to support ICT related matters required to foster the technology. ICT experts and professionals majoring in Blue Economy should be trained well, preferably through local universities and research centers. The Commonwealth of learning has shown the importance of establishing courses on Blue Economy to promote socio-economic development.

Universities and the national research centers should establish new academic and professional programmes at all levels to foster the implementation of the concept of curricula review. Local universities should review their curricula, especially on the existing Blue Economy related programs, such as fisheries and aquaculture, marine sciences, fish markets, and tourism, to ensure the candidates acquire relevant ICT skills so that the graduates can digitize their respective business processes.

Emerging technologies, including Artificial Intelligence, Big Data Analytics, and Internet of Things should be considered as potential fields that experts should be equipped.

Recommendations

The authors state that introduction of ICT in the Blue Economy sector cannot produce the intended benefits if unaccompanied by complementary organizational changes. A significant reform on the existing management structures should be made to create a conducive platform to practically realize the concept of Blue Economy. The government should establish a one-stop data center in which data infrastructures, including data servers and associated systems, will be maintained.

“Furthermore, adequate ICT human resource (experienced developers and technicians) should be prepared to undertake technical tasks in the center. In this regard, the education system and curricula should, therefore, be adjusted accordingly to support the proposed concept.” The report emphasizes.

We will embark on campaigns aimed at encouraging voluntary tax payment in all regions.

ZRA's revenue collection miracle in three months

But can it be repeated?

ZANZIBAR has seen revenue collection 'miracle' between July and September this 2024/2025 financial year with over 100 percent of the collection target each month, resulting in a record 200bn/- total amount and unprecedented 24 percent growth.

In July, the target was to collect 50.490bn/- but Zanzibar Revenue Authority (ZRA) collected 53.322bn/-, equal to 105.61 percent and a growth of 24.30 percent.

In August, the target was 69.490bn/- but actual collection stood at impressive 71.114bn/-, representing 102.34 percent and 24.24 percent growth rate. While in September, the set revenue target was 74.049bn/- but The Taxman brought into state coffers a total of 76.497bn/-, equal to 103.31 percent performance and 23.99 percent growth rate compared to the same month in the previous 2023/2024 financial year.

By any standard, this performance means that something dramatic has taken place and only someone in authority can explain and make sense of it. That is why ZiBi Magazine asked Mr. Said Ali Mohamed,

Acting ZRA Commissioner General, to highlight what has taken place or rather what has been done in Zanzibar recently to enable such a miracle to happen. The acting ZRA Commissioner General was addressing the Press Conference recently.

"Strengthened and increased economic activities between Zanzibar and Tanzania Mainland contributed a lot, resulting from policies and good leadership of President Samia Suluhu Hassan which boosted business environment in both sides of the Union, he said.

"Enormous investment in construction of infrastructure and social services as well as strengthening of economic activities in Zanzibar resulting from implementation of good economic policies of government of Zanzibar under President Dr Hussein Ali Mwinyi also made this feat possible."

Mohamed highlighted that strengthening good relations with taxpayers, including helping to simplify their business (trade facilitation) as well as reaching and consulting taxpayers through various means, including visiting them and using the ZRA Contact Centre for



Exterior view of the ZRA Headquarters at Mazizini in Zanzibar



The Acting Commissioner General of ZRA, Mr. Said Ali Mohammed during a press conference.

Taxpayers and the Programme for receiving comments (ZRA Funguka App) led to an increase in voluntary tax compliance in Zanzibar.

He added that enhancement of correct use of systems in taxman magement, including the use of the electronic receipt system (VFMS) and the use of ZIDRAS, a revenue collection system, in parallel with the increase in provision of tax education through various means, also helped.

“Enhanced close monitoring of taxpayers after increasing the number of employees through temporary employment approach boosted provision of tax services hence increase in revenue collection,” he said.

“Strengthening of cooperation between ministries and other institutions that work with ZRA, including Tanzania Revenue Authority, Zanzibar Tourism Commission and all government institutions as well as enhancement of relations and cooperation between ZRA and business community also made this possible.”

With regard to tax regime, Mohamed said that there are various policy reforms, including amendment of Value Added Tax Law Number 4 of 1998 which provides VAT relief for equipment used by persons with special needs such as wheel chairs, artificial limbs and hands, programmable hearing aids, white canes and braille machines.

The changes also provide relief for the distribution of locally made boats as well as importation of refrigerators and refrigerated vehicles into the country. Another important step was harmonization of VAT rate with Tanzania Mainland in insurance services import of cooking gas cylinders.

“Excise Duty Act No. 8 of 2017 was also amended to provide exemption of excise duty for importation of gas liquified petroleum gas and imposition of excise duty on importation of poultry and fish into the country,” he said.

“Another important step was increase of excise duty rate for importation of wine and spirits as well as importation of Shisha and electronic cigarettes.”

Finance Law No. 9 of 2015 was also amended to allow charging a special rate of infrastructure tax to guests staying in small islands or underwater ocean rooms.

Amendment of the Port Services Charge Act No. 2 of 1999 also allowed charging port services fees in US dollars for companies that provide tickets services in US dollars. The changes also increased port service fee rate for passengers traveling outside the United Republic of Tanzania by using cruise ship and yacht.

Mr. Ahmed Haji Saadat, Director of Research at ZRA named top three performing areas as VAT (105,503,007,884/-) compared to 79,228,865,206/- collected in 2023/2024, Airport Service Charge (21,818,837,020/-) compared to 18,406,687,170/- in 2023/2024, Infrastructure Tax (18,669,619,168/-) against 14,081,991,640/- in 2023/2024.

“
We will embark on
campaigns aimed at
encouraging voluntary
tax payment in all
regions.”

Asked about challenges amid this success, Saadat said there is still low level of voluntary compliance in registration as well as compliance in issuance and demand of receipts plus underreporting of sales by unscrupulous business people.

To strengthen tax revenue collection for the second quarter of the 2024/2025 fiscal year (October – December 2024), Acting ZRA Commissioner General, said ZRA will continue to implement the several strategies, including visits to taxpayers to identify and solve their challenges such as tax disputes on time.

“We will cooperate with business associations in managing taxpayers to connect their commercial systems with the electronic receipts system to facilitate access to accurate information for taxpayers,” he said.

“We will embark on campaigns aimed at encouraging voluntary tax payment in all regions. Campaigns will aim to increase the number of taxpayers by registering as well as encouraging the correct use of the electronic receipt system (VFMS) and tax education in general.”

The authority will develop expertise of its employees by providing them with appropriate training, careful management and good service for taxpayers (customer care). “We will continue taking legal action against few taxpayers who are not properly responsible in fulfilling their duty to pay taxes,” he said.

To ensure long-term stability and continued improvement in revenue collection, Saadat said ZRA will continue conducting research with the aim of obtaining scientific answers that will increase the ease of paying taxes by removing the challenges that arise.



Financial inclusion is not just about access to tools – it's about enabling individuals and small businesses to thrive and build better livelihoods.

The Key to Zanzibar's Fintech Revolution



By: Joseph C. Rubambe
Tech Consultant
(Project Management, Consulting & Business Transformation)

If you walk through the city and outskirts of Zanzibar, you will notice many small, family-run businesses, popularly known as kiosks or dukas. Unlike its neighboring cities in the region, the concept of one-stop shops is not as prevalent here. This is not necessarily a drawback. In fact, it preserves a sense of human connection that is often lost in larger, more impersonal shopping malls.

These small, local businesses foster stronger relationships between owners and customers, creating a more personalized shopping experience where customers are known by name, and the business culture feels much more community-driven. These businesses resemble those found in many other countries, primarily selling everyday essentials.

Alongside these dukas, there is also a noticeable increase in woodworking and hardware stores, hinting at an economic upturn on the horizon. Unfortunately, most of these businesses operate in a cash-based system with minimal formal records, leaving little documentation to track their growth or profitability.

This reliance on cash also restricts their access to much-needed credit from financial institutions, a common

hurdle for small businesses looking to expand.

The irony is that the solution for these hurdles is within reach. If these businesses were provided with financial education and empowered to utilize existing financial technology (Fintech) tools, they would be better positioned to scale their operations, manage cash flow, and attract more customers.

Fintech tools help businesses streamline their processes, offer access to credit, and provide more payment options, ultimately making these businesses more competitive and sustainable. In turn, this would help the families running these businesses improve their standard of living, providing them with more financial security and the ability to invest in their future, whether through expanding their businesses or supporting their children's education.

Fintech not only strengthens businesses but also elevates the livelihoods of those at the heart of these local enterprises.

But what exactly is fintech, and how can it help the small family-owned store down the road that sells cement and

hardware to the local community? Fintech, short for financial technology, refers to digital tools that make financial services more accessible, efficient, and secure.

In East Africa, particularly in Tanzania, fintech encompasses a wide range of services that have already transformed how people manage their finances. Mobile money is an exemplary financial service that leverages mobile phone technology to provide users with convenient and accessible banking solutions.

Platforms such as M-Pesa, Tigo Pesa, and Airtel Money allow users to send and receive money, pay bills, buy insurance, and access credit right from their mobile phones. These services are not only available in urban centers but, thanks to the ever-expanding mobile network coverage in Tanzania, they have also reached rural communities, significantly increasing financial inclusion across the region.

This expanded coverage enables people in remote areas, who previously had little or no access to formal banking services, to participate in the financial system through mobile phones. Farmers, fishermen, and small business owners can now use mobile money platforms to make transactions, save, and access credit, without the need for physical bank branches.

But despite the remarkable successes of fintech in transforming economies across East Africa, it has yet to be embraced in Zanzibar as fully as expected. In Zanzibar, cash remains the dominant mode of transaction. Even in places that do accept other forms of payment, such as debit and credit cards, additional fees (up to 5%) are often charged.

This not only discourages the use of digital financial services but also exacerbates the reliance on cash, further slowing the adoption of fintech solutions.

This is a surprising reality, given that several innovative financial solutions in the region have already proven their effectiveness and become models for others to follow. Products like M-Pesa have become synonymous with the success of fintech across Africa, embodying the transformative power of digital financial services.

The success of platforms like M-Pesa highlights how fintech tools can break down traditional barriers to financial inclusion and seamlessly integrate into the daily lives of

people, offering a convenient and efficient alternative to cash-based systems and helping drive economic growth in regions like Zanzibar. However, this has yet to fully happen in Zanzibar.

For farmers, fishermen, or any business owner, fintech solutions remove the need to carry cash, which can be risky due to the possibility of theft or loss. Moreover, handling cash often incurs additional costs related to security, transportation, and time spent on manual counting and recording. By adopting fintech tools, business owners can significantly reduce these risks and expenses while offering their customers a more

“
Reliance on cash also
restricts access to
much-needed credit
from financial institutions
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efficient, secure, and flexible way to pay.

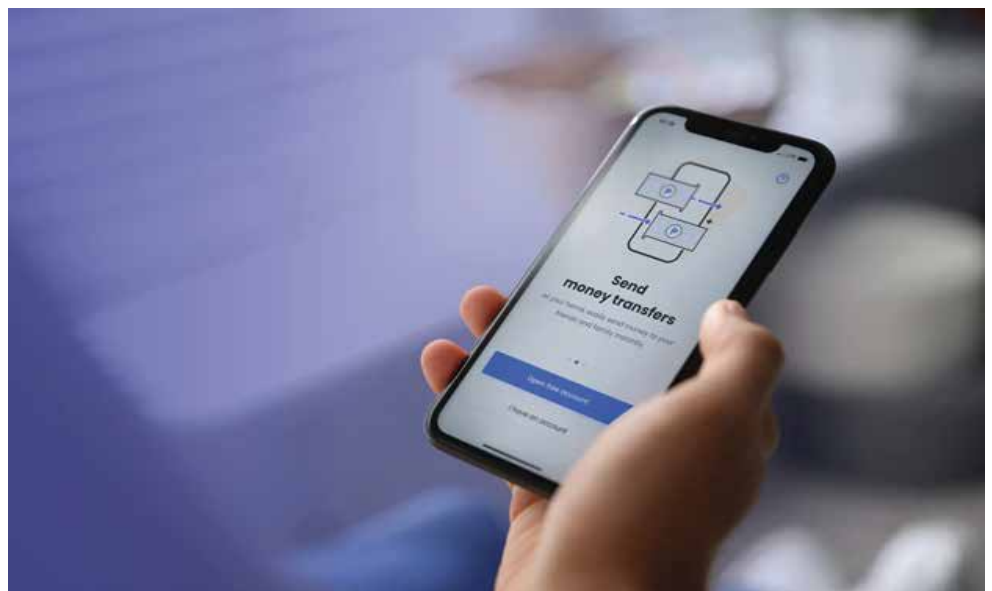
Beyond payments, fintech platforms also offer microloans through mobile apps, enabling small business owners to access working capital quickly and easily, without the need for traditional bank loans. These platforms assess credit worthiness using alternative data, making it possible for even unbanked individuals to receive financing.

Fintech is not limited to remittances and microloans; insurance is another vital service offered, all through the most basic mobile phone. These platforms simplify the process of obtaining insurance, covering risks such as theft, property damage, and health emergencies. For example, a business can insure its inventory against fire or theft with minimal paperwork and affordable rates, while farmers can protect their crops and livestock from adverse weather conditions or diseases.

This accessibility ensures that small businesses are less vulnerable to unexpected events, helping them recover quickly and maintain financial stability, which is crucial for long-term economic resilience.

In addition to insurance, fintech services are also providing innovative savings and investment platforms that help small businesses manage their finances more effectively. Platforms like NALA, founded by a young Tanzanian, started as a remittance application but has evolved to include saving tools that allow business owners to set aside portions of their revenue directly from mobile money accounts.

These digital savings accounts not only help businesses plan for future growth or unexpected expenses but also often offer higher interest rates than traditional banks, making them an attractive option for building financial security. Furthermore, some fintech platforms are beginning to offer investment options, enabling small business owners to invest their surplus capital in low-risk portfolios and earn returns over time.



While these fintech tools are readily available in Zanzibar and have proven vital in empowering small businesses and driving economic growth, they represent only part of the solution. For these tools to reach their full potential, there must be a concerted effort to provide education and raise awareness about how to use these services effectively and safely.

Many small business owners, especially in rural areas, may lack the financial literacy needed to take full advantage of fintech solutions, and this gap can hinder their ability to grow and scale their operations. In addition to learning how to navigate these digital tools, users must also be educated on how to protect themselves from the risks associated with conducting business online.

As more financial transactions and sensitive data move to digital platforms, the potential for fraud, phishing attacks, and other cybercrimes increases. Without proper understanding and security measures, small businesses may unknowingly expose themselves to financial loss or data breaches.

This makes cyber security awareness just as crucial as financial literacy. Business owners need to be trained not only in using fintech platforms but also in implementing security best practices such as safeguarding passwords, recognizing phishing schemes, and using two-factor authentication to protect their accounts.

However, successful adoption requires more than just technology—it demands public trust and understanding. For financial inclusion to be fully realized, the Zanzibar government must take the lead by providing the necessary infrastructure, regulatory frameworks, and policies that foster a supportive environment for fintech solutions. This includes not only building mobile and digital networks that reach rural and under-served areas but also ensuring that fintech services are accessible, secure, and inclusive. The government plays a pivotal role in ensuring that appropriate fintech solutions are introduced and scaled by creating policies that encourage innovation in fintech while safeguarding consumer protection, data privacy, and inclusivity.

There is also a need for effective collaboration between fintech companies, the government of Zanzibar, and educational institutions to build comprehensive training programs that can bridge these knowledge gaps. Awareness campaigns, workshops, and online resources can help business owners understand both the

benefits of fintech and the associated risks.

By integrating digital literacy with financial literacy, small businesses will not only be more capable of using these services to grow but will also be better equipped to safeguard their operations in an increasingly digital economy. Only through a holistic approach; combining accessible fintech tools with education and awareness, can Zanzibar's small businesses fully realize the opportunities that financial technology offers.

We have seen the efforts of the government through the Zanzibar Digital Government Strategy and the Zanzibar Digital Economy Roadmap, both of which emphasize the need for innovation and technology as critical enablers of economic growth and inclusion. And in the case of Tanzania, the government has been making great strides to welcome innovators. In July 2024, the government of Tanzania, through the Central Bank (BoT), enacted a new Fintech (Regulatory Sandbox) Regulation, further reinforcing its commitment to fostering innovation in the financial sector.

This regulation aims to create a supportive regulatory framework that allows fintech companies to test their technologies and innovations in a controlled environment. By providing a secure space for experimentation, the act encourages technology companies to be more innovative while ensuring that their

products are rigorously tested before being introduced to the market. This initiative represents a strategic effort to balance innovation with consumer protection and regulatory oversight, ultimately driving growth in Tanzania's financial ecosystem.

We have identified all the key elements required for Zanzibar to successfully empower its small business owners through fintech. However, achieving this vision will depend on the active participation of all stakeholders. Without widespread financial education and awareness, cash will continue to be the easier and more familiar option for many, particularly in rural areas.

Similarly, without the enforcement of the right policies, businesses will lack the necessary incentives to innovate and create fintech products that cater to underserved communities. It's a two-way street, and progress will only be made when both the public and private sectors, alongside the local population, work together. Most importantly, without full financial inclusion, the lives of Zanzibaris will not see the improvements they deserve.

Financial inclusion is not just about access to tools – it's about enabling individuals and small businesses to thrive and build better livelihoods. Only by working together can we ensure that fintech drives sustainable socio-economic growth and improves the quality of life for all Zanzibaris.





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Zanzibar needs to go further. The only private sector involvement on the ZIPA board is a representative from the Zanzibar National Chamber of Commerce.

It might sound dull... but

The Zanzibar Investment Act 2024 is the most important law in Zanzibar



By: Prof. Matthew McCartney
Head of Research, Africa Urban Lab (AUL)

Economists (like the author) and lawyers can be dull; get them together to make laws about economics and be ready to roll your eyes and yawn.

In 2024, Zanzibar signed into law An Act to Repeal the Zanzibar Investment Promotion and Protection Authority Act, No.14 of 2018 and enact the Zanzibar Investment Act, and Provide for Other Matters Therewith. A title like that won't attract many casual readers, but this is the most important law in Zanzibar.

With an average income of around \$1,200 per person, Zanzibar has achieved lower middle-income status. In its Vision 2050 document, the government has targeted upper-middle-income status, defined in terms of average incomes being at least \$4,500. Trebling average incomes is ambitious; to achieve this, Zanzibar needs to sustain average annual economic growth of about 7.0% for the next three decades, which is herculean task.

Why is this important Act so important? Economists have discovered hundreds of factors that can influence economic growth, weather, taxes, culture, the price of oil, and many more, but they are agreed, none is more important than investment. To achieve Vision 2050 Zanzibar needs more investment, more productive investment, and to sustain that investment over three decades. This is the Act on which Vision 2050 is founded, the Act that sets the legal and governance framework for investment.

The 2024 Act is well-crafted; only 36 pages long compared to the 46 pages of its 2018 predecessor, and puts that brevity to good use. The 2024 Act has cleaned out ambiguities, leaving it much clearer and more concise.

Central to both the 2018 and 2024 Acts, was to confirm the importance of the Zanzibar Investment Promotion Authority (ZIPA) as the agency responsible for approving and regulating investment.





The Executive Director of the Zanzibar Investment Promotion Authority (ZIPA), Mr. Saleh Saad Mohamed making a presentation on the Investment Opportunities in Zanzibar during Omani - Tanzania Business forum 2024 Sheraton Hotel in Muscat - Oman.

The 2018 Act meandered through lengthy and confusing lists related to “objects and purposes,” “functions,” and “powers” of ZIPA. In the 2024 Act ZIPA is given legal “powers” and is required to utilize them to achieve its clearly stated “functions” namely: to “promote Zanzibar to be an attractive destination for investment and business.”

Tax Incentives: So Far and No Further!

In one respect, there is little change from the 2018 to the 2024 Act, Zanzibar remains committed to providing generous tax incentives to domestic and foreign investors. In both Acts, firms locating in Free Economic Zones (FEZs) in Zanzibar – since 2024 renamed Special Economic Zones (SEZs) – receive a raft of incentives related to customs duty, value-added tax, among others, and a juicy extra 10-year tax holiday on corporate taxation if they export at least 80% of their production.

“
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 \$1,200 per person,
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 achieved lower
 middle-income status.”

Numerous economic studies have shown that these kind of tax concessions have no long-term positive impact on the performance of firms located inside an SEZ. Economists would prefer that such tax incentives be phased out.

The political realists would point out that reneging on promises of tax concessions would drive investors elsewhere. There are some worrying signs. The 2024 Act extended further tax concessions relative to the 2018 Act. For those investors declared to be ‘Strategic Investors’ the 2024 Act extends a 50% exemption from corporation tax to a 100% exemption for 5 years and 50% exemption for the next 10 years.

An informal survey conducted by the author (February 2024) on tax incentive regimes, in eight comparable countries - South Africa, Tanzania, Kenya, Mozambique, Uganda, Zambia, Cambodia, and Vietnam - showed



The Exterior view of the Burj Zanzibar.

that the tax concessions offered by Zanzibar are a little bit more generous, but very similar to those offered in other countries. Zanzibar should stop here.

The World Bank conducted a wide-ranging survey in 2009 of more than 600 firms located in SEZs across 10 countries, including Tanzania. The survey found that the level of corporate taxes was only the fifth most important factor cited by African SEZ firms in their choice of investment location.

More important were the provision of utilities (electricity, water), access to transport infrastructure, and the business environment. The government of Zanzibar should listen to investor priorities, and focus their efforts on making sure the non-tax incentives, the provision of reliable utilities, transport connections, and the business regulatory environment are functioning well.

The Private Sector is Back in Business but Back Business

The basic economic philosophy of the government of Zanzibar shines through the Zanzibar Investment Act, 2023 Act, a commitment to promote domestic and foreign investment in Zanzibar.

The world has changed from the 1970s, when state investment and state-owned enterprises dominated the economy. Today, drawing on the best of contemporary economic thinking, the state proposes for itself a supportive and catalytic role.

While the 2018 Act protected a small number of sectors, such as “guest houses, ice cream shops, small scale fishing, and beauty salons” as “businesses reserved for Zanzibaris” this distinction is not included in the new Act. Zanzibar has taken

another step forward in signaling its hospitality to global investors.

Zanzibar needs to go further. The only private sector involvement on the ZIPA board is a representative from the Zanzibar National Chamber of Commerce. A cursory glance across famously successful small-country investment authorities reveals that the private sector typically has a much stronger presence.

In Costa Rica, the Coalicion Costarricense de Iniciativas de Desarrollo (CINDE) was founded in 1983 as a private, non-profit organization. Today, its membership is still dominated by the private sector.

In Ireland, the board of the Industrial Development Agency (IDA) contains a chairperson, a Chief Executive Officer, and ten ordinary members, almost all of whom have a private sector background, in consultancy, manufacturing, and finance.

In Mauritius, the current chairperson of the Economic Development Board (EDB) has 33 years’ experience in private sector manufacturing, and eight other members of the board come from the private sector.

In Rwanda, the chairperson of the Rwanda Development Board (RDB) has a background in private sector equity, the vice-chairperson and seven ordinary members have backgrounds in private sector banking, investment, agriculture, venture capital, and consultancy.

A One-Stop Shop: A Transformative Proposal

Offering tax incentives and assistance to investors won’t work if those investors have to conduct a lengthy application-form and themed tour of government offices to obtain them. The Zanzibar Investment Act, 2023 promises that it will be followed by regulations to establish a One-Stop-Shop (OSS) under the authority of ZIPA.

An OSS is a single clearance-window where potential investors can submit documentation and obtain all the necessary permissions to invest. An OSS is typically focused on helping investors obtain business and import licenses, work permits, health and safety certificates, visa clearances, environmental clearances, tax incentives, and other authorizations.

To make sure the incentives contained in the Act have economic bite, those forthcoming regulations must ensure that the OSS is autonomous, that it hosts decision-making officers from all the Ministries relevant to investors, that it streamlines the customs clearance process, and is committed to timely decisions concerning investor applications.

Finally as earlier stated, The Zanzibar Investment Act 2023 Act is woven within and around Vision 2050 and is an impressive piece of legislation and provides a huge chance for Zanzibar to change.

But this article has issued a warning about tax incentives, a call to further embrace the private sector, and provided a roadmap for the next round of investment reform.



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SAID ATTORNEY & ASSOCIATES PROFILE

Said Attorney & Associates is a full-service law firm established over 10 years ago in Zanzibar. We specialise in commercial law, including M&A, investment and government negotiations, corporate, JVs, restructuring, finance, regulatory compliance, projects, local content, litigation and ADR, real estate and employment, other industry sectors including private-equity, mining, petroleum and power, construction, hotels, banking, telecoms, manufacturing, e-commerce, climate-change and others.

We proactively assist clients with our solutions-oriented timely legal approach to surmount challenges and business opportunities, and mitigate risks, across Zanzibar and Tanzania. Our staff include award-winning lawyers qualified in multiple-jurisdictions who have studied, and/or worked in top law firms and in-house, in Zanzibar, Mainland Tanzania, England and wider East Africa, and have strong experience with local regulators; enabling us to marry international commercially-focused standards with local market knowledge to anticipate legal issues. Our reputation for high-quality reliable service, responsiveness and going-the-extra-mile earned the trust of international law firms who also frequently instruct us as local counsel.



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Notably, climate change in Zanzibar hits three main areas – sea water intrusion, disappearance of species-both flora and fauna-and emerging up of alien species which scientists believe that the alien species disturb the ecosystem, and to a large extent, local inhabitant species.

Zanzibar’s Climate Dilemma

A Call for Sustainable Development and Resilience



By Ali Sultan
*Mass Communication Specialist
(Public Relations, Research and
Environmental journalism)*

Mass Communication Specialist (Public Relations, Research and Environmental Journalism)

A growing public recognition of the effects of climate change is shaping the future of Zanzibar in both environmental conservation and climate change adaptation. It is clear that the peril and promise of record-breaking temperatures, sea-level rise, depleting level of water tables a clear testimony that climate change has caused havoc in Zanzibar – from extreme heat conditions to predictability of rainfall to weather conditions.

Studies conducted by the government institutions and private sector indicate that climate variability has caused prolonged dry periods and unpredictable rainfall pattern making crop cultivation unproductive. It is clear that Zanzibar’s economy is very dependent on the climate: a large proportion of GDP, employment and livelihoods are associated with climate sensitive activities (in coastal, agriculture and tourism sectors).

Notably, climate change in Zanzibar hits three main areas – sea water intrusion, disappearance of

species-both flora and fauna-and emerging up of alien species which scientists believe that the alien species disturb the ecosystem, and to a large extent, local inhabitant species.

“As climate change accelerates, we must continue to invest in making our community defense and response systems more resilient,” says Mr. Mbarouk Mussa Omar, Executive Director of Community Forests of Pemba (CFP), a CSO in charge of environmental conservation in Pemba.

Mr. Mbarouk said CFP has planted millions of mangroves in order to replenish grey-zones affected by climate change largely due to sea water intrusion whereby paddy farmers in Mkoani, Chake-Chake and Wete, north part of Pemba Islands have been adversely affected and posing other side effects like looming food security caused by low yield of rice production, the main staple food in the Islands of Zanzibar.

Mr. Mbarouk added that the Island of Pemba has been hit by severe drought caused by drastic fall of rains, sea water intruded to historical sites like Mkumbuu while farmers have been pushed out of their traditional



farm lands to move to non-fertile areas. On top of that sea water invades to residential homes of local residents as Kiuyu Minungwini, and Ndongoni are consistently hit hard, said Mbarouk.

As a result, Mr. Mbarouk said production of fruits dwindle, water table depletes and extinction of ancient birds is visible as a result of climate change but surprisingly, the invasion of pesticides, and alien species are also notable because native species disappear due to human-induced activities. Popular flying foxes in Pemba had its number also decreases. Mr. Mbarouk suggested that the only way out to mitigate any possible catastrophe is to plant trees, change of tactics in our agricultural system; tree planting offers a simple, accessible, low-tech idea with wide appeal. He said “We need to embrace agroforestry that involves growing trees, shrubs and vegetables”, said Mr. Mbarouk. It is widely believed trees are the most efficient carbon-capture machines on the planet. Through photosynthesis, they absorb carbon dioxide, the greenhouse gas that traps heat in the environment, and turn it into energy. That energy creates new leaves, longer stems and more mass — locking away carbon. Climate change is heating the oceans and altering their chemistry so dramatically that it is threatening seafood supplies, fueling cyclones and floods and posing profound risks to the hundreds of millions of people living along the coasts, according to the United Nations (2019).

Globally, there are concerted efforts to avert effects of climate change. There are international treaties and agreements. The report concludes that the world’s oceans and ice sheets are under such severe stress that the fallout could prove difficult for humans to contain without steep reductions in greenhouse gas emissions.

In Zanzibar, there are reports that fish populations are already declining in many areas as warming waters throw marine ecosystems into disarray, and deter putting it severe stress to the economy and environment as rising sea temperatures can affect tourism and disrupt fishing as some species seek cooler waters.

Record-breaking temperatures, storms, floods, drought and wildfires are striking with increasing intensity across the world, with low-income communities; indigenous peoples living along the coastlines of Zanzibar are the most vulnerable to climate impacts. Slow-onset



disasters such as sea level rise, glacier melts, ocean acidification and desertification are also driving forced migration, hunger and other human health disasters.

For instance, some farmers in Pemba have been forced to migrate from their traditional arable lands of paddy farming due to sea water intrusion, said Mbarouk of Community Forests of Pemba (CFP). What I can say is that “Ecosystems are changing, food webs are changing, fish stocks are changing, and this turmoil is affecting humans.” Hotter ocean temperatures, combined with rising sea levels, further imperil coastal regions, the report says, worsening a phenomenon that is already contributing to decline in seaweed production, a product largely produced by women.

Data shows that seaweed production remains as unstable due to erratic weather pattern and warm temperature. In 2022, Zanzibar produced 13,972 tons of sea weed worth 150/- billion against 13,323 tons in 2023 with earnings of 13/bn. This is a clear testimony that rising ocean temperatures challenge women seaweed farmers in Zanzibar, their production and value incomes as it justifies that around the world, women are the primary victims of climate change’s consequences.

Climate change adaptation refers to actions that help reduce vulnerability to the current or expected impacts of climate change like weather extremes and hazards, sea-level rise, biodiversity loss, or food and water insecurity.

Despite the breadth and magnitude of the problems, the government has commissioned several studies to identify areas affected by climate change and its mitigation, to replenish areas affected by salt water inundation.

Extreme weather events as a results of human-induced climate change have become a topic of increasing concerns in recent years. The Office of the First Vice President in Zanzibar had conducted a study which identifies 150 plus areas affected by sea water intrusion in Unguja and Pemba, according to Mr. Sheha Mjaja Juma, Director General of the Zanzibar Environmental Management Authority (ZEMA).

“As climate change accelerates, we must continue to invest in making our community defense and response systems more resilient”, says Mr. Mjaja, adding that changes in the ocean also threatens to disrupt the complex and often delicate ecosystems that underpin marine environments, noted Mr. Sheha citing the report commissioned by his office.

The effects of climate change in Zanzibar are profound and multifaceted, impacting both the environment and the livelihoods of its inhabitants.

Impact on Agriculture

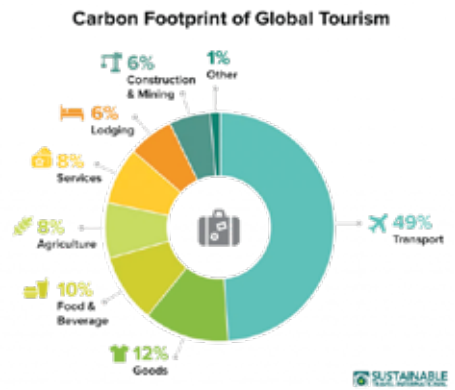
The agricultural sector, which is crucial for food security and employment, faces challenges from changing weather patterns. Crop yields may decline due to inconsistent rainfall, increased pests, and changing climate conditions. Altered precipitation patterns can lead to droughts and water shortages in some areas, while others may experience intense flooding. These changes affect agricultural productivity, food security, and water availability.



“
As climate change accelerates, we must continue to invest in making our community defense and response systems more resilient.”

Sixty years ago, when Mzee Ali Juma Suleiman of Cheju-Zanzibar opened his small paddy-mill in Cheju, the place climate was ideal for producing the rice. This is no longer the case, says Mr. Ali who, alongside his family members runs the mill, which today has its own small rice farms as well as the mill. With average annual temperatures climbing and rainfall dwindling, growing paddy and turning them into rice is becoming increasingly difficult.

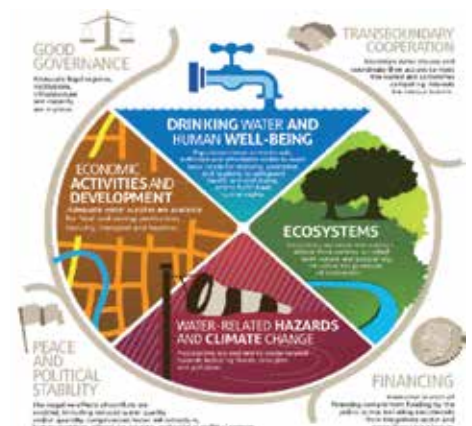
For millennia, food production and pricing have been disrupted by the weather, with one-off events such as heat waves, droughts, flooding cutting harvests and raising prices. Throughout the Islands, reduced yields and higher input costs for paddy producers have pushed up prices to 20-times high this year. The production problems are only going to get worse as the effects of climate become more acute, predicts Mzee Ali.



Impact on Tourism

The impact of climate change on tourism in Zanzibar is significant as the island's economy heavily relies on its natural beauty, coastal attractions, and biodiversity. Climate change is already affecting key elements that draw visitors, such as coral reefs, beaches, and weather patterns.

- **Rising Sea Levels and Coastal Erosion:** rising sea levels are causing coastal erosion, which threatens beachside resorts, infrastructure, and coastal communities. This reduces the appeal of beachfront locations and increases the cost of maintaining tourism facilities.
- **Coral Bleaching:** The island's coral reefs, which are a major draw for diving and snorkeling enthusiasts, are under threat from rising sea temperatures. Coral bleaching events, driven by these temperature increases, are damaging the vibrant marine ecosystems around Zanzibar, making underwater tourism less attractive.
- **Biodiversity Loss:** Zanzibar is known for its unique wildlife, including endangered species like the Zanzibar Red Colobus Monkey. Habitat destruction due to climate change affects wildlife, reducing biodiversity and impacting eco-tourism. Visitors drawn to the island's natural landscapes may find fewer opportunities for wildlife viewing.



Public Health Concerns

The intersection of climate change and public health poses several threats to the well-being of populations, particularly through the spread of diseases, food security issues, and the worsening impact of natural disasters. Spread of Vector-Borne Diseases: Climate change leads to shifts in temperature and rainfall patterns, which affect the habitats of disease-carrying vectors such as mosquitoes. Warmer temperatures and higher humidity extend the breeding season of mosquitoes, leading to a rise in diseases such as malaria and dengue fever.

- **Heat-Related Illnesses:** Rising temperatures due to global warming increase the likelihood of heatwaves, which cause heat stress, dehydration, and other heat-related illnesses, particularly among vulnerable populations such as children, the elderly, and those with pre-existing health conditions. With Zanzibar's already warm climate, rising temperatures could push heat levels to dangerous extremes during certain times of the year.
- **Respiratory Issues from Poor Air Quality:** As global temperatures rise, air pollution from natural sources like dust, and man-made sources such as emissions from industries and vehicles, become more concentrated. Poor air quality exacerbates respiratory conditions like asthma and bronchitis.
- **Mental Health Impacts:** The psychological effects of climate change are often overlooked but are becoming increasingly evident. Displacement due to flooding, the destruction of livelihoods (such as in agriculture or fishing), and the trauma from natural disasters can contribute to anxiety, depression, and stress within affected communities.

With the depth of climate change problem and recognition of the urgency of addressing climate change by the Zanzibar

government, Zanzibar has implemented several measures to mitigate its impacts. These measures involve government initiatives, community engagement, and partnerships with international organizations.

To further address the climate change problem in Zanzibar, several additional steps could be taken:

- **Strengthening National Climate Change Strategy:** Zanzibar has developed and adopted a National Climate Change Strategy to guide the integration of climate change considerations into planning and development. This strategy outlines priorities for adaptation and mitigation. Enforcing stricter regulations on carbon emissions, deforestation, and unsustainable agricultural practices would create a structured and accountable approach to managing climate risks, leading to a more sustainable and resilient Zanzibar.
- **Green Infrastructure Development:** Ensuring that future development projects incorporate sustainable design principles such as green spaces, energy-efficient buildings, and rainwater harvesting systems. In a country like Zanzibar, which is actively promoting investment in tourism, the blue economy, and real estate, green infrastructure development offers numerous benefits that align with sustainable growth and environmental protection. It positions Zanzibar as a forward-thinking, eco-friendly investment destination, ensuring sustainable growth while protecting the island's natural beauty, strengthening its resilience to climate change, and securing long-term prosperity for its people.
- **Collaboration with International Partners:** Strengthening collaborations with international partners would not only provide Zanzibar with the financial, technical, and institutional support it needs to mitigate and adapt to climate change, but also empower the island to develop sustainably. By working together, Zanzibar can more effectively address its climate challenges, protect its natural resources, and secure a better future, all while aligning with global efforts to combat climate change.

9 Climate Effects on Public Health

- Diseases Carried by Vectors
- Food Borne Diseases
- Food Security
- Allergens
- Air Pollution
- Wildfires
- Mental Health & Stress related Disorders
- Floods
- Temperature Extremes

MPHonline
source: CDC, 2020

There is a danger that an exclusive focus on start-ups will miss the most important constraints on firm growth.

The High-Tech Start-Up Eco-System in Zanzibar

Are Technology, Innovation, and Entrepreneurship, Always a Good Thing?



Prof. Matthew McCartney making a presentation during the 3rd Annual Conference – Embracing Technology and Innovation and Catalysing a Vibrant Startup Ecosystem in Zanzibar - organised by the Zanzibar Research Centre for Socio-Economic and Policy Analysis (ZRCPC).



*By: Prof. Matthew McCartney
Head of Research, Africa Urban Lab (AUL)*

On September 2024, I attended a conference – Embracing Technology and Innovation and Catalysing a Vibrant Startup Ecosystem in Zanzibar - organised by the Zanzibar Research Centre for Socio-Economic and Policy Analysis (ZRCPC).

Much of the conference discussion revolved around collectively approving big development mantras.

Technology is good!

Innovation is good!

Entrepreneurship is good!

Many at the conference were inclined to accept these mantras as self-evidently true and then jump to the conclusion that Zanzibar needs to start more high-tech businesses and that the government should devote its

time and capacity to building a supportive ecosystem.

Demonstrating that something is good or desirable is not enough in itself to then advocate for it as a policy priority. This article is helping to explain why, asks five questions that need answers before Zanzibar embarks on a national effort to build a high-tech start-up eco-system.

Why do we need to Focus on the Start-up Eco-system when Zanzibar already has a start-up culture?

Tanzania already has one of the highest rates of business start-ups in the world. A 2016 study estimated that there were 5 million non-farm businesses operating in Tanzania. Official government survey statistics for 2022 found that self-employed non-agricultural workers constituted 41.7% of total employment in Zanzibar.

By comparison, US Bureau of Labor Statistics survey data showed that in 2015 only 12.1% of workers were self-employed. Relative to population four-times as many Zanzibaris as Americans are entrepreneurs.

The problem that policy makers in Zanzibar must address is not in starting, but in growing existing businesses or attracting foreign business to invest in Zanzibar.

It is not lots of small firms that will make a difference for Zanzibar, but a small number of productive large firms. Across Africa surveys find that firms with more than 50 employees do the vast bulk of exporting and have much higher levels of productivity. A focus on start-ups is to turn policy attention to something that Zanzibar is already good at doing.

Is the focus on Start-Ups too Restrictive?

There is a danger that an exclusive focus on start-ups will miss the most important constraints on firm growth. The 2020 World Bank Doing Business survey of Tanzania found that Tanzania ranked 162nd (from 190 countries) in the ease of starting a business, revealing that a start-up policy would tackle a key constraint to firm growth.

The survey also showed that Tanzania performed poorly in relation to dealing with construction permits (149th), trading across borders (182nd), and paying taxes (165th), but did relatively better on getting electricity (85th), and accessing credit (67th). These findings give a clear direction for the government on how to prioritise policy interventions, to ease doing business in Zanzibar, and so help existing firms to grow.

Why does Zanzibar need to host a start-up when it is so easy to enjoy the benefits of start-ups that were created elsewhere?

Children in Zanzibar derive life-long benefits from vaccinations, does this mean the vaccination has to be invented and developed in Zanzibar?

“

The problem that policy makers in Zanzibar must address is not in starting, but in growing existing businesses or attracting foreign business to invest in Zanzibar.

On my way to the ZRCP conference I used google maps (free), looked through the BBC website to catch up on some news from home (free), and watched a couple of YouTube videos of highlights from the recent US Presidential debate between Kamala Harris and Donald Trump (free).

A couple of weeks ago I flew to Dar Es Salaam airport from Zanzibar, thankfully avoiding the scrum of taxi drivers outside, I was able to book a taxi to my hotel using Uber. I don't pay directly for Uber but costs are reflected in the fare, as the company receives a commission from all journeys.

I want to use a taxi app that works across the world, not a start-up confined to Zanzibar. Something closer to (Zanzibari) home is M-Pesa, launched in Kenya in 2007, it is a mobile phone-based financial service. M-Pesa allows users to deposit, withdraw, transfer money, pay for goods and services, and access credit and savings. Though developed in Kenya, by early 2013 it had five million registered users in Tanzania.



The Chief Executive Officer (CEO) of TANZENJ Investment Limited Mr. Suwedi Yunus Abdallah making a point during the conference – Embracing Technology and Innovation and Catalysing a Vibrant Startup Ecosystem in Zanzibar organised by ZRCP at the Madinat Al Bahr in Zanzibar.



Why does Zanzibar need to produce high-tech when consuming it is so easy and often free?

Why does Zanzibar need to produce high-tech when consuming it is so easy and often free?

What Lessons have been Learned from the Last Time that Tanzania-Zanzibar Launched a Program of Import Substitution?

After independence in 1961 Tanzania launched a 1960s-style start-up ecosystem. The government used tariffs on manufactured imports and subsidies to firms to make domestic manufacturing start-ups more profitable.

The policy was initially successful, the first five textile mills in Tanzania (such as Sunguratex and Kilitex) were established in the 1960s, as well as Kioo Limited for glass bottle manufacturing and Aluminium Africa (ALF) for aluminium products.

By the early 1990s the World Bank and others had declared this strategy of import substitution to have been an economic failure. In Tanzania many of the new textile mills were operating at only 10% of capacity. The Morogoro Shoe Company built with donor finance to produce shoes for export to the East African market, output never reached more than 4% of installed capacity. Inefficient industry was dependent on subsidies which by the 1980s hoovered up more than a tenth of all government spending.

If Zanzibar today is proposing to produce the technology that was previously being imported, this is similar in essence to the 1960s-style import substitution strategy. Proponents of a high-tech start-up ecosystem do need to ask the question; what lessons have been learned from the last time that Tanzania launched a program of import substitution?

Where is comparative advantage in the policy discussion?

The theory of comparative advantage states that if every country produces that good or service in which they have a

comparative advantage, and imports those goods and services in which they have a comparative disadvantage, then everyone will gain from trade and the level of world incomes will increase.

The key ingredient in a high-tech start-up is skilled labour. A recent study by ZRCP found that 75% of start-up founders in Zanzibar had either a Bachelor's or Master's degree, this figure rose to 95% once those with a diploma or professional certification were included.

Table below shows that tertiary enrolment in Tanzania was similar to Rwanda, Ethiopia, but much lower than Kenya, India, Mauritius, and China. These latter countries also have large cities to which those university graduates have migrated and created large and accessible pools of high-tech workers – known in economics as an agglomeration externality. Such tech-cities include Bangalore, India (population 14 million), Nairobi, Kenya (4.4 million), and Shenzhen, China (17.6 million). The magnitude of these pools of tech-labour are beyond anything offered by the 800,000 population of Stone Town in Zanzibar.

To catch up with Kenya, Zanzibar would need to more than treble tertiary enrolment, not one State University of Zanzibar (SUZA) and one Karume Institute of Science and Technology (KIST), but three SUZAs and three KISTs. This expansion would take decades and a vast investment of public resources, which in turn would have an opportunity cost, fewer resources available for health, basic education, and infrastructure.

Gross Enrolment in Tertiary Education in Zanzibar and Other Countries

Country	Gross Enrolment in Tertiary Education (2021)
Zanzibar	
Tanzania	7.5%
Rwanda	7.02%
Ethiopia	10.3%
Mauritius	40.6%
China	60.2%
India	28%
Kenya	19.3%

According to the African Development Bank, SMEs contribute approximately 45% of total employment and over 33% of GDP in Africa. The contribution of SMEs to Africa's GDP is expected to increase to 40%.

Enterprising Zanzibar

Harnessing the Power of Entrepreneurship and Small Business for Economic Growth



By: Mustafa Shariff

International Development

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Entrepreneurship and small businesses are critical to the success of economies worldwide, as they address local needs, create job opportunities, and foster economic inclusivity and resilience.

The World Economic Forum aptly notes, "Entrepreneurship and innovation are the engines of economic growth, and SMEs are the heart of that engine." This sentiment emphasizes the crucial role small businesses play in driving economic dynamism and innovation.

According to the World Bank, small and medium-sized enterprises (SMEs) represent approximately 90% of businesses and account for over 50% of total employment globally. In developing economies, SMEs play an even more vital role, providing up to 60% of total employment and contributing around 40% of GDP.

SMEs are essential for job creation and income generation, especially in areas facing high

employment rates. For example, in sub-Saharan Africa, SMEs provide more than 80% of jobs, often serving as the primary source of livelihood for many families. The International Labor Organization reports that these enterprises offer opportunities to marginalized groups, including women, youth, and people with disabilities, promoting greater economic inclusivity and reducing income inequality.

In the broader African context, entrepreneurship is recognized as a key driver of economic transformation. The African Union emphasizes the role of SMEs in its Agenda 2063 framework, which aims for inclusive growth and sustainable development across the continent.

SMEs account for approximately 80% of jobs in Africa and this makes SMEs a significant mechanism for socio-economic growth. According to a brief published by the Center for Strategic and International Studies in, Supporting Small and



Medium Enterprises in Sub-Saharan Africa through Blended Finance, Sub-Saharan Africa has an approximately 44 million SMEs.

According to the African Development Bank, SMEs contribute approximately 45% of total employment and over 33% of GDP in Africa. The contribution of SMEs to Africa's GDP is expected to increase to 40%.

The entrepreneurial landscape in Africa is rapidly evolving, with a growing number of young entrepreneurs entering the market. The African Development Bank estimates that Africa will have the world's largest workforce by 2035, presenting an unprecedented opportunity for entrepreneurship to drive economic growth. Initiatives such as the African Continental Free Trade Area (AfCFTA), are expected to enhance market access for SMEs, fostering cross-border trade and collaboration.

In Tanzania, the role of small and medium-sized enterprises (SMEs) is pivotal to the country's economic landscape. It is estimated that Tanzania's SME sector consists of more than 3 million enterprises which contribute to 27% of overall GDP.

These enterprises contribute significantly to local economies, with many operating in sectors such as agriculture, manufacturing, and services. For example, the agricultural sector, which employs a large portion of the population, relies heavily on SMEs for processing and distribution, thereby enhancing food security and supporting livelihoods.

Zanzibar, as an island economy, presents unique opportunities for entrepreneurship and small businesses, which can play a transformative role in driving economic growth, enhancing livelihoods, and fostering sustainable development. Tourism is a key pillar of Zanzibar's economy and a vibrant sector offers vast potential for small businesses to thrive with business enterprises such as those adding value to the locally available raw materials.

Zanzibar, as an island economy, presents unique opportunities for entrepreneurship and small businesses, which can play a transformative role in driving economic growth, enhancing livelihoods, and fostering sustainable development.

While there are no clear data on entrepreneurship and small businesses in Zanzibar, observations show that a majority of



To reap the benefits of entrepreneurship and small businesses for the economy, Zanzibar should prioritize the development of a robust support system that encompasses streamlined regulations for fostering a conducive environment for entrepreneurship and small business development.

Zanzibaris engage in entrepreneurship and small businesses, especially among youth and women.

Local entrepreneurs can leverage the island's rich natural resources through value addition to locally available raw materials—such as spices and seaweed—to produce high-quality products for both local and international markets. For example, Inaya Zanzibar, which produces and sells locally made high-quality cosmetics, illustrates how small businesses can thrive by tapping into the island's unique offerings.

Beyond cosmetics, other entrepreneurs and small business owners in Zanzibar can explore various avenues for growth. The culinary sector, for instance, holds significant potential. By creating unique food products or establishing eateries that highlight local cuisine, entrepreneurs can attract both tourists and locals, fostering a vibrant food culture.

Moreover, the artisan sector, focusing on crafts and traditional goods, can be developed to appeal to a growing market for authentic, handcrafted items that showcase the rich cultural heritage of Zanzibar.

Digital technology as a new frontier presents an opportunity for innovative youth to create

small business enterprises that cater to the increasing demand for online services and products.

To harness the power of entrepreneurship and small businesses in Zanzibar, a number of initiatives need to be put in place to reap the benefits that these sectors can bring to the economy.

Creating a supportive regulatory environment is vital; streamlining the business registration process and reducing bureaucratic hurdles will encourage more individuals to formalize their businesses. This includes providing support for entrepreneurs and small businesses operating in the informal sector, which often struggle to access resources and opportunities.

Increasing access to capital and loans is crucial, with an emphasis on reducing stringent requirements that often hinder small businesses from obtaining financing. This can involve establishing microfinance institutions or facilitating partnerships with banks to create tailored loan products for small enterprises.



Creating tax incentives or havens for small entrepreneurs and businesses will enable them to start, operate, and thrive. Such measures can help alleviate financial burdens during the early stages of business development, allowing entrepreneurs to focus on growth and sustainability.

Enhancing access to training and capacity-building programs is essential. Workshops on business management, marketing, and financial literacy can equip entrepreneurs with the skills they need to succeed. Collaborating with educational institutions to develop tailored training programs can help build a more skilled workforce that meets the needs of local businesses.

To reap the benefits of entrepreneurship and small businesses for the economy, Zanzibar should prioritize the development of a robust support system that encompasses streamlined regulations for fostering a conducive environment for entrepreneurship and small business development.

This can also be complemented by providing access to affordable financing options to help entrepreneurs and small business owners navigate the challenges of starting and growing a business.

Overall, provision of necessary support on business development and access to resources can lead to increased businesses that contribute to economic growth, job creation, and innovation in Zanzibar, issues that are vital in enhancing the local economic development.

Public-Private Partnership (PPP) has been identified as the easiest way to bring about development as governments and the private sector join forces for the purpose of delivering impactful infrastructure projects or services.

Public Private Partnership:

Innovative, collaborative project financing giving Zanzibar fast facelift



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Public-Private Partnership (PPP) has been identified as the easiest way to bring about development as governments and the private sector join forces for the purpose of delivering impactful infrastructure projects or services.

This arrangement is highly recommend by development partners such as the World Bank which recognizes that beyond broader economic effects. PPPs can benefit the poor through several channels, including by creating jobs or improving service provision in a targeted manner.

PPPs, if implemented well, can help overcome inadequate infrastructure that constrains economic growth, particularly in developing countries and stays as the best window opportunity providing access to resources.

As a developing territory, Zanzibar's investment landscape has undergone remarkable transformation, creating a highly favorable climate for PPPs. And the world has a lot of experience to which Zanzibar can

borrow to implement her own programs based on local available conditions.

With its rich cultural heritage, strategic location and robust legislative framework, Zanzibar has steadily emerged as a top destination for investors seeking high-impact and sustainable projects. The government's commitment to fostering a business-friendly environment is evident through a series of legislative reforms, streamlined processes and a growing number of successful PPP projects.

These efforts showcase Zanzibar's potential as a hub for innovation and infrastructure development, making it an attractive destination for private sector partnerships.

Emmanuel Mashimba is the Commissioner of Public Private Partnership in the President's Office (Labour, Economic Affairs and Investment). We caught up with him to shed light on what Zanzibar looks like currently and its future when it comes to this new normal of achieving development.

He gave a background, saying that Zanzibar has long recognized the potential of PPPs as a tool for infrastructure development and service delivery with the foundation laid with the Concession Projects Act No.1 of 1999. However, the island's PPP framework truly evolved with the enactment of the PPP Act No. 8 of 2015, followed by the PPP Regulations of 2017 and the PPP Policy of 2014.

“These efforts set the stage for successful collaboration between the public and private sectors, offering clear guidelines for project initiation, risk-sharing and management,” he said.

In response to growing investor interest and to facilitate an even more business-friendly environment, Mashimba said Zanzibar made two pivotal legislative amendments in recent years: the 2021 landmark amendment to the PPP Act which resulted in the creation of a dedicated Ministry responsible for Investment, formally known as the President's Office (Labour, Economic Affairs and Investment) tasked with attracting and managing investment across Zanzibar.

The second amendment came in 2022 that opened door for unsolicited proposals, allowing private partners to bring forth their own innovative project ideas addressing public needs while enhancing efficiency.

“Crucially, this amendment introduced direct negotiation and awards for unsolicited proposals, removing the requirement for competition and further streamlining the process,” Mashimba said.

“By eliminating bureaucratic hurdles and simplifying approval procedures, Zanzibar has

made it easier for private companies to invest in Government Projects. This approach not only accelerates project implementation but also encourages creative, out-of-the-box solutions from the private sector, making partnership framework more dynamic and responsive to the evolving needs of the country.”

Mashimba proudly mentioned five high-profile successful PPP projects that showcase the island's potential for bigger things in the future. They include management and operation of Malindi Container Terminal and Maruhubi ICD.

“This project, involving an investment of USD 8.0 million, aims to modernize Zanzibar's logistics infrastructure by upgrading the Malindi Container Terminal and Maruhubi Inland Container Depot. By improving trade connectivity and handling capacity, this project reinforces Zanzibar's position as a regional trade hub,” he said.

Another is design, build, finance, operate, maintain and transfer of the new passenger ferry terminal at Mpigaduri with an investment of over USD 250.0 million. The project involves the design, build, finance, operation and maintenance of a new state-of-the-art passenger terminal at Mpigaduri. The terminal is expected to significantly boost tourism and facilitate easier access for residents and visitors alike, to and as well out of Zanzibar.

Management and operation of terminal three at Abeid Amani Karume International Airport is another project. With a USD 7.0 million investment, it focuses on efficient operation of

the newly constructed Terminal three, ensuring it meets international standards for passenger service and operational efficiency, further boosting Zanzibar's tourism potential.

The fourth project is design, build, finance, operate, maintain and transfer of the Fumba Port with an investment of USD 52.0 million. The project aims to enhance Zanzibar's maritime infrastructure, improve port services and handling capacity. The project is meant to help facilitate the island's growing trade needs and attract further investment.

The fifth project is rehabilitation, expansion, upgrade, innovation, financing, operation and maintenance of Mkoani Port with an investment of more than USD 11.0 million.

The project focuses on expanding and modernizing Mkoani Port, a key asset for Zanzibar's maritime trade in Pemba Island. The project will enhance the island's shipping capacity and logistics efficiency, explained the soft spoken Mashimba.

But what is behind Zanzibar's success in attracting private sector investment through PPPs? According to Mashimba, there are other additional several key factors.

“Situated at the heart of the Indian Ocean, Zanzibar's geographic location provides access to major international trade routes, making it an ideal hub for infrastructure, logistics and tourism investments, which Zanzibar has had that culture since the days of the trade winds.” he said.

“With tourism and trade as key drivers of the economy, Zanzibar is primed for projects that serve the growing demand for transport, hospitality and infrastructure, creating numerous opportunities for investors looking to tap into this rapidly developing market.”

Additionally, Mashimba observed that Zanzibar enjoys a stable political climate which provides a conducive environment for long-term investments.

Asked about the future of PPP investments in the isles, the Commissioner stated that Zanzibar has positioned itself as a leading destination for PPP investments through proactive reforms, investor friendly policies and a commitment to innovation, citing the recent legislative amendments to have not only simplified the investment process but also created new opportunities for private sector partners to collaborate with the government in shaping the future of the island's infrastructure and economy.



Having an open door policy is also helpful as it gives one an opportunity to learn from others as well as to share with others something useful

Breaking Barriers

The Inspiring Journey of Eng. Zena Ahmed Said

From Jangwani Girls to the hallowed halls of leadership, Engineer Zena Ahmed Said's journey is nothing short of inspirational. With over two decades of experience in civil engineering and procurement, Zena has meticulously climbed the professional ladder, never forgetting her humble beginnings.

As the current Chief Secretary and Secretary to the Revolutionary Council in the Revolutionary Government of Zanzibar, she holds a position where she plays a pivotal role in shaping the future of Zanzibar and Tanzania. Her trailblazing path is marked by her unwavering dedication to her core values and principles, which guide her in every decision she makes.

It was a pleasant afternoon on the first Friday of a month to remember-September, when ZiBi Magazine had the privilege of securing an exclusive interview with her at her office at State House Zanzibar.

Appearing on time and wearing her trademark radiating smile and cracking jokes whenever possible, to make everyone at ease, she took us through her story on how she went from Jangwani Girls to 'Ikulu,' a Kiswahili word for State House.

Her story is a testament to the power of resilience, integrity and relentless pursuit of excellence, inspiring a generation of women to break barriers and redefine possibilities.

Growing up as an innocent young girl, Eng. Zena knew that as an adult, one could become a teacher, a doctor, a nurse or a police officer, period.

"I was exposed to such people due to going to school or hospital and the fact that police officers could be seen easily," she said.

"So to be honest, I had no idea there was such thing as civil engineering and none of my close relatives was a civil servant."

Eng. Zena began laying the foundation for her remarkable career in 1986 when she joined Jagwani Girls Secondary School for her Ordinary Level education. Her academic journey at Jagwani continued with her Advanced Level education from 1990 to 1992, where she honed her knowledge, particularly in the subjects that would later serve as the backbone of her professional career.

At Jangwani, her leadership talent was spotted by teachers and appreciated by her fellow students. For, while doing her Advanced Level there, she served the prominent institution as the Head Girl, not a mean feat then and now.

She then earned a scholarship to pursue B.Sc. in Civil Engineering at Boğaziçi University in Istanbul, Türkiye. Upon returning to Tanzania, she worked briefly in the private sector with COWI Consult as Works Supervisor from 2000 to 2002 before securing a job with the Tanzania National Roads Agency (TANROADS) in the coast region of Tanzania mainland. She started in the directorate of maintenance where she worked as maintenance

engineer and later the directorate of procurement.

But how did she transition from engineering to procurement and then to high-level public service roles?

"I actually didn't transition by choice. My transfer from the Directorate of Maintenance where I was working as a Maintenance Engineer to the Directorate of Procurement motivated me to do Master's in Public Procurement for Sustainable Development at Turin University, Italy, so that I could do my work in the new area more efficiently," she said.

The high level Public Service roles are discretion of the appointing authorities which in "my roles were the late President of the United Republic of Tanzania Dr. John Pombe Magufuli who first appointed me as Regional Administrative Secretary for Tanga Region and later Permanent Secretary in the Ministry of Energy.

My current role as Secretary of the Revolutionary Council and Chief Secretary is the appointment of His Excellency Dr. Hussein Ali Mwinyi, the President of Zanzibar and Chairman of the Revolutionary Council."

The transfer to the new directorate came after she took leave without pay and worked with the World Bank Tanzania Country Office as a Consultant from 2006 to 2008 which exposed her to international work culture, further enriching her curriculum vitae.

Asked about a few lessons she learnt and some leadership secrets that made her stand out from the think crowd of equally deserving Tanzanians, she pointed out honesty as the best policy.

"Having an open door policy is also helpful as it gives one an opportunity to learn from others as well as to share with others something useful," she said.

"I have also learnt that it is important to trust and verify especially when it comes to decision-making. It is difficult to mention all lessons as they are many but one I can mention is that hard work pays. You don't need to lobby for appointments; do your best in anything you do and let your work speak for you, it will take you to places you never expected you would go."

On specific project or decision she made that has a lasting impact on her organization or communities she served, engineer Zena remembers her time in Tanga as Regional Administrative Secretary with nostalgia.

"We decided to have a project which included building of offices for ward executive officers, a house for District Administrative Secretary of Lushoto and made major

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Zanzibar Investments & Business Insights Magazine



Engineer. Zena Ahmed Said

*Chief Secretary and Secretary to the Revolutionary Council
in the Revolutionary Government of Zanzibar*

ZiBi

renovations of various buildings, including District Commissioners' houses.

Eng. Zena remembers there was one rest house in Kilindi which was partially built and could not be finished due to lack of funds, so “we decided to include it as part of the project.”

Kilindi did not have decent hotels back then so it was difficult for national leaders to sleep there. “We made sure it was budgeted for and completed and is now used by our leaders.”

The Second Vice President of Zanzibar has stayed there more than once and “had called me to congratulate me because somebody had informed him that it was completed during my tenure,” she stated.

Every leader possesses key principles that guide their decision-making process. She had this to say:

“I use technical people relevant to the subject matter to get important information which provide me with the facts I need to consider in making the decision. I ask appropriate questions to get clarity on areas that are unclear, I verify the information whenever possible then make a decision with all fairness considered.”

As Head of Public Service in Zanzibar, engineer Zena has the responsibility to ensure effective service delivery to support the private sector as Zanzibar opens up its economy. How is she fairing in this regard?

“Ensuring effective service delivery has to be done collectively. Each ministry and public institution has staff who are assigned various tasks. It is the responsibility of each ministry and the institution to make sure that the staff deliver as per plan and also take disciplinary measures to those who fail to deliver without justified reasons,” she said.

The archipelago has Zanzibar National Business Council (ZNBC) and Business Forum where public and private sector meet annually to discuss various issues, including challenges that need to be addressed by the government.

The ZNBC various committees, which meet quarterly, do the same. The government through various institutions continuously addresses the identified challenges. This ensures private sector is supported by resolving issues which are identified as challenges in the various fora. There is also Zanzibar Fair Competition Commission to oversee fair business practices.”

Are there any strategies she implemented to

foster a reliable partnership between the public and private sectors?

“The government is serious in advocating Public-Private Partnership and has even established PPP Department under the President Office (Labour, Investment and Economic Affairs). The Office is in the final stage of preparing a PPP Guideline.

Each Ministry is required to identify projects which could be implemented through PPP and these are made public for people to express their interest.”

We live in the era of gender equality in leadership. Engineer Zena was asked to share her views on key qualities she considers essential for women in leadership roles, especially in industries that have traditionally been male-dominated.



Every leader possesses key principles that guide their decision-making process

She says sometimes female leaders are labelled as being emotional; so, “emotional intelligence coupled with social intelligence is key.” She adds that it is also important to have good skills in communication, conflict resolution and other skills which are essential for effective leadership, irrespective of gender.

Tanzania has made strides in bridging gender gap in leadership and decision-making, but the work ahead is voluminous. Engineer Zena was asked if she strives to inspire and shape future of women in leadership positions in Zanzibar in particular and Tanzania in general.

“Seeing is believing. Many girls can now easily see that it is possible for them to attain high leadership positions. This is because we now have many women in various positions including Ministers, Deputy Ministers, Regional and District Commissioners, Permanent and Deputy Permanent Secretaries just to mention a few. But most of all, we have

Her Excellency Dr. Samia Suluhu Hassan our President at the top. So women in Tanzania can get inspired from many women leaders around us.”

Finally, the historic appointment as the first woman Chief Secretary in the history of Zanzibar. What does this mean to her? “First it’s a great honour and privilege to be given this opportunity and I thank His Excellency Dr. Hussein Ali Mwinyi for trusting me with this position.

It is also scary at the same time. My performance — good or bad— will be a reference in the future for other women. So I have the burden to make sure that I do very well so that it will be a good reference. And this is because some people in our society have a tendency to judge the performance of all women based on the performance of one, especially when it’s a bad one.

People have mixed expectations and opinions about women in higher positions. There are those who believe that women should not be trusted with high position. Luckily, we have one super woman who has done extremely well in not one but two highest positions in the country. Dr. Samia Suluhu Hassan is an exemplary leader.”

Parting shot, with responsibility come challenges. “The bigger challenge I see is that people are slow at embracing changes; so, we are not moving as fast as we could. The development which have been achieved in this 8th phase government would have been even more if everyone understood their assignments and were on board doing their best.

As a registered professional engineer and a member of esteemed societies, Zena has consistently shattered glass ceilings, paving the way for countless women across the nation to dream bigger. As the first female Chief Secretary and Secretary to the Revolutionary Council in Zanzibar’s history, reflects the transformative power of leadership driven by intellect, vision, and dedication to public service.

With her unwavering commitment to development and inclusivity, Engineer Zena stands as a beacon of hope for a more progressive and sustainable future. Her story will remain an enduring testament to the power of resilience, expertise, and leadership in the ever-evolving landscape of governance and her legacy will undoubtedly continue to shape the nation’s path towards prosperity.

It is noteworthy that Eng. Zena juggles between the taxing public service duties and family responsibility. She has been married to Hamidu Majallah Athumani since June 1992 and the couple is blessed with three children.

In today's competitive business landscape, ergonomics is increasingly recognized as an essential element in promoting worker health, boosting productivity, and reducing operational costs.

Ergonomics:

Enhancing Health and Productivity in the Workplace



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For a productive and healthier work life, understanding ergonomics is vital. Ergonomics focuses on the interaction between people and their workplace environment, aiming to design and arrange workspaces, tools, and systems to enhance comfort, efficiency, and safety.

In today's competitive business landscape, ergonomics is increasingly recognized as an essential element in promoting worker health, boosting productivity, and reducing operational costs.

Ergonomics encompasses various elements, including: workplace design which involve adjusting elements like desks, chairs, monitors, and lighting to meet individual needs, thus improving comfort and efficiency.

Physical Well-being associate promoting proper posture and movement to prevent common workplace injuries like repetitive strain injuries (RSIs) and back pain. Interdisciplinary approach integrates knowledge from biomechanics, psychology, and environmental physics to optimize worker well-being and performance.

Ergonomics is a significant health issue worldwide. According to the Occupational Safety and Health Administration (OSHA), approximately 647,000 workplace injuries and illnesses occur annually due to poor ergonomics.

Global statistics show that low back pain alone contributes to 21.8 million disability-adjusted life years. Additionally, ergonomics-related injuries account for over one-third of workers' compensation costs, estimated between \$15 and \$20 billion.

These figures underscore the importance of adopting proper ergonomic practices in the workplace to improve both health and productivity.

In Zanzibar, efforts to address occupational health, safety, and ergonomics are guided by the Zanzibar Policy Guidelines for Occupational Health, Safety, and Well-being of Workers. These guidelines emphasize the importance of creating safe, healthy work environments through risk assessment, training, and education. However, specific data on ergonomic-related issues in Zanzibar remains scarce, highlighting an opportunity for greater awareness and adoption of ergonomic practices in both public and private sectors.

The Zanzibar School of Health, based at Mwanakwerekwe, has for the last one year introduced a three year Occupational Health and Safety course in need to address the issue of well-being of employees where they might be earning their lives through work.



Implementing ergonomic interventions is a proven way to improve workplace conditions and reduce the risk of injuries

Various workplace conditions can lead to musculoskeletal disorders (MSDs) and other ergonomic-related injuries. Some key ergonomic risk factors include:

Repetitive Motion: Repeating the same movement can strain muscles and tendons, potentially causing conditions like carpal tunnel syndrome.

Awkward Postures: Working in positions that strain the body (e.g., bending, twisting, or reaching overhead) can result in discomfort and injury.

Forceful Exertions: Lifting heavy objects or using tools that require significant force can cause muscle and joint injuries.



Static Postures: Sitting or standing for extended periods can lead to muscle fatigue and reduced blood flow.

Contact Stress: Continuous pressure on a body part, such as wrists resting on hard surfaces while typing, can cause nerve and tissue damage.

Vibration: Exposure to vibrating tools or machinery can lead to conditions like hand-arm vibration syndrome (HAVS).

Environmental Factors: Poor lighting, extreme temperatures, and high noise levels can contribute to ergonomic, stress and discomfort.

Psychosocial Factors: Stress, job dissatisfaction, and high work demands can intensify physical ergonomic risks and contribute to discomfort and injury.

Addressing these risks through proper workplace design, ergonomic training, and regular assessments can significantly reduce the incidence of MSDs and improve worker health.

Setting Up an Ergonomic Workspace

Creating an ergonomic workspace is crucial for comfort and productivity. The following steps can help achieve an optimal setup:

Chair Adjustment: Ensure your feet are flat on the floor and your knees are at a 90-degree angle. Adjust armrests so your shoulders are relaxed, and use a lumbar cushion if necessary for lower back support.

Desk Setup: Position your desk so your forearms are parallel to the floor when typing, with enough space underneath for leg movement.

Monitor Position: Place your monitor at or slightly below eye level to prevent neck strain, about an arm's length away, and tilted slightly upward to reduce glare.

Keyboard and Mouse: Keep them close enough to avoid reaching. Your elbows should be at a 90-degree angle, with wrists straight and light typing pressure.

Lighting: Use natural light where possible, and install adjustable task lighting to reduce eye strain.

Accessories: Use a footrest if necessary, and position documents at eye level to avoid neck strain. A headset can help if frequent phone use is required.



Movement and Breaks: Take regular breaks to stand, stretch, and move around. Aim for a short break every hour to reduce fatigue.

Posture: Maintain good posture by sitting back in your chair with back support, and keep the workspace organized to enhance focus and productivity.



Enhancing Worker Health and Efficiency

Implementing ergonomic interventions is a proven way to improve workplace conditions and reduce the risk of injuries. Below are some key interventions:

Organizational-Level Interventions: Design schedules that allow for regular breaks to prevent fatigue and promote task rotation to reduce repetitive strain. Offer training on ergonomic practices and emphasize the benefits of good posture.

Cognitive Ergonomic Interventions: Balance workloads to prevent both mental and physical stress. Use intuitive software to reduce cognitive load, and



implement stress management programs to indirectly reduce physical strain.

Assistive Devices: Introduce lifting aids like hoists and trolleys to ease physically demanding tasks. Provide anti-fatigue mats for employees who stand for long periods. These interventions not only improve worker health and safety but also enhance overall productivity by creating more comfortable and efficient work environments.

Ergonomics plays a critical role in ensuring the health and productivity of workers in various industries. By addressing physical, environmental, and psychosocial factors that contribute to workplace discomfort, companies can significantly reduce injuries and boost efficiency.

For emerging economies like Zanzibar, investing in ergonomic practices is not only a health initiative but a strategic business move, positioning industries to remain competitive in the global market. As workplace trends evolve, ergonomics will continue to be a key factor in maintaining healthy, productive, and engaged workforces.



These young enterprises, driven by innovation and agility are designed to bring unique products and services to market, catering to rising demands while disrupting traditional industries.

Transforming Zanzibar Start-up Ecosystem

through talents, demand, capital and creation of business enabling environment



Mr Edwin Bruno, CVO and CEO of Smart Africa Group making a presentation.



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Traditionally, marketing was considered taboo in the healthcare profession. The focus was solely on patient care, and the idea of promoting medical services was seen as unprofessional. However, the landscape has changed dramatically due to increasing competition within the healthcare sector. Today, effective marketing strategies are crucial for healthcare providers to attract and retain patients, and to differentiate their services in a crowded market.

Healthcare is a complex service that involves demand, supply, buying, and consumption. The primary goal of any private healthcare provider is to deliver high-quality healthcare services to patients while generating revenue.

Improving an individual's health is not just a service; it is a mission that requires understanding the competitive environment, which includes determining your market

plan, target audience, market changes that affect your patients, and how your practice or services differ from those of your competitors.

To develop a robust healthcare marketing strategy, providers must have an in-depth knowledge of the community they serve. This understanding encompasses various factors such as culture, social class, and levels of understanding.

For example, marketing strategies that work in urban health care services may not be effective in rural settings due to differences in accessibility, awareness and healthcare needs.

In Tanzania, healthcare marketing is particularly necessary to improve the quality of services offered, identify market segments requiring different approaches, and address pricing strategies. It involves analyzing the quality of services, how these services are obtained, and the desired effects on patients health.

Marketing in healthcare needs well-defined strategies to highlight the advantages over competitors. This includes assessing if the market is aware of your strengths, choosing areas where your services excel, and leveraging these strengths to attract more patients.

Private healthcare providers in Tanzania need to work diligently to identify new sources of revenue and focus on areas where they out-perform their competitors. This requires anticipating potential threats such as changes in government policy or increased competition that could lead to revenue loss.

Targeting the right market segments is essential for improving healthcare outcomes. Healthcare providers should have a strategic plan for maintaining existing patients, attracting new ones, and sourcing patient referrals. Different market segments may require tailored approaches; for instance, high-revenue-generating patients might need a specialized marketing approach to ensure their continued loyalty.

Understanding the position of your healthcare facility in the market is crucial. This involves knowing what makes your services unique and competitive. Healthcare facilities should aim to establish a clear position, differentiation, and a compelling message in the healthcare market.

Additionally, setting long-term goals and having a clear purpose of practice concerning patient care is vital for sustained success.

For any healthcare practice to thrive, it should set clear, measurable goals and avoid complacency. Goals might include introducing new services, increasing annual revenue, or enhancing patient satisfaction within a specific timeframe. These goals help in measuring the effectiveness of marketing activities and ensuring continuous improvement.

A successful marketing strategy should include a plan of action and resource allocation aligned with the hospital's goals. For example, if the goal is to increase revenue from current patients by 50%, specific activities should be set to achieve this, including maintaining patient relationships, setting timeframes, and budgeting for these activities.

Not all marketing goals will lead to success, which is why it is essential to study and refine them continually. Effective marketing strategies involve examining the services provided to patients, the pricing, and the benefits these services offer. Developing good relationships with other hospitals is also crucial, as it can lead to referrals when certain services are not available in other facilities.

Brand image and identity play significant roles in healthcare marketing. A brand goes beyond just a logo; it encompasses the entire patient experience from the moment they enter the hospital until they pay the final bill. A strong brand is built on consistent positive experiences and what patients say about your services. To establish a robust brand, healthcare practices need to ensure that every patient interaction is positive.

Healthcare practices should utilize various marketing tools to foster growth. Social marketing techniques, such as persuasive messaging through media, can effectively reach potential patients. Interactive techniques, including hospital-patient interactions and patient participation through video testimonials, can also enhance marketing efforts.

A well-designed digital platform is an invaluable tool for engaging with patients remotely, showcasing services, and facilitating easy access to information. Additionally, word-of-mouth marketing remains powerful in healthcare; positive patient feedback can significantly influence potential patients, while negative feedback can harm a practice's reputation.



Prof. Abdi T. Abdallah, an Associate professor at the college of ICT, of the University of Dar Es Salaam (UDSM) making a presentation.

Setting a marketing budget is crucial for monitoring investments and reallocating resources if initial activities do not yield the expected results. A well-planned marketing budget is a wise investment that can lead to significant returns in the form of increased patient numbers and revenue.

Key concepts for achieving effective healthcare marketing include strategic planning, goal setting, and continuous evaluation of marketing activities. By focusing on these areas, healthcare providers can develop successful marketing strategies that enhance their competitive edge.

Healthcare marketing has evolved from a taboo subject to an essential component of successful healthcare practice. By understanding the competitive environment, targeting the right market segments, setting measurable goals, and utilizing effective marketing tools, healthcare providers can significantly improve their services and achieve sustainable growth.

A well-executed marketing strategy not only attracts and retains patients but also establishes a strong brand identity that sets a healthcare facility apart from its competitors. For healthcare providers in Tanzania and beyond, embracing marketing as a strategic tool is vital for thriving in today's competitive healthcare landscape.

“
Capital access
remains a significant
barrier for startups
”

TAKING Zanzibar's Tourism to the next level



By Kudrat AS. Jumbe
Profesion
Details



By Sri Advaita
Profesion
Details

Zanzibar was recently named the ‘second-best island getaway destination’ in 2024 according to Bounce in a study titled ‘The island index’. It isn’t hard to see why; Zanzibar has sprawling beaches covered in snow-white sand, crystal blue waters, and every street is filled with character and history.

The island’s economy is also quite reliant on tourism. The Zanzibar Tourism Satellite Account reports that in 2019, both out-bound and in-bound tourism generated approximately 2.3 trillion Tanzanian Shillings. It isn’t far-fetched to assume that the number has grown since.

That’s not to say that there isn’t any room for improvement; tourists are often left wanting during the planning process, having to juggle multiple tabs with contradictory advice on how to experience Zanzibar, stress over spreadsheets and frantically buy Swahili dictionaries. After deciding to come to Zanzibar, the parts that come after—making all the bookings, reservations, and budgeting for the trip—are the much more cumbersome and time-taking parts of planning your holiday.

Now, imagine a hypothetical application, aptly named ‘ZAPP’, a centralized platform where you can do all this in one go; not only that, but having an itinerary custom-made according to your preferences,



complete with a pre-determined budget. The app handles what is essentially your entire trip; from booking hotels, reserving Sauti za Busara—Zanzibar’s annual music festival—tickets, your spending, all to maximise your immersion in the Zanzibar experience.

The Role Of Data Analytics

Using the insurmountable amount of data that the tourism sector generates, can make personalisation a reality thanks to data analytics. Not to mention, all parties involved get to see the advantages of the technology.

Businesses can use the insights gathered to improve their customer services, determine what sells best, and adapt accordingly. The better the quality of the services, the more likely it is for customers to return to Zanzibar in the future.

Their operations also become more efficient, leading to a more sustainable use of resources and energy. This would help further Zanzibar’s ‘Sustainable Tourism Declaration,’ described as a statement of intent to embrace sustainability in the tourism industry.

Tourists get to have a personalized experience during their holiday. By analysing the users’ interests, the platform can determine what activities, resorts, restaurants, and excursions are best suited to the visitor. Zanzibar has a plethora of each, and sometimes deciding what to pick can be overwhelming; data analysis can help cut down the choices by taking into account preferences on both an individual and demographical level, budget, any available deals, length of stay, season, and more.



To reap the benefits of entrepreneurship and small businesses for the economy, Zanzibar should prioritize the development of a robust support system that



All in all, ZAPP and its utilization of data analytics can lead to some unforgettable trips, which increase one's incentive to come, spread the word about Zanzibar, as well as the likelihood of repeat visits. Who wouldn't want to return to paradise?

And then, once you have your itinerary, comes the question of ‘How on earth will I pay for this?’ That’s when the digitization of transactions comes in.

The Digitization of Transactions

One of the most cumbersome things to keep an eye on while on vacation is your cash. Before traveling, one is always advised to carry cash on their person as plenty of smaller, local shops and businesses do not always have card scanners. And carrying around wads of money can be anxiety-inducing while you are supposed to be enjoying your holiday.

Having a digital wallet would help ease this anxiousness. Imagine this: before heading out for that day’s activities, you open up ZAPP, verify your identity, and check your wallet’s balance. Noticing that you are running a bit low on cash, you transfer some funds from your bank account and set off on your adventures.

When you arrive at Jozani Forest – you scan the QR code at the front-desk, successfully paying for your tour and going on your merry way. This is the kind of convenience that the technology of today can offer for everyone involved.

There is an increased level of transparency at all points. The implementation of blockchain technology in these transactions would provide an even greater level of transparency, especially between businesses, tourist attractions, and their responsible authorities; each transaction is visible to all participants, and nearly impossible to alter or delete. This helps lower the likelihood of money going non recorded and pocketed.

For tourists, the convenience is undeniable. Plenty of accommodations have safes in their rooms, but they are not typically the most reliable mode of safekeeping your belongings and cash. Sometimes, we ourselves are not the best at carrying our own cash, and while the people of Zanzibar will always be kind enough to stop you and hand it back lost money, it is better to mitigate such risks. Having your money in your digital wallet allows for more freedom; transactions are instant, cashless, and swift.

Artificial Intelligence

And with the help of Artificial Intelligence, tourists can experience Zanzibar at a much deeper level than ever before. Conversations can be made easier with the help of ZAPP's virtual assistant.

There is often a language barrier between Zanzibari vendors and foreign customers, especially in the cases where English is neither parties first language. Thanks to the rapid translation capabilities of AI, you can step right into the heart Zanzibar without the need to worry about losing time on one-sided conversations or missing out on one-of-a-kind experiences. For example, one of the most unforgettable experiences in Zanzibar is bargaining at the Darajani Market, and AI technology opens up the ability for everyone to participate in the fun.

Those with a flair for adventure can also use the AI-powered assistant to guide them through the winding streets of Stone Town and the sandy beaches of Zanzibar easily. This is especially advantageous to backpacker's, tourists who travel to experience new places on a budget and on a more immersive level.

Facilitating safe navigation as they traverse across the island provides incentive for them to return, share the wonders they saw with friends and family, and want to experience Zanzibar again and again.

AI can also help be the final push for some to finally decide to visit Zanzibar through its utilization in Virtual Reality technology. Being able to 'visit' Zanzibar for a few short minutes, getting a small dose of the exploration of historical sites like Mtoni Ruins, luxurious hotels and beautiful beach scenes waiting for you, can convince those unsure of the trip that it will be worth it.



You can experience the island's charm before even setting foot on its shores. With all the technology currently available, with the endless possibilities a single app can offer to enhance the experience of being a tourist in Zanzibar, why settle for any less? Making ZAPP a reality with all the up and coming features of the technological world will make convenience the name of the game.

From personalized itineraries to stress-free digital transactions and AI here to emotionally hold your hand, every aspect of one's trip can be enhanced by cutting-edge technology. Zanzibar is already a massive tourist destination, and embracing recent technological advancements to both improve the experience for tourists as well as help local businesses grow is just another step in the right direction for the island to thrive.

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