



49TH DAR ES SALAAM INTERNATIONAL TRADE FAIR (DITF)

All stories by HILDA MHAGAMA and DATIVA MINJA

NHIF eases path to universal health coverage

THE National Health Insurance Fund (NHIF) has taken major steps to make health insurance more affordable and accessible, as part of the government's commitment to achieving Universal Health Coverage (UHC).

Speaking during the ongoing 49th Dar es Salaam International Trade Fair (DITF) at the Mwalimu Julius Nyerere Grounds, NHIF Temeke Regional Manager, Cannon Luvunga said the Fund has simplified enrolment procedures and significantly reduced insurance package costs to encourage

more people to join.

"Our goal is to ensure that no one is left behind when it comes to accessing quality healthcare. Through this exhibition we are raising awareness about the benefits of joining health insurance, especially as the government rolls out the UHC plan," said Mr Luvunga.

He said that one of the key changes introduced is a simplified registration process, requiring only a National Identification Number (NIN) for an individual to enroll. For children, a birth certificate is needed.

Mr Luvunga said that NHIF has revised its packages to make them more affordable.

"We have reduced the cost of our packages. An individual can now access a full year of health services for just 168,000/- with the flexibility to pay in monthly installments. We also offer various packages, including those tailored for children and families," he said.

He said that the reduction in prices addresses previous concerns from the public that some packages were unaffordable.

"Initially, there was feed-

back that the prices were not friendly. We listened, reviewed, and introduced affordable options. The response so far has been very encouraging," he added.

According to him, NHIF has registered over 19,000 health facilities across the country. This wide network ensures that members can access healthcare services without travelling long distances.

"A Tanzanian who joins NHIF is guaranteed access to services close to where they live. Wherever you go, there's likely

to be a registered health facility nearby," Mr Luvunga said.

The push for UHC also includes targeted support for vulnerable groups. Implementation of the Universal Health Insurance Law is already underway, with clear procedures in place to reach individuals and families who cannot afford the premiums.

"For low-income households, we have a special package that provides access to 277 health services at a cost of 150,000/- per year for a family of six. That amounts to only

25,000/- per person annually. The government, through the Tanzania Social Action Fund (TASAF), will cover this cost for eligible families to ensure no one is left behind," he said.

Mr Luvunga further said NHIF has introduced flexible payment options to make it even easier for people to join. Members can now pay in installments starting from 14,000/-, using agents, banks, or mobile money services.

To strengthen the financing of UHC and the fight against HIV/AIDS, the government, in

its 2025/2026 budget proposal, plans to introduce eight new sources of revenue to support the health sector.

Mr Luvunga further said beyond registering new members, NHIF is also using its presence at the DITF to address concerns from existing members and provide education on various health issues.

"A major focus this year is on raising awareness about the prevention and management of non-communicable diseases (NCDs) such as diabetes, hypertension and cancer," he said.

He added, "This exhibition is not just about showcasing our services. It's a crucial opportunity to educate the public about the importance of health insurance, how to enroll under the UHC plan, and how to safeguard their health through preventive measures," Mr Luvunga said.

He said that the comprehensive approach being undertaken is aimed at ensuring everyone, regardless of income level, has access to quality healthcare, which is the foundation for national development.

TIB secures 30bn/- to boost SME growth

TIB Development Bank has secured a 30bn/- soft loan from the East African Development Bank (EADB) to support Small and Medium Enterprises (SMEs) with affordable financing aimed at accelerating business growth and job creation.

Speaking at the ongoing 49th Dar es Salaam International Trade Fair (DITF), TIB Manager for Planning, Monitoring and Evaluation, Dr Hilderbrand Shayo, said the facility will offer long-term loans with repayment periods of up to 15 years, targeting businesses with the potential to contribute to the national economy.

"Our focus is on helping SMEs grow, improve productivity and contribute to government revenues through taxes," Dr Shayo said.

He said that the bank's primary mandate is not profit generation but supporting sectors that drive sustainable economic growth, in line with the government's development agenda.

Dr Shayo encouraged entrepreneurs with viable projects to apply for loans ranging from 1/- to 3bn/-, noting that the bank is ready to work with those who meet the basic requirements.

"For businesses without formal plans or necessary documentation, we advise them to seek guidance from institutions like the University of Dar es Salaam (UDSM) or other experts to help them prepare strong applications," he said.

He further said that the bank assesses loan interest rates based on the client's repayment capacity and the size of the loan, adding that TIB's priority is to enable Tanzanians to grow their businesses rather than focus on maximising profits.

Dr Shayo said empowering SMEs is key to expanding the country's tax base, creating employment and reducing reliance on government budgets.

"Supporting SMEs directly feeds into national projects like free education, road construction, health services, and other infrastructure developments," he said.

He stressed that the bank's role is to fill financing gaps in sectors often overlooked by commercial banks, particularly agriculture, manufacturing and industrial ventures.

Dr Shayo urged entrepreneurs attending the DITF to visit the TIB pavilion and explore opportunities to access the facility, which is structured to support long-term growth for Tanzanian businesses.



COMMISSION for Human Rights and Good Governance (CHRAGG) staff Pontian Kitorobombo (seated left) assists a visitor at the CHRAGG pavilion during the 49th Dar es Salaam International Trade Fair, yesterday. (Photo by CHRAGG)

UDOM seeks investors for key development projects

THE University of Dodoma (UDOM) is seeking investors for seven major development projects, including a five-star hotel, shopping malls and sports facilities, as part of efforts to strengthen public-private partnerships (PPP) and contribute to economic growth.

Speaking at the ongoing 49th Dar es Salaam International Trade Fair (DITF), UDOM's Director of Communications and Marketing, Ms Rose Joseph said the projects are designed to attract both local and international investors.

"We are inviting investors to collaborate with us. These projects are part of the university's strategy to leverage its land, expertise and resources to create economic opportunities," she said.

The projects include plans for a luxury hotel, modern retail malls, advanced sports infrastructure and other facilities aimed at enhancing the university's contribution to community development and the national economy.

Ms Joseph said the initiative aligns with the government's drive to promote PPPs in key sectors.

"We have the land, we have the professionals, and the projects are ready. We are

calling upon Tanzanians, including those in the diaspora and other investors to partner with UDOM," she said.

Ms Joseph further said beyond investment opportunities, UDOM is also offering practical services to business owners during the trade fair. These include free legal advice on business contracts and commercial disputes.

"Many entrepreneurs face challenges because they sign contracts without fully understanding the terms, which later leads to disputes or business collapse. We are providing support to help them navigate these challenges," Ms Joseph said.

She said that UDOM's participation at DITF is not only about showcasing academic programmes but also about offering services that support the business community and contribute to wider socio-economic development.

Currently, UDOM offers 90 undergraduate, 56 masters, and several doctoral programmes, along with expanded online learning services.

"These projects, together with our academic and advisory services, reflect UDOM's commitment to supporting national development beyond education," Ms Joseph said.

NMB expands agri-finance services to farmers

NMB Bank has called on farmers and livestock keepers to take full advantage of its newly enhanced agricultural financing solutions, designed to unlock growth and resilience in the country's agricultural sector.

The bank's latest initiative offers tailored credit packages, input financing and agribusiness support aimed at improving productivity, income stability and access to modern farming technologies.

The bank is offering tailored loans, livestock financing and farmer-friendly bank accounts as part of efforts to

expand financial inclusion in the agricultural sector.

Speaking at the ongoing 49th Dar es Salaam International Trade Fair (DITF), NMB's Head of Banking Network and Sales, Mr Donatus Charles, said the bank has deployed loan experts and agricultural specialists to guide farmers and livestock keepers on accessing financing with flexible terms and low charges.

"Our goal is to offer practical solutions that match the realities of smallholder farmers and livestock keepers," Mr Charles said.

Mr Charles said many farmers still operate informally without formal bank accounts, which limits their access to credit.

"We have introduced special accounts with minimal charges tailored for farmers to help overcome this," he said.

He added that livestock keepers, especially those involved in cattle fattening for resale stand to benefit from these loan products designed to support their business model.

Beyond loans, he said the bank provides financial literacy training and advice on

agribusiness management and digital banking services at its exhibition booth.

"Access to loans has always been a challenge because of lack of collateral and formal documentation," said Juma Omary, a livestock keeper from Kitunda. "Learning about loan products designed for farmers gives us hope."

NMB has also introduced ATM deposit machines allowing customers to deposit money without entering bank branches.

"This means no more worries about banking hours.

Farmers and traders can deposit money anytime," Mr Charles said.

The bank also offers a one-stop service at its booth for government payments, including land fees, licenses and taxes related to the trade fair.

NMB expects to serve over 3,000 customers during the fair, focusing on farmers, livestock keepers and small business owners.

"Our presence here is about helping farmers understand that banking can be accessible, affordable and tailored to their needs," Charles said.

Vocational training transforms prisoners

A TOTAL of 201 prisoners from various correctional facilities across Tanzania have successfully completed technical skills training through the Prison Service's Formalisation of Skills Outside the Formal Training System programme.

The programme is implemented by Tanzania Prisons Service (TPS) in partnership with the Vocational Education and Training Authority (VETA).

This was disclosed by Head of the Industrial Section at TPS, Senior Assistant Commissioner of Police (SACP) Dr Uswege Mwakaheya, yesterday at the ongoing 49th Dar

"The primary role of prisons is rehabilitation, to change behaviour and equip inmates with skills they can use once they rejoin society. When prisoners enter the system, we do not focus on the crimes they committed but on how to rehabilitate them and teach skills that will help them avoid returning to prison."
Dr Mwakaheya

es Salaam International Trade Fair (DITF).

Dr Mwakaheya said the graduates come from prisons in regions including Morogoro, Pwani, Dar es Salaam,

Tanga, Kilimanjaro, Arusha and Manyara.

He added that the certificates awarded to the prisoners will help them gain recognition from various authorities and serve as important credentials when applying for tenders or jobs after completing their sentences.

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heya said.

He further said that the prisoners are currently in the early stages of identifying other inmates in regions such as Tabora, Singida, Dodoma, Shinyanga, Mwanza, Mara and Kagera, whose names will be forwarded to VETA to start training programmes.

The skills taught in these prisons include carpentry, welding, tailoring and garment making, candle making, cooking, automobile mechanics and domestic electrical work.

Dr Mwakaheya also said that efforts are underway to formalise additional trades currently taught in prisons but not yet recognised under the

programme.

"We currently have many motorcycles, so we want to formalise motorcycle repair skills, as well as other trades like shoe making, refrigeration repair and brick making," he said.

Meanwhile, Senior Prison Officer Jumanne Malima said that the common misconception that prisoners simply sit idle behind bars is false.

"That is a wrong perception. Prisoners are now being trained in various skills and produce different products. These skills help them even after serving their sentences because the skills stay with them for life," he said.