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INSIDE

THE GREAT GRADUATE PARADOX
SKILLS MISMATCH
OR JOB MARKET FAILURE?

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GLOBAL ATTENTION
AT WORLD EXPO 2025

TUM DUPONT

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Purpose, and
an Elected Voice
for Local Business



From Legacy To Future-Ready

Inside ESRIC's Golden Jubilee and the Next Chapter with Zama Ngcobo

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WHO: Suited to senior managers with 3–5 years of senior-level management experience who require enhanced skills in agility, strategic insight, and design-thinking to navigate organisational change.

WHAT: Facilitating the transition from operational management to strategic leadership, the programme equips senior managers with strategic foresight, resilience, and agility. It empowers them to navigate volatility, drive high team performance, and enable sustainable organisational change while addressing region-specific challenges. Focusing on strategic innovation, sustainability, and business agility, they gain insights into dynamic African markets, human capital strategies, and financial viability. It cultivates effective and future-fit leadership in the context of Africa's evolving business landscape.

Africa New Managers' Development Programme

STARTS:
14 July | 15 September

TIME INVESTMENT:
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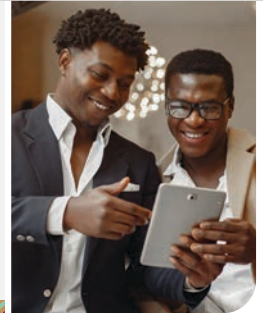
WHO: Suited to professionals transitioning into junior leadership roles who require personal effectiveness and essential managerial skills to confidently navigate their first-time leadership responsibilities.

WHAT: Facilitating the transition from managing self to managing others, this programme equips new managers with essential leadership and management skills. It enhances self-awareness, proactive self-leadership, and people management while addressing region-specific challenges. They develop intercultural communication skills and explore decision-making in dynamic markets. With personal mastery at its core, it ensures managers can lead themselves and their teams with confidence, navigate business complexities, and contribute to organisational success across the continent.

Africa Management Development Programme

STARTS:
23 June | 21 July | 25 August

TIME INVESTMENT:
10 Days, 3 Study Blocks | Over 6 Months



WHO: Suited to middle managers with 1–2 years of mid-level management experience who require enhanced functional and operational skills to lead multidisciplinary teams effectively.

WHAT: Facilitating the transition from team management to cross-functional leadership, the programme equips middle managers with functional management, leadership, and coaching skills, whilst reinforcing business acumen, entrepreneurial thinking, and strategic influence. They gain insight into people management and decision-making — enhancing team performance, navigating volatility, and driving innovation in the context of dynamic markets and emerging economies in Africa. It helps them move beyond isolated roles and adapt their leadership approach to organisational and external complexities.

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STARTS:
17 & 18 September

TIME INVESTMENT:
2 Days



WHO: This masterclass is designed for current and earmarked board members, executive leaders, and senior managers responsible for strategic decision-making and corporate governance.

WHAT: This masterclass equips participants with a 360° understanding of board responsibilities and governance frameworks to lead with confidence and clarity. They'll explore ethical leadership, board roles, structures (including multinational boards), and regulatory mechanisms that support transparency and accountability. Participants will also benchmark against global best practices, including embedding ESG into strategy, to strengthen governance and contribute meaningfully to their organisation's objectives as responsible corporate citizens in an increasingly complex world of work.

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EDITORS NOTE



UNEMPLOYED YOUTH: A TICKING TIME BOMB

The unemployment conversation has become a cliché. But it is a cliché one cannot ignore.

An article we published on the 8th of May 2025, titled 'Eswatini Lacks Data Scientists, Urban Planners and R&D Talent', caused mayhem. The article sourced from the National Labour Market Skills Project (NLSMP)- National Labour Report, compiled by the Eswatini Economic Policy Analysis and Research Centre (ESEPARC), in partnership with the Eswatini Higher Education Council (ESHEC) and the Taiwan Technical Mission (ICDF), reinforced this much-needed conversation.

The report launched by the Minister of Education & Training, Owen Nxumalo, in March this year suggests that there are jobs in the country, but the challenge; a shortage of skills to fill those positions. This is, by the way, a fact confirmed by some private sector players. One multinational company based in Matsapha notes that it has had vacancies unfilled for over two years due to the lack of relevant skills among the workforce in Eswatini.

Nonetheless, to say the aforementioned article brought dismay to our newsroom is an understatement. CEOs, HR managers, undergraduate and postgraduate students, parents, associations, and other segments of society ensured our mobile phones became eerie that week, as they vented their frustration. Some even called the article reckless.

There is only one conclusion to draw from this: unemployment in this country is a ticking time bomb. The public's anger toward the published article, though warranted to some extent, is alarming. Now, whether we have a skills gap or a systemic unemployment issue is neither here nor there. The reality is that EmaSwati are unemployed, losing hope, and becoming increasingly frustrated.

The consequences of a country that is not working are always deadly. It is no secret that unemployment played a significant role in the 2021 political and social unrest in the economy. Depression, theft, crime and other unwelcome social ills are consequences all born from unemployment.

What has exacerbated the situation is that these are graduates sitting at home. The same people who were repeatedly told that education is the key to alleviating their economic situations. Combine that with a government that is disconnected from reality, and you have a dire mix. Something will give, and it will not be pretty.

I still cannot fathom why the country has not come together to chart a path forward. The government, the private sector, government agencies, and non-governmental organizations should have come up with a clear intentional approach to deal with this pandemic by now.

Just remember. An economy that does not work is a frustrated nation.

Enjoy Your Read - Ufundze Kahle

Ntokozo Nkambule

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- ▶ MONITORING AND EVALUATION - **7 DAYS**
- ▶ PERFORMANCE MANAGEMENT - **5 DAYS**
- ▶ CREDIT MANAGEMENT - **5 DAYS**



WEEKEND CLASSES
0830HRS - 1600HRS



ESWATINI CAMPUS



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ESWATINI

THE GATEWAY TO DOING BUSINESS IN AFRICA

If there is one thing the Kingdom of Eswatini understands clearly, it is that it is a relatively small economy. This is expected, considering that the country has a population of only 1.3 million people. The country, to its credit, has, however, found a way to use its Achilles Heel as a major selling point. When presenting its investment case at the World Expo 2025, held in Osaka, Japan, to potential foreign investors, the country made it clear that despite its relatively small size, it is the gateway for established economies to penetrate the African market. From the 2nd to the 4th of June, 2025, the country's delegation, led by the Prime Minister, Russell Mmiso Dlamini, had fruitful engagements with countries such as Japan, Taiwan, Turkey, Saudi Arabia, Serbia and others regarding trade partnerships. The PM, most importantly, highlighted the need to increase trade with Japan.

By: Ntokozi Nkambule | Photo: Eswatini Government // Freepik

'We Need To Expand Our Trade With Japan'

Prime Minister Russell Mmiso Dlamini says the country is working hard to ensure that it expands trade with Japan.

Speaking during the 2025 World Expo, held in Osaka, Japan, the Premier noted that the country looks to increase exports of timber, jams, citrus, sugar, textiles & handicrafts. He said the country would make this possible by taking advantage of Japan's Generalized System

Preference (GSP). "We seek preferential access for 'Made in Eswatini' products to grow the partnership equitably," he stated.

The GSP provides benefits to developing countries by enabling qualified products to enter the markets of preference. This enables developing countries to increase export income, advance industrialization and promote economic development.

Current trade between Eswatini and Japan stands at E242 million and is heavily skewed towards Japanese imports.

In advancing Eswatini's investment case, the PM disclosed that the country provides a strategic gateway towards several lucrative trading blocs. "Eswatini is your gateway to SADC, COMESA, and the 1.4 billion people of the African Continental Free Trade Area (AfCTA)," Dlamini said.

He also highlighted a previous successful partnership between the two countries: "The Ngwenya Iron Ore Mine, once operated by Japanese firms, symbolises our shared history. Today we seek to revive this partnership in new frontiers – AI, technology and mining innovation."



Prime Minister Russell Mmiso Dlamini alongside Japan Prime Minister, H.E. Shigeru Ishiba

The PM appreciated the 50-year contribution of YKK to Eswatini's economy, welcoming opportunities for further investment and partnership in other business areas.

Japan Keen On Investing In Eswatini

Japan's Prime Minister, H.E. Shigeru Ishiba, expressed a desire to assist Eswatini in attracting Japanese investors and tourists. The Japanese leader shared these sentiments during a bilateral meeting with Prime Minister Russell Mmiso Dlamini held in his offices in Tokyo, Japan.

H.E. Ishiba highlighted Eswatini's stable political environment as a key advantage for Japanese investors and praised the country's scenic landscapes as a potential draw for tourism. He further emphasized Japan's willingness to deepen the existing bilateral cooperation between the two countries.



The Japanese PM also invited Eswatini to participate in the 9th Tokyo International Conference on African Development (TICAD 9), scheduled for August this year, an invitation gladly accepted by his Eswatini counterpart.

In response, Prime Minister Russell Mmiso Dlamini reaffirmed Eswatini's commitment to strengthening ties with Japan, noting the shared values between the two nations. He

expressed gratitude for Japan's ongoing support in various sectors through the Japan International Cooperation Agency (JICA). The PM appreciated the 50-year contribution of YKK to Eswatini's economy, welcoming opportunities for further investment and partnership in other business areas.

King Mswati III remains the unifying force. The leadership in Eswatini is also people-centric and comprises, peaceful transfer of power, which has sustained our political climate for decades," Khumalo said.

Khumalo noted that the second reason that makes Eswatini a viable



Prime Minister Russell Mmiso Dlamini poses next to YKK Corporation Chairman Mr Hiroaki Otani, cabinet ministers and EIPA CEO

Eswatini Is Aggressively Ambitious - Minister Manqoba Khumalo

The Minister of Commerce, Industry & Trade, Manqoba Khumalo, says the country is not satisfied with its current economic growth, which surpasses most neighbouring countries. When making his presentation at the World Expo, the Minister noted that the Kingdom provides several advantages. He said from a political perspective, the country offers a peaceful environment for doing business.

"Eswatini is very steady and peaceful. This is because we see our politics through our tradition, and His Majesty

investment destination is its aggressive ambition: "As a country, we have set ourselves an ambitious target of double-digit GDP growth. We are currently among the best-performing economies in our region. This growth is what we believe will lead to the country reaching First World Status."

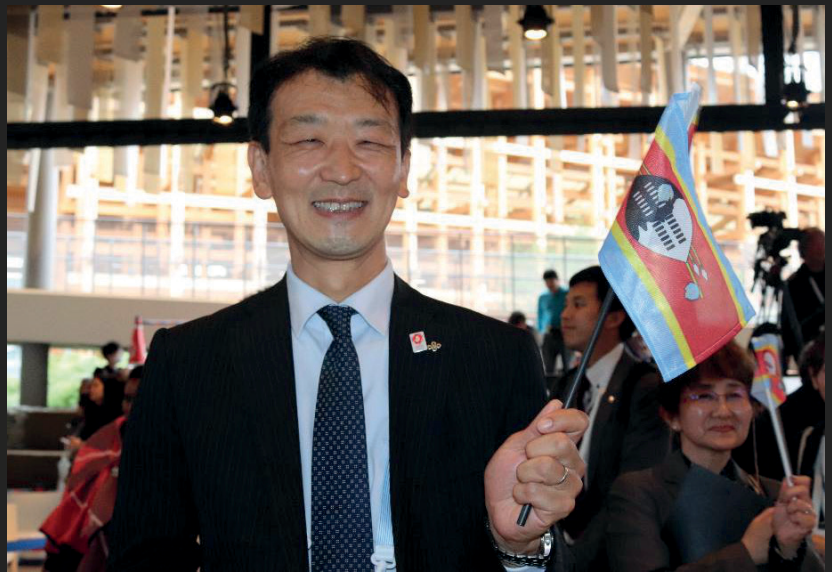
The third reason is competent leadership. "We have a private sector-minded leadership. When the Prime Minister and His Majesty make up the Cabinet, they ensure that there is a good balance between political astuteness as well as private sector leadership because we understand that we cannot achieve our goals if the private sector is left behind," the Minister said.



EIPA Board Chairperson Theo Hlophe in discussion with compatriots



EIPA CEO Sibani Mngomezulu



We Want a Share in the Automotive Value Chain - EIPA CEO

The Chief Executive Officer of the Eswatini Investment Promotion Authority, Sibani Mngomezulu, says the Kingdom of Eswatini wants a share in the automotive sector value chain.

According to Yahoo Finance, Japan is the third-ranked car manufacturer in the world. Japan produces vehicles such as Toyota, Honda, Nissan, Mazda, Subaru, and Suzuki. Japanese cars are known for their reliability, fuel efficiency, and advanced technology

Speaking at the Japan Expo, Mngomezulu stated that as it stands, economies such as Morocco & Algeria are the main players in the continent when it comes to the automotive sector. "We, as Eswatini, are keen on playing in this value chain through parts and components. There are many Japanese companies in the continent selling their vehicles, and



currently sourcing parts and components either through export or producing them through other African countries. The demand is high, and as Eswatini, we are strongly positioned to grow in this sector," he said.

EIPA Board Chairperson, Theo Hlophe, echoed Mngomezulu's sentiments, stating that once the legislative framework is put in place, Eswatini will certainly play in the automotive value chain. "The government of Eswatini has invested a lot into infrastructure. We boast a

sophisticated financial system and a highly educated workforce, so I do believe that sooner than later, we will have that one big automotive company invest in the country," Hlophe said

Why We Have Invested in Eswatini for Nearly 50 Years

YKK is on the verge of celebrating 50 years of doing business in the Kingdom of Eswatini. There certainly must be something right that Eswatini is doing to keep this giant entity operating in the country.

Speaking at the World Expo in Osaka, Japan, the company's Industrial & Human Resources Manager, Simon Magagula, noted that the company is pleased with its investment in the country. Magagula noted that the country presents several advantages for investors, one of them being a population with a high literacy rate.

"Eswatini boasts a literacy rate of 87%, ranking it number 8 in the African continent. This skilled workforce is essential for manufacturing operations and has really come in handy for the company," he said.

The Manager further noted that Eswatini possesses a business environment close to none in the continent.

"The country has been recognized for its favourable business climate, ranking first in Africa for "Trading Across Borders," according to the World Bank's Ease of Doing Business Index. Additionally, Eswatini is noted for its low levels of labour disputes, contributing to a stable operational environment for businesses," he noted.

The third major advantage, according to Magagula, is the country's competitive labour costs. He noted that labour costs in Eswatini are approximately 20% lower than those in neighbouring South Africa, providing a cost-effective labour option for manufacturers.

The seasoned practitioner who has been with YKK for over two decades further commended the government for investing heavily in infrastructure.

"Despite being landlocked, Eswatini has developed a robust infrastructure system. The country features an extensive road network covering 3,594 km and a cargo rail system of 301 km that connects directly to major ports such as Durban and Richards Bay in South Africa.

Furthermore, the inauguration of a state-of-the-art international airport in March 2014 enhances logistics capabilities for manufacturers looking to export goods to production processes," he said.



YKK Eswatini's Simon Magagula



Other investment incentives, according to YKK, are generous investment incentives, which include a reduced tax rate of 10% for ten years on approved projects, and exemption from withholding taxes on dividends during the same period.

Magagula also mentioned the importance of AGOA for them as a company: "Eswatini is eligible under the African Growth and Opportunity Act (AGOA), which allows duty-free access to the U.S. market for certain products. This provides local manufacturers with opportunities to expand their market reach internationally, particularly in textiles and agro-processed goods."

"Eswatini boasts a literacy rate of 87%, ranking it number 8 in the African continent. This skilled workforce is essential for manufacturing operations and has really come in handy for the company"



"As a country, we have set ourselves an ambitious target of double-digit GDP growth. We are currently among the best-performing economies in our region. This growth is what we believe will lead to the country reaching First World Status"



SUPPLEMENT YOUR MONTHLY PENSION CONTRIBUTIONS WITH VOLUNTARY CONTRIBUTIONS

By: Ntokozo Nkambule | Photo: Inside Biz // Freepik

Old Mutual Eswatini held its Lihawu Thought Leadership Forum, themed 'Rethink Retirement', on 10 June 2025. Discussions centred on what people can do to ensure that they retire comfortably, such as voluntary contributions, creating emergency funds, and investing in aggressive investment instruments. The keynote speaker on the day, Blessing Utete, Managing Executive: Old Mutual Corporate Consultants, provided an enlightening presentation, cautioning people not to cash out their retirement savings, particularly when changing jobs.

With the rising cost of living, the current retirement monthly contribution figure may not suffice.

Business Development Manager at Old Mutual Eswatini, Banomile Hlatshwayo, is certainly on the money by urging people to consider supplementing their retirement contributions with other investment instruments.

Speaking at Old Mutual Eswatini's Lihawu Thought Leadership Forum, themed 'Rethink Retirement', held on the 10th of June 2025, at the Happy Valley Hotel, Hlatshwayo noted that research and statistics indicate that the 10% contributed towards retirement is not enough.

"If 10% is not enough, then it is time we have the conversation about voluntary contribution. This should take place from the day people start working, but this can only happen through financial education and constant communication."

Banomile further stated that, on top of voluntary contributions, it is important to invest in aggressive investment instruments. She said the one-size-fits-all approach leads to people missing out on significant returns because they perhaps invest in a conservative portfolio.

"An Aggressive investment portfolio is essential, especially for the younger demographic. The younger demographic, should be playing in the equity space, but most of the time, we just default into a conservative portfolio. The ones who should be getting more end up being short-changed. We need to go back and look at how we have invested our funds. If it's only with one investment instrument or asset manager, then probe. Does it address the needs of the various demographics?"

She added that another challenge they have noted is that people cash out their retirement way too early, which affects them in the long term. "Stay the course, wait until you reach your retirement age, which is 60 or 65. Switching employers is not an opportunity for you to cash out your retirement. When switching jobs, move your retirement savings to a preservation fund," she advised.

Mbongeni Mkhabela, Old Mutual Eswatini's Chief Financial Officer (CFO), representing the CEO, echoed Banomile's sentiments, stating that people need to look beyond the traditional employer's retirement schemes.

Presenting on the topic entitled 'The



Banomile Hlatshwayo

“An Aggressive investment portfolio is essential, especially for the younger demographic. The younger demographic, should be playing in the equity space, but most of the time, we just default into a conservative portfolio. The ones who should be getting more end up being short-changed.”

Power of Voluntary Savings,' Mkhabela noted that voluntary savings provide an additional, flexible avenue for individuals to secure their financial future.

"By championing voluntary savings initiatives, we can build a resilient, informed, and financially secure workforce. It is important that we rethink retirement," he concluded.

DMUTUAL



Blessing Utete

“ You Need To Have Saved 9 Times Your Annual Salary To Retire Comfortably...

Managing Executive: Old Mutual Corporate Consultants, Blessing Utete, says most people have not saved enough to retire comfortably.

He noted that a study conducted by the Old Mutual Group revealed that only 6% of South Africans who contribute to retirement funds can retire comfortably. The Managing Executive disclosed that to retire comfortably in the current economic environment, a person needs to have saved 9 times their annual salary.

Utete noted that one of the reasons people do not retire comfortably is that they cash out their retirement benefits when changing jobs or employers. He said this phenomenon has gained momentum as people switch jobs more often these days.

“Research indicates that nowadays people switch employers 8-10 times in their career. This leads to most employees not having enough when they retire.”

Utete urged people not to touch their pension savings when changing jobs, but instead to preserve them. He said what makes the situation worse is that most people spend the money on vacations, which does not bring any financial return.

He mentioned that other people use their early retirement payout to pay off debt. “People are over-indebted, so use every opportunity to reduce their debt. Retirement payouts are also used to pay for school fees. These findings indicate that people need to be educated about financial planning.

He added that there is also a minority of people who cash out their retirement benefits to start businesses, a risky decision, considering that this is the last income they will ever have.



We Need To Redefine Retirement

Thobile Dlamini

In keeping with the forum’s theme, “Rethink Retirement,” Thobile Dlamini, Chief Financial Officer (CFO) at the Eswatini Revenue Service, brought a light twist to the day’s proceedings.

She stated that people need to look at retirement as a new chapter, not the end of one’s life. Dlamini said it is saddening to hear that people pass away right after retirement. She noted that this is because most people lose their purpose to live. The CFO advised people to develop new hobbies and interests instead of giving up.

Furthermore, Dlamini noted that retiring does not mean that people should stop earning an income. “Look for things that interest and energize you, and if you are lucky, you can end up generating income from your passion, post retirement.”



Innovating for a Digital Future



E-Banking Manager Roman Dlamini and Team



Chief Operations Officer Zanele Dlamini

Eswatini Bank Champions Inclusive and Convenient Banking Solutions

Eswatini Bank, through its Electronic Banking Unit, continues to drive digital transformation across the Kingdom of Eswatini. Since the introduction of its first ATMs in 2005, the Bank has steadily expanded its suite of electronic banking services, aligning with global trends and the evolving needs of its customers.

To date, the Bank has deployed more than 70 ATMs, including Automated Deposit Terminals (ADTs), strategically distributed throughout the country to improve access to financial services.

In 2014, Eswatini Bank launched MasterCard-powered debit cards, enabling customers to transact securely both locally and internationally. Building on this innovation, the Bank introduced a first-of-its-kind Prepaid Card, also supported by MasterCard, accessible to both account holders and non-account holders—a true step toward inclusive banking.



Expanding Digital Banking Services

The Bank's digital journey was further accelerated with the launch of the Nomakuphi Mobile App, a platform that empowers customers to manage their finances from the palm of their hands. This gave rise to ShareSha, a digital wallet that caters to both Eswatini Bank customers and the unbanked population.

In 2024, the Bank rolled out ShareSha Agency Banking, expanding its footprint to remote areas through a

network of agents offering deposit and withdrawal services, airtime purchases, bill payments and more.

Meanwhile, corporate and SME customers are benefiting from the Bank's upgraded Internet Banking platform, which supports secure and efficient transactions, including bulk payments and cross-border transfers.

Strategic Fintech Partnerships

Recognising the power of collaboration, the Bank partnered with MTN for MoMo and Eswatini Mobile for Emali—to ensure seamless integration between bank accounts and mobile wallets. These partnerships enable

effortless transfers and ATM cash-outs, enhancing financial inclusion and flexibility. In addition, the Bank participates in Eswatini Payments Switch as per the regulatory policy.

INNOVATIVE PRODUCT OFFERING

In this fast-moving world the Bank continues to drive innovation by offering cutting-edge solutions that make banking more accessible, secure, and meets the evolving customer expectations. Whether through

the ATMs, prepaid cards, digital wallets, or mobile banking apps, each product introduced is aligned toward enhancing the customer's banking experience by staying ahead of the curve.



Debit Cards: Flexible and Convenient

The bank offers a variety of debit card services designed to cater to different customer needs, linked to various account types, including business, personal, private banking, students, and children's accounts.

Features:

- **Accessibility:** allows ATM cash withdrawals and deposits, point-of-sale (POS) purchases and ecommerce transactions.
- **Convenience:** enables users to make ATM and POS transactions locally and internationally.
- **Digital Banking:** our cards are integrated with online and mobile banking platforms for enhanced functionality.



Eswatini Bank ATMs: accept both MasterCard and VISA branded cards; local bank cards and international bank cards. ATMs are also contactless enabled.

Prepaid Cards: Secure and Flexible

The prepaid card provides a convenient and secure way for customers to manage and spend money. It is available to both account holders and non-account holders, making it the perfect solution for budgeting or people without access to traditional banking.

Key Features

- **Pre-loading Funds:** load up to E25 000 onto the card, which can be used for transactions through the App, Internet Banking and ShareSha.
- **Accepted Worldwide:** the prepaid card is powered by MasterCard, therefore can be used worldwide at ATMs or retail outlets.
- **Online shopping:** It also enables customers to enjoy online shopping.

Banking Services at Post Offices

Through a strategic partnership with Eswatini Post, Eswatini Bank customers can deposit and withdraw cash using their debit cards at selected Post Office branches nationwide—bringing banking closer to communities.

Digital banking for All

Other digital banking services include the Nomakuphi Mobile App, ShareSha digital wallet, ShareSha Agency Banking and Internet Banking bringing more convenience for customers.

- **Nomakuphi App**

The Nomakuphi Mobile App allows users to make payments, transfers, buy airtime and data, pay utilities, scan and pay, and much more.

- **ShareSha Digital Wallet**

ShareSha digital wallet enables anyone to send money to a registered Eswatini cellphone number.

Customers who do not have an account, can register for ShareSha using their National ID and have the same access through the app or Cellphone Banking by dialling the USSD code *656#, selecting ShareSha Registration and following the prompts.

How to get a Prepaid Card

- **Application:** visit any Eswatini Bank branch
- **Documentation:** provide Eswatini National Identification documents
- **Funding:** load money onto the card through our digital banking platform



- **ShareSha Agency Banking**

Customers can now access banking services through authorised agents countrywide. Services provided include withdrawals and deposits on both bank account and ShareSha account, airtime and bill payments.

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ENPF's Historic Transition into a National Pension Fund for a More Inclusive Eswatini

The ENPF, which has served as a cornerstone of Eswatini's social security system for over five decades, is now embarking on a transformative journey. It is converting from a provident fund to a national pension fund, a change designed to offer inclusive and sustainable benefits to all economically active workers in the Kingdom. This conversion is a progressive step aimed at creating a more equitable society. The new pension system will not only include employees in the formal sector but also extend its coverage to workers in the informal economy and domestic workers, who have all along been excluded from such systems. This broadens the Fund's scope, marking a pivotal moment for social security in Eswatini.

By: Phiwa Sikhondze | Photo: ENPF

A major transformation is underway at the Eswatini National Provident Fund (ENPF) as it evolves into a national pension fund, ushering in a new era of inclusive and sustainable social security for the Kingdom of Eswatini. After over 50 years of providing lump-sum retirement payouts to members, the ENPF is transitioning into a pension fund model designed to offer steady monthly income to retirees and extend coverage to the informal and domestic workers, previously left out of the social safety net.

This significant conversion addresses a fundamental flaw in the current system: the vulnerability of retirees who exhaust their lump-sum benefits too quickly, leaving them without income in their retirement years. The new pension structure aims to solve this by

offering lifelong monthly payments, providing a dignified and secure retirement.

ENPF Chief Executive Officer, Futhi Tembe, explained the shift in detail, emphasizing that the pension fund represents more than just a financial product; it is a national strategy to reduce poverty and improve economic equity.

"National pension funds globally, are intended to provide the key element of the social protection floor," said Tembe. "They are designed to prevent or reduce poverty, vulnerability, and social exclusion after retirement. The proposed fund for Eswatini aligns with this social security principle."

Tembe dismissed the notion that the pension fund model offers less value than a lump-sum payout. While

some critics argue that monthly pensions will be devalued over time due to inflation, Tembe pointed out that the pension fund is designed to maintain purchasing power through indexation of benefits and interest on supplementary accounts. More importantly, it protects pensioners from outliving their savings; a growing risk as life expectancy rises.

"Many people lack the financial literacy or discipline to manage a lump sum effectively," she observed. "The national pension fund ensures a reliable income stream in retirement, while also fostering a culture of saving and financial responsibility."

The conversion's design aligns with international labour standards such as the ILO Convention No. 102 and the Universal Declaration of Human Rights, both of which call for

minimum social protection standards and equitable benefits for all.

Beyond individual benefits, the new national pension fund is expected to stimulate the national economy. With a steady inflow of contributions and long-term investment strategies, the fund will serve as a pool of capital for local investment and infrastructure development, creating jobs, strengthening industries, and attracting foreign direct investment.

“The pension fund isn’t just a retirement mechanism. It’s a tool for national economic development,” said Tembe.

Responding to concerns about stakeholder involvement, Tembe affirmed that the conversion process has involved extensive consultations with employers, trade unions and civil society. “There was even a headline last year in the Times of Eswatini where unions pledged support for the conversion. This is because they appreciate the need for such an initiative,” she noted.

Some have proposed leaving the provident fund intact and offering a voluntary pension option. However, Tembe stressed that mandatory coverage is consistent with international best practice.

“National contributory pension schemes are typically made mandatory rather than voluntary for a variety of interconnected economic, social, and behavioral reasons. Individuals often prioritize immediate gratification over long-term planning. Without a mandatory system, many people would not save enough for retirement, leading to poverty in old age,” she noted

“Worldwide, national provident funds have been converted to national pension funds to combat poverty. They are not voluntary; they are social obligations,” she added.

Tembe also clarified that members do benefit from investment returns under the provident fund model, and



ENPF CEO, Futhi Tembe

those returns will continue to be managed under the pension system. However, unlike the provident fund, the defined benefit pension scheme calculates retirement payouts based

on insured salary and service years, and not being influenced by fluctuating market performances.

“The national pension fund ensures fairness and predictability. You know what you’ll receive, and you’ll receive it for life,” she said.

This transformation positions Eswatini as a forward-thinking nation committed to the well-being of its people. The conversion is not just a policy shift; it is a bold step toward inclusive development and social justice.

“Ultimately,” said Tembe, “this is about lifting people out of poverty, giving them peace of mind, and aligning our systems with the world’s best. It’s about building a nation where no one is left behind.

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Unemployed Graduates: A Skills Gap Challenge Or Just Lack of Jobs In The Country

On the 27th of March 2025, the National Labour Market Skills Project (NLSMP)- National Labour Report was officially launched at the Royal Villas in Ezulwini. This comprehensive report, developed through a collaboration between the Eswatini Higher Education Council (ESHEC), the Eswatini Economic Policy Analysis and Research Centre (ESEPARC), and the Taiwan Technical Mission (ICDF), provides detailed projections of skills demand, identifies existing shortages, and outlines a strategic plan to align workforce development with the country's economic needs. Notably, the report reveals that most of Eswatini's priority economic sectors are experiencing acute and chronic skills shortages, highlighting a significant disconnect between the current supply of skills and the demands of the labour market.



By Sizwe Dlamini

According to the report, Eswatini is facing a “graduate paradox” — an academic system that produces more degrees than viable career paths. Many graduates, including those funded by government scholarships, are struggling to find employment because their qualifications do not meet current industry standards. Well, this is at least what the report infers.

The report notes that while employment in Eswatini is projected to grow by 12.2% by 2034, the country's education and training institutions are struggling to produce graduates equipped with the skills needed to fill existing and emerging roles. However, conversations with industry experts and the public suggest otherwise. So, could the graduate unemployment situation be more structurally systemic?

Broken down by sector, the report highlights the following key findings:

SECTOR	EMPLOYMENT & ECONOMIC CONTRIBUTION	SKILLS GAPS & CHALLENGES
Agriculture & Agro-Processing	<ul style="list-style-type: none"> Employs 60,207 people (23% of total employment) Contributes 7.5% to GDP 	<ul style="list-style-type: none"> 62% of employers cite inadequate technical skills in agro-processing Shortages in climate-smart agriculture, biotechnology, digital agriculture, and value chain management No measurable progress since 2022
Mining & Energy	<ul style="list-style-type: none"> Employs 1,002 people (<1% of workforce) 	<ul style="list-style-type: none"> 75% of employers report severe shortages in mining engineering, geology, and renewable energy Over 50% cannot find suitably qualified candidates No local training in solar, hydro, or environmental management
Manufacturing	<ul style="list-style-type: none"> Employs 14,551 people (2024) Contributes over 30% to GDP 	<ul style="list-style-type: none"> 68% of firms report acute shortages in machine operation, engineering, and industrial design Only 16% of graduates had hands-on experience
Tourism	<ul style="list-style-type: none"> 780,000+ international visitors in 2024 40.5% increase in December 2024 arrivals Contributed E945 million to GDP in 2023 	<ul style="list-style-type: none"> 71% of employers report lack of practical customer service skills (2021-2025) Shortages in eco-tourism, cultural tourism, and event management Training institutions lag behind global service standards
ICT & Education	<ul style="list-style-type: none"> Not quantified in employment Crucial for digital economy growth 	<ul style="list-style-type: none"> 85% of ICT employers report shortages in software engineering, cybersecurity, and AI Only 19% of institutions align training with emerging technologies STEM educator and technical instructor shortages persist
Wholesale & Retail	<ul style="list-style-type: none"> 4.7% of surveyed businesses operate in this sector Employs a large portion of youth 	<ul style="list-style-type: none"> 66% of employers cite weak customer service and inventory management Growing need for e-commerce, digital logistics, and online engagement skills
Finance & Insurance	<ul style="list-style-type: none"> Represents 7.7% of total employment 	<ul style="list-style-type: none"> 74% of employers report gaps in fintech, data analysis & cybersecurity Training remains outdated and focused on traditional banking
Professional, Scientific & Technical Activities	<ul style="list-style-type: none"> Not quantified, but includes high-skilled fields 	<ul style="list-style-type: none"> Over 80% of vacancies remain unfilled Shortages in engineering, data science, urban planning, and R&D Lack of focus on IP and industrial research hampers innovation
Construction Industry	<ul style="list-style-type: none"> 31.7% of businesses surveyed Growing with infrastructure investment 	<ul style="list-style-type: none"> 69% of employers report shortages in project management and green building No formal training for sustainable construction or eco-friendly materials

Sectors With the Most Severe Shortages:

- 1. ICT and Education:** 85% of employers report difficulty in finding qualified professionals in software engineering, AI, cybersecurity, and STEM education.
- 2. Professional, Scientific, and Technical Activities:** Over 80% of vacancies remain unfilled in areas like engineering, urban planning, and data science.
- 3. Mining and Energy:** 75% of employers cite severe shortages; no local training in solar, hydro, or environmental management.
- 4. Manufacturing:** 68% of firms report gaps in machine operation, engineering, and industrial design.

Other Sectors

The study also found that persons with disabilities represent less than 1% of the national workforce, reflecting a lack of inclusive practices among employers and training institutions. In male-dominated sectors such as mining and construction, women account for less than 20% of the workforce and are primarily employed in low-skilled roles.

The wholesale and retail sector, although a major employer of youth and women, offers limited opportunities for advancement into skilled or managerial positions. Furthermore, training institutions currently lack sufficient programmes in areas such as supply chain integration, merchandising, and digital commerce systems, skills increasingly vital for a modern economy.

The report also pointed to critical skill shortages in niche areas such as real estate, event technology within the arts and entertainment sector, and essential healthcare roles, including palliative care doctors and health informatics specialists.

Despite most employers still preferring to hire locally, the report concludes that Eswatini's education and training systems remain misaligned with the evolving demands of the labour market.

Industry Representatives Respond...

Following the release of the report, professional associations pushed back against some of its claims, questioning its accuracy. First to speak out was the Secretary General of the Swaziland National Association of Teachers (SNAT), Lot Vilakati, who criticized the suggestion that Eswatini is experiencing a shortage of STEM and ICT educators. "How can there be a shortage when the government needs to hire 4,000 ICT teachers for both primary and high schools?" Vilakati asked. "We are baffled by the claim that 85% of employers struggle to find suitable candidates in these fields, while so

many qualified teachers are unemployed or working in unrelated jobs — from construction to domestic work, security, or agriculture even in Indian shops."

Vilakati added that SNAT's own research shows a pressing need to hire 4,000 new ICT teachers to address overcrowded classrooms and overworked staff. "In some schools, one teacher is expected to handle multiple unrelated subjects. That's unacceptable," he said.

Vilakati clarified that the 4,000 teachers needed are not retirees or professionals returning to the field, but entirely new hires to meet current demand. "In developed countries, ICT is taught from the primary level. Why can't we do the same?"

Vilakati concluded by stating that the real issue is not a lack of skilled professionals but poor government planning. "The report is misleading. We don't have a skills shortage — we have a failure to employ the qualified professionals who are already available," he concluded.

The Eswatini Town Planners Association (ETPA) also raised concerns over the report's claim that over 80% of vacancies in urban (town) planning, and research and development (R&D) remain unfilled due to a lack of qualified candidates in the kingdom. Chairman of the ETPA and Urban Planner at Matsapha Town Council, Thulani Maphalala, also described the report as misleading. "After reading the report, I feel like it is misleading because, as we speak, we have many town planners currently unemployed or doing work in a different field," he said.

"We, as an association, were not consulted about this report, and we had no opportunity to contribute to the study leading to the misleading numbers. Town planning is not well understood in the country. The report ignores the reality that while there are trained town planners, there is a shortage of employment opportunities, not professionals."



Thulani Maphalala - ETPA

Maphalala explained that many urban planners are trained in South Africa, Lesotho, and Botswana; however, they

are struggling to find employment. He noted that the report likely relied on data from the Civil Service Commission, which is inaccurate.

"You can't conclude that a shortage in urban planners exists based solely on government employment figures," he said.

Eswatini Institute of Accountants (ESIA) Executive Director (ED), Dr. Ndiphetho Mabila, offered a more nuanced argument, saying that the country lacks laws requiring all accountants to register with the institute, making it impossible to track how many employers need accountants.



Minister Of Education & Training Owen Nxumalo with ESHEC Chairperson Phiywayinkhosi Ginindza & ESHEC CEO Dr Loretta Mkhonta

"There may be qualified accountants working or unemployed without being registered with us. So, claims of shortages in the number of accountants in the kingdom are questionable," said Mabila.

He added that unlike professions like law and nursing, accounting has no legal enforcement on registration.

"A lawyer must register with the Law Society to practice law in any courtroom in the kingdom. A nurse must be registered to work. But in accounting, anyone can operate without being formally registered," he said. "Without mandatory registration, we cannot determine the actual number of accountants or verify if there is a real shortage of accountants or not."

Mabila added that while the kingdom has a decent supply of accounting graduates, the shortage lies in specialized, experienced professionals and high-level certifications, not just the raw number of degree holders.

ESHEC Calls for Dialogue...

Following concerns from various stakeholders over the veracity of the Study, ESHEC has invited all relevant associations for a meeting to clarify the findings and address any disputes. Speaking to this publication ESHEC's

Advocacy and Communications Officer, Mihla Khumalo, acknowledged the concerns raised by some associations, stating that their office is open to engagement but emphasised the need for evidence-based discussions.

“There seems to be a misunderstanding,” Khumalo said. “We’ve heard that some associations are disputing the numbers in the NLMSP report. However, they have not presented any documented proof showing how many of their members are currently unemployed or working in non-related fields. How can one claim the report is incorrect without evidence to support that claim?”



Mihla Khumalo - ESHEC

Khumalo stressed that ESHEC is transparent and accountable in its operations. “Everything we are doing is public knowledge, and we encourage all concerned associations to engage with us directly,” he added.

Also speaking to this reporter, Dr. Ncamsile Mkhonta of ESHEC questioned the interpretation of the report. “Unfortunately, it seems like the data has been misinterpreted by combining categories,” Dr. Mkhonta said. “We heard that SNAT was unhappy with the report, particularly the claim that there’s a significant shortage of ICT teachers. However, the report does not state that there is a shortage of ICT teachers. It states there’s a shortage in broader STEM fields, including data analysis and related areas, not just ICT teaching.”

Mkhonta emphasized the importance of reading each category of the report independently and in the proper context to avoid confusion.

“If you recall, there was a case in a previous publication where a company openly stated they were seeking a candidate educated outside the Kingdom. The implication was that local qualifications did not meet the employer’s standards. This doesn’t mean the Kingdom lacks qualified individuals, but rather that there is a perception among some employers that locally obtained qualifications may

not meet industry requirements,” she explained.

Mkhonta concluded by stressing that the discussion should focus on aligning education with industry needs, so graduates are not left unemployed despite having academic qualifications.

When questioned if the complaining associations were approached while the report was being compiled, Mkhonta explained that the methodology used in compiling the report was known by ESEPARC.

ESEPARC explains....

The Executive Director of ESEPARC, Dr. Thabo Sacolo, explained that while conducting the study for the report, the research team engaged with a broad range of stakeholders and due to confidentiality agreements, it was not possible to disclose their identities.

“Naming the associations that we worked with in compiling the report would breach the non-disclosure agreements that we have with those stakeholders, that do include labour associations,” he said.

Even though Sacolo did not disclose the stakeholders they engaged, the Report notes that the methodology used combined three key approaches to ensure a comprehensive and reliable analysis. First, a literature and desktop review were conducted to assess national policy documents and previous reports like the 2021 Skills Audit, establishing a foundational evidence base.

This was followed by extensive fieldwork, including employer surveys across public, private, NGO, and parastatal sectors, alongside surveys of training institutions and recent graduates to assess supply-side dynamics. In addition to that, focus group discussions and key informant interviews with stakeholders from government, academia, and industry were held to gather qualitative insights.

Finally, the report applied skills anticipation modelling using historical employment and economic data to forecast future skills demand and supply trends, helping to identify mismatches and guide forward-looking policy decisions.

Sacolo emphasized that the report is built on a robust foundation of references, and further revealed that following the presentation of the report, work had already commenced on a new, government-led initiative known as the Skills Master Plan.

“The upcoming report will include recommendations on how the govern-

ment can bridge existing skills gaps and better align the national curriculum with the current and future needs of industry,” he explained.



Thabo Sacolo - ESEPARC

He noted that one of the key features of the new report will be the introduction of a lifetime upskilling model, designed to ensure continuous learning and development across all sectors.

Dr. Sacolo made an example of elementary education in the country: “We currently have teachers qualified to teach Grade 1, but we now recognise the need for properly trained educators for Grade 0, or pre-primary levels. Unfortunately, many of our current Grade 1 teachers are not qualified to teach younger children, and this gap is having a detrimental effect on early childhood education in the kingdom. Internationally, early childhood education is recognised as a critical stage in human development, and by missing this step, we are putting our youngest learners at a disadvantage.”

To address this, the Skills Master Plan will propose strategies for retraining and upskilling existing teachers so that they are qualified to teach at the pre-primary level. This, according to Dr. Sacolo, is part of a broader strategy to promote lifelong learning for all employees in the kingdom.

“The issue in Eswatini is not a lack of skilled individuals, it’s more a lack of the right employment opportunities to match those skills. Our challenge is to create a system where people can continuously adapt and grow with the needs of the economy and the job market,” he concluded.

Government Acknowledges Skills Mismatch Challenge

When approached for comment, the Communications Officer at the Ministry of Labour and Social Security, Nompilo Mncina, acknowledged concerns raised in the report and stated that the ministry is actively working to align the country’s education system with the evolving needs of the labour market.

“We are aware of the issues, and we are working towards addressing them,” she said. “Several initiatives are currently in place to support this effort.”

These include:

1. The Eswatini National Skills Audit Report (2023)
2. The Labour Force Survey, conducted every three yearsThe National Human Resource Development Policy (2017–2030), which is still being finalized
3. The Annual National Career Expo, held in collaboration with various ministries and stakeholders.

“These initiatives will help the government develop a better Scholarship Priority List, which ensures that government scholarships fund courses that are aligned with labour market needs,” she said.

Mncina further noted that the ministry is in the process of drafting legislation aimed at creating a stronger link between education and employment sectors. She said that the legislation will help bridge the gap between curriculum design and the demands of the labour market.

Curriculum needs to be overhauled - Minister of Education & Training

When approached on the skills gap issue, the Minister of Education and Training, Owen Nxumalo, highlighted the Higher Education Symposium held on November 20–21, 2024, which was jointly organised by the Ministry of Education and Training (MoET) and ESHEC. The symposium brought together all higher education authorities (both private and public), education leaders, industry representatives, professional bodies, students, and policymakers, calling for in-depth conversations between higher education institutions (HEIs) and Industry on aligning educational programmes with industry needs.

The aim was to craft solutions that will produce a workforce prepared for the demands of a rapidly changing job market.

Nxumalo noted that the conversations were urgent and among the key takeaways from the symposium there needed to be a curriculum overhaul. He stressed the urgency of these conver-



Nathi Dlamini - B.E CEO

sations, stating that one of the key takeaways from the symposium was the need for a comprehensive curriculum overhaul.

“The ESHEC, industry, and HEIs are committed to collaboration to revamp the national education curricula. This means moving away from purely academic theory to more practical, industry-focused education,” he explained.

Stakeholders agreed to embed Artificial Intelligence (AI), data analytics, and digital literacy into all degree programmes to future-proof graduates. Also, stakeholders agreed to develop a framework for regular consultations, internships, and industry-led workshops to ensure ongoing relevance in education and training.

In addition to this, initiatives were introduced to enhance students’ awareness of emerging industries and entrepreneurship pathways. The Minister added that they are focused on promoting continuous learning not just for students, but also for professionals already in the workforce, upskilling them, and both government and the private sector were encouraged to increase investment in job market research.

“**The rapid pace of change in the private sector means relevant skills are increasingly hard to find.**”

There is a shortage of skills in certain sectors - Private Sector

Speaking on the issue at the ‘Drivers of Inclusive Growth – Private Sector Engagement’ event held in early July 2024 at the Hilton Garden Inn, the General Manager of Mondelez International, Sherif Medhat, raised concerns over the widening skills gap in Eswatini’s labour force. Medhat emphasized that despite human capital being a key enabler for industrial growth, the kingdom continues to face a shortage of skilled artisans, technicians, and blue-collar professionals.

“We need skilled technicians and operational experts. Currently, we are struggling to fill these positions locally with local talent,” Medhat stated. He noted that some vacancies at Mondelez had remained unfilled for over a year due to a lack of qualified candidates.

To address this challenge, Mondelez plans to temporarily engage expatriate professionals to transfer specialized knowledge to local employees. The company sees short-term work permits for these experts as a strategy to

bridge the gap, encourage innovation, and support local capacity building.

Also, on 23 June 2024, ESHEC and Business Eswatini (BE) convened at the BE War Room to confront the persistent issue of skills mismatch and the accreditation of higher education institutions. The meeting, led by ESHEC CEO, Dr. Loretta Mkhonta, and BE CEO, E. Nathi Dlamini, addressed concerns over the disconnect between academic outputs and private sector needs.



Dr. Loretta Mkhonta - ESHEC CEO

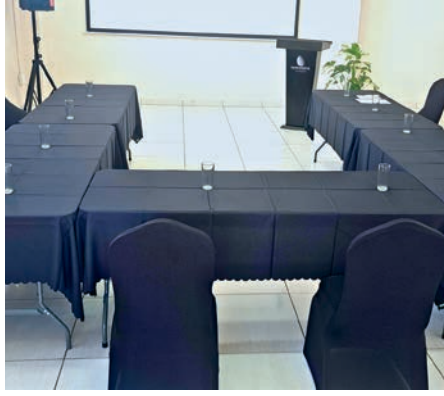
During the meeting Dlamini highlighted that, despite the proliferation of academic and technical institutions in Eswatini, employers continue to report serious deficiencies in job-ready skills among graduates.

“The rapid pace of change in the private sector means relevant skills are increasingly hard to find. Many employers are forced to re-train even after graduation,” he said.

Dr. Mkhonta echoed these concerns, acknowledging deep shortcomings within the local academic landscape.

She revealed that some institutions had already been shut down after failing to meet standards, and reaffirmed ESHEC’s commitment to a comprehensive accreditation process that prioritizes course content and lecturer quality.

To bridge the gap between education and employment, BE plans to include ESHEC in upcoming sector meetings to engage directly with industry leaders. This partnership aims to fast-track the development of a workforce equipped with relevant, high-demand skills, thus positioning Eswatini for a more competitive and inclusive economy.



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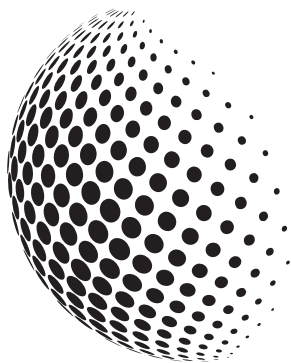
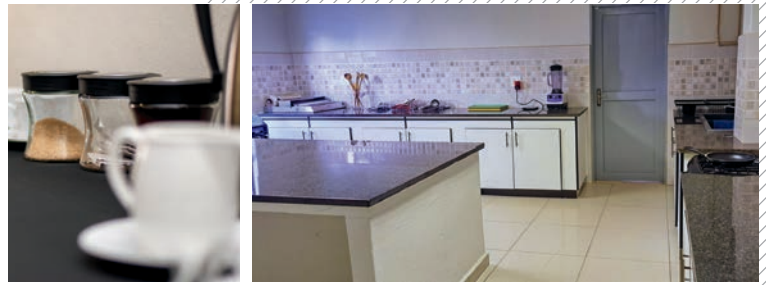
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A portrait of a middle-aged Black man with a shaved head, wearing a dark blue suit jacket, a white shirt, and a red and blue striped tie. He is looking directly at the camera with a neutral expression. The background is a bright blue color with a large yellow semi-circle behind his head.

ESRIC Charting a Bold Innovative & Inclusive Future

By: Ntokozo Nkambule | Photo: ESRIC

As Eswatini's oldest and largest insurer, the Eswatini Royal Insurance Corporation (ESRIC) is not merely resting on its golden jubilee laurels, it is accelerating into the future with transformative leadership, cutting-edge digital innovations, and a people-centred approach to business. Under the stewardship of General Manager Zama Ngcobo, ESRIC has reinforced its market leadership, championed financial inclusion, and launched ground-breaking initiatives such as the ESRIC mobile app and the establishment of Eswatini Re Ltd. From navigating the turbulence of the COVID-19 era to modernizing compensation frameworks in line with global best practices, ESRIC is redefining what it means to be a resilient, responsive, and responsible insurer in the Kingdom of Eswatini.

We sat down with the General Manager to reflect on his journey, the Corporation's transformation, and the exciting path ahead. In this conversation, he shares insights into the Corporation's vision, its investment in people and technology, and why ESRIC remains a pillar of strength in Eswatini's economic landscape.

Q: ESRIC is 52 years old, making it the oldest short & long-term insurer in the country. What have been some of your proudest achievements since assuming the role of General Manager (GM)?

A: Since taking on the role of General Manager at ESRIC, I've had the privilege of leading the Corporation through a transformative period. Despite operating in a challenging environment, we have maintained market leadership and strengthened our financial position, something I attribute to our strong governance and dedicated team.

One of the key challenges we faced was the COVID-19 pandemic. It tested the entire insurance industry, but we responded swiftly, prioritizing safety and ensuring business continuity. This experience reaffirmed the value of adaptive, people-centred leadership.

Among our proudest milestones is the establishment of Eswatini Re Ltd, a wholly owned reinsurance company. This initiative enhances national risk retention and positions us for long-term growth within the insurance ecosystem. In August 2024, we also launched our mobile app, which simplifies policy management, claims processing, and lead generation, making insurance more accessible to our customers.

We've also invested in infrastructure that reflects our values. Our new, energy-efficient branch in Manzini stands as a symbol of our commitment to sustainability, operational excellence, and delivering a superior customer experience. These milestones are not just operational successes, they speak to our broader commitment to growth, resilience, and innovation.

Q: ESRIC celebrated 50 years in 2023. What does this mean going forward for the Corporation?

A: Reaching our 50th anniversary in 2023 was a truly significant milestone. It was a moment to celebrate

ESRIC's legacy as Eswatini's oldest and largest insurer. This golden jubilee also reminded us of how far we've come, especially since the end of our monopoly in 2006. Competing in a liberalized market sharpened our strategic focus and reaffirmed our relevance in a fast-changing industry.

“

Reaching our 50th anniversary in 2023 was a truly significant milestone. It was a moment to celebrate ESRIC's legacy as Eswatini's oldest and largest insurer ... Going forward, this legacy inspires us to continue evolving

Going forward, this legacy inspires us to continue evolving. We're focused on driving innovation, improving customer experiences, and driving innovation across our operations, ensuring that ESRIC maintains its leadership in an increasingly dynamic and digital insurance landscape. In doing so, we aim to meet the evolving needs of our policyholders while strengthening our legacy for future generations.

Q: How would you define your leadership style, and what has influenced it?

A: I would describe my leadership style as transformational and collaborative. I believe in empowering teams, driving sustainable growth, and aligning everyone with ESRIC's strategic vision, especially our goal of remaining market leaders in a competitive and evolving insurance landscape. My approach emphasizes clear communication, inclusivity, and talent development, ensuring that our organisation remains agile, innovative, and deeply customer-focused.

My leadership approach is deeply shaped by ESRIC's 50-year legacy as Eswatini's oldest and largest insurer, which instils a strong sense of responsibility to uphold the values of

trust and reliability while navigating modern challenges. That lesson has stayed with me.

Engaging consistently with global industry trends and listening to our wide range of stakeholders, including employees, policyholders, regulators, and shareholders, has also shaped my inclusive, innovation-driven leadership approach.

Q: What is your vision for ESRIC?

A: My vision for ESRIC is to reinforce our organization's position as Eswatini's most trusted and leading insurer, while transforming into a forward-looking, customer-centric force in the evolving insurance landscape. Building on our 50-year legacy and strong market leadership across both Long-Term and Short-Term insurance, ESRIC will continue to bridge tradition with innovation to meet the changing needs of our diverse client base.

At the core of this vision is a commitment to digital transformation, enhancing the customer experience, streamlining internal operations, and delivering more personalized, accessible insurance solutions.

We will foster a culture of innovation and agility, equipping our teams to respond pro-actively to market shifts and emerging risks. Through strategic partnerships and a strong commitment to financial inclusion, ESRIC will not only sustain its competitive edge but also continue to play a vital role in advancing national development and economic resilience.

Q: You are big on philanthropy, as seen in several initiatives where the Corporation has donated millions to vulnerable and marginalized segments of society over the years. What drives this hunger to play such an active role?

A: My commitment to philanthropy at ESRIC is grounded in a deep sense of responsibility to uplift the communities that have supported us for over five decades. As Eswatini's oldest and largest insurer, ESRIC is more than a financial institution, we are a

cornerstone of social and economic progress. Our legacy is inseparably linked to the well-being of the people we serve.

I believe true leadership extends beyond profitability and involves creating a meaningful, lasting impact, especially for the most vulnerable. Guided by the principles of ubuntu and collective responsibility, we make strategic investments in initiatives that address critical social challenges and foster inclusive growth. This philanthropic commitment reinforces our vision to inspire trust, hope, and opportunity in Eswatini.

Q: The Corporation has also consistently been at the forefront of the sporting fraternity, as seen in sponsoring golf and the darts league. What inspires this?

A: ESRIC's commitment to sport is driven by our belief in its power to unite communities, promote well-being, and instil values such as discipline, teamwork, and perseverance, all of which align closely with our corporate ethos. As a proudly Swati organization, our support for sports like golf and the darts league reflects our broader mission of nation-building, talent development, and social cohesion.



ESRIC GM, Zama Ngcobo picture with Eswatini Government Hospital Head, Dr Thandolwakhe Tembe and Head of ICU, Dr Lomangisi Dlamini

customer-centricity. Our strength lies in our ability to adapt with agility, without compromising the stability and service excellence that have defined our brand for over five decades. A key driver of our competitiveness is our commitment to digital transformation. We continuously invest in modernizing systems and refining processes to improve operational efficiency, enhance customer engagement, and swiftly

our stakeholders. The launch of the ESRIC App exemplifies our commitment to digital transformation, offering clients greater convenience, transparency, and access to key services such as policy management and claims lodging.

Beyond client-facing innovations, technology also fuels data-driven decision-making, risk management, and process automation. Internally, we are focused on modernizing our systems and upskilling our workforce, embedding digital capability into our organizational culture.

Ultimately, technology is central to our vision of becoming a modern, agile, and inclusive insurer, equipped to meet the demands of today while preparing for the challenges of tomorrow.

Q: The Eswatini Government had entrusted ESRIC with administering the Workmen's Compensation Policy until March 2025. What does the opening up of the Workmen's Compensation Policy to other insurers mean to ESRIC?

A: The opening of the Workmen's Compensation Policy to other insurers represents a significant shift in Eswatini's insurance landscape and reflects broader efforts to encourage competition and innovation within the sector. For ESRIC, this change is not unfamiliar; we successfully navigated a similar transition in 2006 when the market was liberalized, strengthening our ability to adapt, compete, and lead.

While this transition means operating in a more competitive environment for Workmen's Compensation, we view it as an opportunity, not a setback. It enables us to reinforce our value proposition through service

The launch of the ESRIC App exemplifies our commitment to digital transformation, offering clients greater convenience, transparency, and access to key services

Through these sponsorships, we engage a wide cross-section of society, creating inclusive platforms for connection, empowerment, and excellence. This mirrors ESRIC's values of accessibility, resilience, and sustainable impact.

By supporting sports, we promote well-rounded development and healthier lives, while strengthening Eswatini's social and cultural fabric, laying the groundwork for a more sustainable, thriving, and united nation.

Q: How has ESRIC managed to stay competitive in a fast-evolving insurance market?

We have always maintained our competitiveness by focusing on continuous operational improvement, while staying true to our core values of trust, reliability, and

respond to shifting market demands, ensuring we remain relevant and high-performing.

Furthermore, our strong relationships with regulators, intermediaries, and corporate clients have been instrumental in helping us anticipate industry changes and align our strategy accordingly.

Q: ESRIC has embraced technology as evidenced by the recently unveiled ESRIC App, among other initiatives. What does technology mean to the corporation?

A: At ESRIC, we view technology as a strategic enabler of transformation, accessibility, and long-term competitiveness. In an increasingly digital world, it is empowering us to re-imagine service delivery, enhance operational efficiency, and meet the growing expectations of

excellence, technical expertise, and a long-standing track record of managing this policy with professionalism, compliance, and care.

Looking ahead, our focus is on maintaining leadership in this space by offering efficient claims processing, customer-centric service, and reliable risk management solutions. We believe that our institutional knowledge, robust infrastructure, and reputation for trust will remain key differentiators.

Furthermore, this change aligns with our broader strategy to strengthen competitiveness. We are committed to supporting the Government's goals and ensuring that all workers in Eswatini continue to receive the protection and support they deserve.

Q: Over the years of administering the policy, how has this policy benefited EmaSwati?

A: Over the years, ESRIC's administration of the Workmen's Compensation Policy has been crucial in safeguarding the livelihoods and dignity of thousands of EmaSwati. Entrusted by the Government, we have ensured that injured workers and their families receive timely financial support, medical care, and rehabilitation during life-changing moments.

This policy has served as a vital social safety net, mitigating economic hardship, promoting workplace safety, and encouraging improved risk management among employers. It has also contributed to

social stability and inclusive growth by protecting vulnerable workers.

Through efficient claims handling, transparent processes, and a customer-centric approach, ESRIC has consistently upheld workers' rights and strengthened trust in the system. We take great pride in our role in making this policy a cornerstone of social protection in Eswatini.

Q: What does the future of the Workmen's Compensation Policy look like in the context of Global standards?

A: Globally, the future of workmen's compensation is moving towards more inclusive, transparent, and technology-driven systems, and Eswatini is well-positioned to follow that path. As workplaces evolve, the policy must adapt to continue providing fair and effective protection for all workers.

Global trends indicate a move toward faster claims processing, stronger links to occupational health and safety, and the integration of digital tools to enhance efficiency and transparency. Eswatini can build on its solid foundation by embracing these innovations.

At ESRIC, we envision a worker-focused, technology-driven model that reduces turnaround times, strengthens compliance, and improves accessibility through mobile platforms and real-time updates.

Aligning with international standards, such as those from the ILO,

will bolster worker protections and support Eswatini's social security and sustainable development goals. As the market opens to competition, this presents an opportunity to elevate industry standards and improve outcomes for all EmaSwati.

Q: We understand the Policy provides additional value, such as funeral cover, legal liabilities, and increased medical expenses. Please elaborate more on this?

A: Yes, ESRIC enhances the core benefits of the Workmen's Compensation Act (WCA) by offering additional features at no extra cost to policyholders:

- Medical Expenses: Increased from the WCA limit of E136,903.08 to E200,000.00, providing greater support for serious work-related injuries.
- Funeral Benefit: E20,000 for employees who die due to workplace incidents, an added, non-mandated benefit.
- Legal Liability Cover: Up to E1,000,000, protecting employers against legal claims from workplace incidents.

These value-adds reflect ESRIC's commitment to going beyond compliance, ensuring stronger protection for both employers and employees.

Q: Thank you Mr Ngcobo for your time and for your visionary insights. It has been my pleasure. 



ICMA 2025 Global Exchange



The Municipal Council of Manzini and the International City/County Management Association (ICMA), the premier global organization of local government professionals, is proud to announce a unique opportunity for members to engage in international knowledge exchange through the ICMA Global Exchange Program. This year's program will take participants to Manzini, Eswatini, offering an immersive experience in local government management and international cooperation.

At the forefront of this initiative is the Municipal Council of Manzini, a progressive city in Eswatini, whose CEO currently serves on ICMA's Executive Board as Vice President for the International Region. This leadership role highlights the growing global dimension of ICMA's mission to create and sustain thriving communities worldwide.

Experience Local Governance in Eswatini

In Eswatini, participants will engage in four days of hands-on learning, professional exchange, and cultural immersion. The visit begins with an introduction to Eswatini's local government structures and operations, and engagements with local government leaders and staff within the Manzini region.

Delegates will also attend a local business and trade fair, gaining insight into public-private partnerships, municipal services, and innovative local economic development initiatives. This portion of the exchange coincides with Eswatini's annual heritage celebrations—providing a unique opportunity to experience traditional Swazi culture and ceremonies firsthand.

Shared Challenges, Shared Solutions

This exchange underscores ICMA's belief that while local governments operate in different cultural and geographic contexts, they face many of the same challenges—from service delivery and infrastructure management to community engagement and sustainable development. By facilitating these global connections, ICMA empowers local government professionals to share solutions and strengthen their impact at home and abroad.

Join Us!

We invite ICMA members from around the world to join this transformative journey. Gain new perspectives, build lasting professional relationships, and contribute to the global effort of enhancing local governance. This is more than a professional development opportunity—it's a chance to help shape the future of cities and communities across borders.

For more information on how to join ICMA or participate in the ICMA Global Exchange to Eswatini and South Africa, visit www.icma.org or contact ICMA at global@icma.org.

ICMA | global engagement



TAXPAL

TRANSFORMING TAX COMPLIANCE IN ESWATINI, ONE TAP AT A TIME

By: Phiwa Sikhondze | Photo: Eswatini Revenue Service // Freepik



Running a business in today's fast-paced world means juggling multiple responsibilities, from managing inventory and customers to meeting tax obligations and regulatory deadlines.

On 21 May 2025, at a joint launch held at the ERS Headquarters in Ezulwini, the ERS unveiled TaxPal, a game-changing mobile application designed to bring tax and customs services directly into the hands of every taxpayer in Eswatini. This is a powerful mobile app set to redefine how individuals and businesses interact with tax and customs services across the Kingdom.

TaxPal is more than just a mobile application - it is a landmark achievement in public sector innovation and a vital building block in the country's broader Government Digitalization Programme. The TaxPal App brings tax and customs services directly into the hands of every client, from entrepreneurs in rural communities to corporates in our urban centres.

Speaking at the launch, ERS Commissioner General, Brightwell Nkambule, described TaxPal as “a shift in customer experience” that

reflects a new era of convenience, accountability, and citizen empowerment. The app aims to make compliance easier, faster, and more accessible for everyone, from rural entrepreneurs to established corporates.

Designed with the digital lifestyle of today's citizens in mind, TaxPal puts the full range of ERS services right at the fingertips of each user. Whether one is managing a growing small business or handling corporate tax filings, TaxPal is a comprehensive platform built for real-world users.

Key features include:

- **TaxEase Account Dashboard:** View account details, track obligations, and stay updated with ERS communications - all in a glance.
- **Instant Tax Clearance Certificates:** Apply for and download your tax clearance with just a few taps.
- **Filing & Payment on the Go:** No more queuing at service centers. File returns and make payments anytime, anywhere.
- **Presumptive Tax Registration:** Designed for small and micro businesses with a turnover below E500,000, registration is now quick and seamless.
- **Built-in VAT Verification:** Before you do business, confirm your supplier's VAT registration status directly from the app.
- **Real-time Refund Tracking:**

Expecting a VAT refund? Track it in real-time, no calls, no paperwork.

- **Customs & Trade Information Portal:** A one-stop shop for traders, featuring up-to-date guidance on cross-border goods movement.

For the ERS, digitalization is not just about adopting new tools. As the Commissioner General emphasised, “it is about reimagining how we serve.” TaxPal supports the ERS's larger goal of fostering voluntary compliance by removing traditional barriers like travel, paperwork, and long wait times.

The app is also integrated with TaxEase, the ERS's digital self-service platform, and links directly to educational content aimed at boosting tax literacy and understanding.

While the app is already loaded with features, the ERS plans to continue enhancing it. Future updates are expected to introduce expanded payment options, including integration with all major mobile money services and bank card facilities.

TaxPal is available now on **Google Play Store** and **Huawei App Gallery**, with iOS App store availability coming soon.



How can the office of the Ombudsman help you?



You have the right to be treated fairly by financial service providers. If something goes wrong, the Office of the Ombudsman of Financial Services is here to help. Established by the Financial Services Regulatory Authority Act of 2010, we assist consumers in resolving disputes with non-bank Financial Services Providers, ensuring that your voice is heard.

By Andile Ndzabandzaba (OFS Research & Communications Officer)

At the Office of the Ombudsman of Financial Services (Ombudsman), we receive, investigate, and make binding decisions on complaints against Financial Services Regulatory Authority (FSRA)-license Non-Bank FSPs. These Non-Bank financial services complaints may relate to retirement funds; insurance; savings and/or credit; investments/securities; and medical cover, all within the Kingdom of Eswatini. We resolve disputes free of charge, in a fair and accessible way. This means that we handle complaints without taking sides and only consider what is fair and reasonable in each case. In addition, our processes are less formal.

The Ombudsman's Process

- When we receive a complaint, we begin by assessing the complaint for jurisdiction by asking the following questions:
- Is the complaint against an FSRA-licensed FSP relating to a matter that took place less than two years ago?
- Is the matter not currently being heard by a court or another forum?
- Has the complainant written a complaint letter to the FSP giving them 30 days to respond?

Should there be a positive answer to all these questions, we continue to the next stage which involves

Conciliation or Facilitation. At this stage, we facilitate a discussion about a dispute settlement between a complainant and an FSP. Should there be no settlement reached, the complaint is investigated further, and a decision, with written reasons, is issued by the Ombudsman following an investigation. We call this decision a Determination.

Types of Complaints

The types of Complaints that can be lodged at the Office of the Ombudsman include, but are not limited to:

- 1. A Retirement Fund Complaint** - this must relate to the administration of a fund; the investment of fund assets; or application of fund rules or the payment of benefits. Additionally, the complainant must allege one or more of the following:
 - took too long to perform an action, without good reason;
 - did not take an action that it should have;
 - did not follow its own rules or the law;
 - broke its promises;
 - gave wrong or misleading information;
 - did not make a decision in the correct way; or
 - did not disclose information that it ought to have disclosed to the complainant.

2. An Insurance Complaint - this must relate to the conduct of any person in relation to insurance business and/or the application and interpretation of the terms and conditions of a policy. The person complaining must allege one or more of the following:

- that a dispute of fact or law pertaining to insurance business has arisen between an insurer or an insurance intermediary and the complainant;
- that a decision of an insurer, insurance broker, other insurance agent or any person purportedly taken in terms of the policy terms and conditions was in excess of his/its powers, resulting in improper exercise of powers;
- that the interest of the complainant has or will be prejudiced as a result of the decision, whether by act or omission, of an insurer or an insurance intermediary; or
- that the person against whom the complaint is made has not fulfilled their duties in terms of the policy terms and conditions.

3. A Savings and/or Credit Complaint - this must relate to instances where a financial services provider:

- breached any applicable laws, regulations, by-laws, or duties imposed therein;

- failed to give effect to a right provided to the consumer by laws, regulations, by-laws in respect to the subject matter of the complaint;
- failed to adhere to any applicable code of practice or code of conduct provided for by financial services laws and other legislation applicable in the industry;
- failed to meet the standards of good practice required by financial services laws and instruments thereof; or
- treated the complainant unfairly or acted in an unconscionable manner towards the complainant.

4. A Securities Complaint - this must relate to a complaint against a listed public company, a public company which intends to get its securities listed in a licensed securities exchange, collective investment scheme and the intermediaries or licensed person within the securities market relating to redressal of grievances of investors in securities, claims of any money in respect of the issue or dealing in securities, deficiency in services, and include, but is not limited to a complaint based on

one or more of the following grounds:

- non-receipt of refund orders, allotment letters in respect of a public issue of securities of companies or units of mutual funds or collective investments schemes;
- non-receipt of dividend by shareholders or unit-holders;
- non-transfer of securities by an issuer company, mutual fund, Collective Investment Management Company, or depository within the stipulated time;
- non-receipt of letter of offer or consideration in takeover or buy-back offer or delisting;
- non-receipt of a statement of holding corporate benefits or any grievances in respect of corporate benefits, etc;
- any grievance in respect of public, rights or bonus issue of a listed company;
- any grievance in respect of issue or dealing in securities against an intermediary or a listed company.

5. A Medical Aid Scheme/Health Insurance complaint - this means a complainant relating to the administration of a medical scheme, the investment of its funds or the interpretation & application of its rules, and alleging:

- that a decision of the medical scheme or any person purportedly taken in terms of the rules was in excess of the powers of that medical scheme or person, or an improper exercise of its powers;
- that the complainant has sustained or may sustain prejudice in consequence of the maladministration of the medical scheme by the medical scheme or any person, whether by act or omission;
- that a dispute of fact or law has arisen in relation to the medical scheme between the medical scheme or any person and the complainant; or
- that an employer who participates in the medical scheme has not fulfilled its duties in terms of the rules of the medical scheme but shall not include a complaint which does not relate to a specific complainant.

OMBUDSMAN
OF FINANCIAL SERVICES
Umlamuli wetinzaba tetimali

Before Signing, Read & Ask the Right Questions!

- ☑ How do I submit a claim?
- ☑ What benefits am I paying for?
- ☑ What is not covered?

MANZINI LEADS THE WAY IN SUSTAINABLE WASTE MANAGEMENT WITH GROUND-BREAKING SEGREGATION INITIATIVE

Taking a proactive leap in urban sustainability, the Municipal Council of Manzini has launched a pioneering Waste Segregation at Source initiative, marking a significant shift in how the city handles its waste. Spearheaded under the city's Integrated Waste Management Plan (IWMP), the programme encourages residents to sort waste at the point of generation, a move designed to boost recycling, reduce landfill dependency, and promote environmental consciousness.

According to the City Council's Chief Executive Officer (CEO), Lungile Dlamini, the pilot phase, implemented in four townships across Manzini, has already seen overwhelming support from the community, signaling strong potential for city-wide adoption.

But what exactly does this initiative entail? What lessons have been learned from the pilot, and how is Manzini positioning itself as a model for sustainable waste management in the region?

In this feature, the CEO opens up about the inspiration behind the project, its community-driven approach, early wins, and how the city plans to scale this initiative for long-term impact.

By: Phiwa Sikhondze | Photo: Manzini Municipal Council



Manzini Municipal Council CEO, Lungile Dlamini

Q: Can you please unpack the waste segregation at source initiative? What is it all about?

A: Waste Segregation at Source is a process of identifying, classifying, dividing, and sorting waste at the point of generation to facilitate proper disposal, recycling, and management. It is further defined as a practice that prevents recyclable waste from entering landfills or dumpsite. The City of Manzini adopted this initiative following its Integrated Waste Management Plan (IWMP). Waste segregation forms a critical component of the waste management process by enabling the effective implementation of Reuse, Recycling

and Recovery (RRR) practices. The City has 12 wards with over 30 townships, and four (4) townships were sampled for a pilot project to determine the appetite and behavioral trends from the residents. The success of a waste segregation at source is dependent on the level of acceptance to adopt and understand the holistic objective of the programme. To ensure active participation, the Municipality deployed ten (10) Change Agents tasked with community engagement and awareness-raising. During the pilot project, 608 households were visited on a door-to-door campaign as per strata below:

Township	Total No. of Households	No. of sensitized households	No. of households where demographic survey was done	% Participation
Mkhosi	10	8	7	93%
Coates Valley	258	150	154	80%
Madonsa	254	141	147	79%
Sterksroom	86	83	80	87%

The residents participation rate demonstrated a positive response to the initiative. The involvement of the Change Agents in the community engagement played a crucial role in the success of the pilot project. Below are some the pictures taken during household surveys to gauge the response.

Q: What inspired the Municipality to adopt and expand the initiative at source programme, and what environmental goals is it meant to achieve?

A: Following a positive response from residents in the pilot townships the City observed the need expand the project further. The high levels of engagement and willingness from households participate in the programme signalled that residents understand and support the waste segregation at source initiative. The City's primary objective was to reduce the landfilling of waste to its

Controlled Dumpsite, increase recycling rates, and overall cleaner townships. It goes without saying that cleaner environments reduce health risks linked to poor waste disposal. The reduction of waste going into the dumpsite has long-term benefits, including the contribution to the reduction of emissions of green house gases that affect climate change. The overall objective was to promote environmental sustainability in the city through partnering with the residents.

Q: What measurable environmental benefits have been observed since the initiative began?

A: Since its inception, the waste segregation at source initiative has yielded several environmental benefits; one of which is that informal waste pickers now have improved access to clean, sorted recyclables, reducing the need



to sift through mixed waste. This accessibility has led to a recorded increase of over 5% in recyclable waste recovery over the past five months. Additionally, the initiative has enhanced operations at the recyclable waste buy-back centre; which reported a more than 7% increase in purchasing capacity in recent months. Furthermore, the Controlled Dumpsite has been receiving approximately 6 tonnes of waste a day, and 40% of that waste was diverted from landfilling since inception of the project.

Q: How is the Municipality ensuring that residents in newly added areas like Fairview and Helemisi understand and actively participate in the programme?

A: The Municipality has deployed ten Change Agents to raise awareness in the communities. These agents conduct one-on-one interviews, door-to-door household visits and surveys to monitor behavioural change. Follow-up feedback surveys are also used to gauge resident interest and responsiveness to the initiative.

Q: What role do the “change agents” play in promoting the initiative, and how effective have they been in influencing behavioural change?

A: Change Agents play a pivotal role in community mobilisation and education. They utilise four key methods for data collection, namely: interviews, household surveys, waste measurement and field visits to recycling centres. Through semi-structured interviews, they assess residents’ awareness, practices and challenges related to waste segregation. As frontline facilitators, the Change Agents are instrumental in driving behavioural change by maintaining consistent, daily engagement with residents.

Q: How does the Municipality monitor compliance and participation in the programme, and what challenges have emerged so far?

A: Change Agents are continuously deployed in communities to observe and document behavioural shifts

and any challenges encountered. Monitoring includes qualitative and quantitative data collection. While challenges may not be all detailed due to space constraints, common issues in such programmes typically include low participation rates in some areas, inconsistent sorting practices and logistical constraints in waste collection. However, the Municipality is working tirelessly to address all challenges.

Q: How is the recyclable waste managed after collection, and how does this support the Municipality’s circular economy objectives?

A: Initially, separated waste was transported to the Municipal Controlled Dumpsite so that it could be accessed by informal waste pickers. Subsequently, the Municipality partnered with a small-scale recycling company operating the city’s Buy-Back Centre to collect and process recyclables from residential areas. Additional small-scale recyclers have since been granted access to the dumpsite to support informal waste pickers; reinforcing the Municipality’s commitment to fostering a circular economy by reintegrating waste into the value chain.

Q: What partnerships - whether with private companies, NGOs or community organisations - are supporting the implementation of the initiative?


A: The 2015 United Nations New Urban Agenda emphasises the importance of partnerships in service delivery as a means to enhance urban governance and improve the quality of life in cities. As a result, a number of stakeholders support the waste segregation at source initiative. These include small-scale recycling enterprises that have been integrated into the waste segregation process. Additional institutional partners include the Eswatini Environment Authority and other environmental stewardship organisations which provide technical and regulatory support to enhance programme effectiveness. Other private companies supporting

this initiative include AMZ Recycling, Environmental Expert, Tsetse Flies Investments, Lowethu Trash Services, Eric Slabbert, and Eden Recycling.

Q: Are there any plans to introduce organic waste composting or extend the initiative to commercial and industrial areas?

A: Organic waste composting is a key element of the programme’s sustainability strategy. The Municipality has already established ten food waste composting beds where organic waste from townships is processed into nutrient-rich compost. Plans are underway to scale up this initiative citywide and integrate composting into the broader waste management framework. As the initiative matures, commercialisation of compost and identification of markets for recyclables will follow; thereby supporting both environmental and economic objectives.

Q: How is this programme shaping Manzini’s broader environmental stewardship narrative, and what message does the Municipality hope to send to other cities?

A: The initiative is transforming the City of Manzini’s environmental stewardship approach by embedding a culture of sustainability and responsible waste management. Through resident participation and waste segregation at source, the Municipality is reducing landfill use, promoting recycling, and enhancing environmental consciousness. These efforts are aligned with the city’s 2024-2030 Integrated Development Plan, which emphasises sustainable environmental governance and citizen engagement. By demonstrating tangible benefits such as waste reduction, economic opportunities and community empowerment, the Municipality hopes to inspire other towns and cities to adopt similar practices. The overarching message is that environmental sustainability is a shared responsibility and proactive, community-led waste management can lead to healthier, more resilient urban environments. 

The Man Who Walked Out and Built a Business Empire

- Tum duPont Speaks

He's a man defined more by impact than applause, a name spoken with both reverence and resistance in Eswatini's board-rooms and back-rooms alike. Henry "Tum" duPont is synonymous with business, from the days of Tum's General Supplies to the revival of The Tum's George Hotel and the creation of Tum's Waterworld Hotel, and the soon to be added Tum's Green Zone. As the long-serving president of the Federation of Eswatini Business Community (FESBC), he has become a formidable champion for local businesses.

Known for his low profile and reluctance to discuss his personal life, duPont rarely grants interviews. But in this rare and candid conversation with Inside Biz, he reflects on his formative years, the path that led him to walk away from formal employment on principle, to building one of the country's largest hardware chains, breathe new life into derelict properties, his unconditional love for family, overcoming various setbacks, and a pursuit to challenge systems that often work against local business.

He doesn't sugar coat his words, and he doesn't need to. His story speaks for itself.

By: Vulincwala Dlamini & Phesheya Mkhonta | Photo: Craft Space

Q: Can you briefly tell us about yourself: your upbringing, and what shaped you into the person you are today?

A: I am fortunate to have spent quality time with both parents when growing up. I lived with my father at his Motshane farm, before he passed away at the age of 57. This was during my formative years. Following his untimely death, I then relocated to Matsapha to live with my mother.

I attended Kwaluseni Primary School, and I was a very bright pupil, as a result, I was promoted from Standard 2 to Standard 4, where I eventually completed my primary education, before proceeding to Salesian High School. The latter changed the course of my life.

Q: Tell us more about how Salesian High School was influential to who you are today?

A: This is when the entrepreneurial bug bit me. I used to buy sweets in Matsapha and then sell them at school and around my neighbourhood in Manzini. As time went by I saw an opportunity to increase my income by expanding this business. I began by recruiting agents, that is

individuals who would sell my sweets at other schools and locations and I would pay them a commission. Apart from that, the school was influential in inculcating good leadership skills to pupils.

Q: As a bright and charismatic pupil, one would believe that you would go to University. Why didn't you take the tertiary education route?

A: When we matriculated I informed my classmates that I will not be attending tertiary even though my grades were good enough. I just felt strongly that tertiary was not for me and that I wanted to continue with entrepreneurship. I guess I am more of a hands-on person as opposed to theoretical. I told them



that I want to establish businesses so that they can get employment once they complete their studies. They joke about this till today, as that really did happen.

Q: As one of the pioneers of business in the country, did you have any mentors or individuals who helped you reach where you are today?

A: During school holidays and after school, I worked part-time with my uncles who were in the construction business. Instead of hiring me as an employee, they subcontracted me to do specific jobs like painting buildings they were working on. Looking back, I'd say that really inspired my journey into business because, in a way, I was already working for myself.

That experience taught me independence and gave me a taste of entrepreneurship early on. However, when it comes to the deeper knowledge of running a business—the ins and outs—I taught myself. I honestly see it more as a gift. Business has always felt like something that came naturally to me from a young age.

Q: Have you ever been employed?

A: Yes, after matriculating, I got my first formal job at a then renowned company called Mitchell Cotts. I started off as a sales assistant and quickly worked my way up to sales representative.

My role involved travelling across the country, supplying technical products like chemicals and irrigation equipment. I had the opportunity to service large companies such as Usuthu Pulp, Mhlume Sugar

Mill, and Ubombo Ranches (now Illovo).

I was later recruited by Swaziland Warehouse, a company that was part of the Kirsh Holdings group. I still remember being given a brand-new company car, which stirred quite a bit of resentment among the older employees. I was the youngest there, and some even accused me of using muti because of the perks I received. There was even a disturbing incident where I found some of them placing unknown substances in my car. But I never believed in such practices, and thankfully, none of it affected me, I'm still here and thriving.

Despite all that, I led a team of individuals who were much older than me and earned their respect through hard work. I eventually rose to become the technical sales leader and later the sales manager overseeing both Manzini and Mbabane.

Q: How did you make the transition from employment to entrepreneurship?

A: While working at Swaziland Warehouse, I was told that I couldn't

choose just didn't go well right with me, and, ultimately, it led me to a life-altering decision.

One day, while in Mbabane, I made the decision to leave on the spot. I walked out, got in the company car, without even thinking, and started driving to Manzini. Midway, I realised I was still in the company vehicle, so I stopped to call a friend and asked them to follow me. I drove straight to the company headquarters in Manzini, handed over the car keys, and that was it, I had officially resigned.

After that, I started calling the clients I had serviced to let them know that I was branching out on my own. To my surprise, many of them pledged their support. I had built strong, trustworthy relationships with them over the years, and they told me they were happy with my customer service and would continue working with me.

Q: Tums General Supplies was your first major business venture, one of the few locally owned hardware and general supplies businesses in the country at the time. It firmly established your presence in the business world. What led to the decision to close it down, especially given its significance in launching your entrepreneurial journey?

A: Yes, Tums General Supplies was my first major venture. It started small,

but thanks to the network I had built while working at Swaziland Warehouse, it quickly grew into the largest hardware supplier and retailer in the country, with branches in Manzini, Matsapha, Croydon, Mananga, Khubaneni, Timphisini, and several other areas.

Unfortunately, I had to close several branches due to widespread theft. At the time, technology wasn't as advanced as it is today, which made it difficult to manage inventory and finances remotely without being physically present at each location. We were also dealing with high-risk products—items small enough to be easily concealed, which made theft harder to control. Over time, this became unsustainable.

A significant turning point was when one of our vehicles, transporting cash takings from multiple locations, was hijacked. The funds were never recovered to this day, and that loss had a serious financial impact. On top of that, we faced resistance from some emaSwati, who were hesitant to embrace the idea of bringing

“

...I was inspired to move forward with the purchase after Manzini was officially declared a city. It struck me that a newly declared city didn't have a proper hotel establishment...

”

start a business and be employed simultaneously. Interestingly, my contract didn't say anything about that restriction, so I decided to take the leap. To stay under the radar, I registered the company using my middle name (Tum) instead of Henry, and I named it Tums General Supplies.

Q: What was that final straw that led to you going full time on entrepreneurship?

A: The pressure from management at Swaziland Warehouse became too much. They kept insisting that I abandon any outside business interests, even though I made it clear that none of these activities were affecting my performance. I was hitting my targets and doing well overall, but the push to make me



this type of service to under-served areas like Croydon. These challenges combined ultimately led to the decision to scale back. Some of the buildings we used are still standing today. I've rented out a few, while others remain vacant because people still lean more towards seeking employment than venturing into entrepreneurship.

Q: You're also a big name in the country's hospitality sector. How did you get into the sector?

A: My entry into the hospitality sector began when I purchased the property that housed the former George Hotel. The hotel had been run down for some time and the property was practically derelict. It had no proper structures, no water, no electricity, and had turned into a hideout for criminal activities, it was horrible.

When the property was put up for auction, the sheriffs called to inform me that the bidding would begin at 12 noon. At the time, I was in Big Bend, and it was already around 11 a.m. I rushed to Manzini and just managed to arrive on time. Under

the advice of my late friend Thulani Matsebula, I went ahead and bought the hotel for the reserve price of E3 million. Thankfully, I had the foresight to ask my banker to meet me at the auction, so I could immediately provide a financial guarantee for the purchase.

Even though I had no prior experience in the hospitality industry, I was inspired to move forward with the purchase after Manzini was officially declared a city. It struck me that a newly declared city didn't have a proper hotel establishment, and I saw that as both a gap and an opportunity. I felt a personal responsibility to bring a quintessential hotel experience to Manzini, my city.

Q: That was a big move. What challenges did you encounter after resuscitating the hotel?

A: There were quite a few challenges. Remember, the property was in extremely poor condition; it had no electricity, no water, broken windows, and aging paint job. It was by no means what you would call a hotel. Fortunately, my wife and my mother-in-law were instrumental in helping

“One of the most critical challenges is delayed payments. Securing a government contract might seem like a major breakthrough, but when payments are delayed—sometimes for months—it can be devastating”

clean and restore the premises. I managed to fix the utility issues, but as I was gearing up to reopen the hotel, another hurdle merged.

Manzini Town Council informed me that I couldn't operate the hotel unless I cleared the outstanding property taxes and rates, which amounted to another E3 million, the same amount I had used to buy the hotel. I negotiated for a payment plan of some sort, especially since I wasn't the one who had accrued those rates, but one particular official refused to budge. In the end, I had to pay the full amount just to begin operations. In essence, I had to pay double the price of the hotel just to get started. I later learned there were people in the business community who felt I didn't deserve to own the property. Some even tried underhanded tactics to force me out. The previous owner was especially bitter and claimed he would fight to get the hotel back. He even enlisted the services of a journalist at one of the major newspapers to write negatively about me and the hotel. This negative publicity made it difficult to attract customers at first, people were uncertain about the hotel's safety and legitimacy. But over time, as the dust settled and customers saw for themselves that the hotel was operating well, business started to pick up.

Finance was another problem as I had to pay double the reserve price for the property, this is not factoring that I had to refurbish the hotel. I had already received some assistance in the purchase of the property from bank financing, so I could no longer tap into that space. I, therefore, had to refurbish the hotel mostly out of my pocket. I only got further financing when the refurbishment was almost complete. And the Tums George Hotel was born.

Q: You have also been President of the Federation of Eswatini Business Community (FESBC). How did you get involved with the Federation?



A: My involvement with the Federation of Eswatini Business Community (FESBC) was a result of the leadership qualities I've always brought into business. I was invited by a group of local businesspeople to join what was then known as the Association of Swaziland Business Community (ASBC). They requested that I take up the role of chairman, a position I had not campaigned for.

We began as an association, but we were advised that to truly engage meaningfully with the government, we needed to restructure. In Eswatini, there are many associations, but very few have a real voice in policy-making. So, under the guidance of our advisor, Babe Bhembe, we transformed into an apex body, a federation. The logic was simple: while associations speak for individual businesses, a federation represents all associations collectively. We drafted a constitution, and from that foundation, the FESBC was born.

Q: What are some of the challenges you faced at FESBC?

A: One of the biggest challenges in the early days was accommodating and managing egos. Everyone wanted to assert their influence, trying to prove who had the most money. This arduous task fell on me.

Another challenge we faced, and still do to some extent is membership contributions. Many members expected services and representation, but few were willing to pay their subscription fees. There were times when I had to run the organisation from my own pocket. Thankfully, over the years, subscriptions have grown albeit very slowly and members are starting to appreciate the value of the federation. As FESBC grew in stature, we started gaining the respect of both the government and the leaders of the country. We began to be included in key discussions that required input from the business community. This recognition helped draw in more SMEs, who could finally see that we were advocating for their needs and standing up for the issues they face.

Q: What would you identify as the biggest challenges facing SMEs in the country?

A: The biggest challenge facing SMEs in this country is

marginalisation. Simply put, the policy environment is not conducive for SME growth. Instead of empowering local entrepreneurs, many of the existing regulations make it difficult for them to thrive. This has created fertile ground for corruption to sprout. Because of the strict procedures, you often find government employees registering companies themselves or encouraging friends and family to do so, knowing they can use their positions to fast-track approvals, licences, or tenders. Many of these individuals are not entrepreneurs, and don't have any business experience—marginalising SMEs who have the skills and experience in business.

Q: You are a strong advocate for SMEs and have unfortunately created some enemies along the way. Are you seeing any progress for SMEs in the country?

A: I wouldn't call them enemies. I view them as people who resist change. Most people know exactly what I've been advocating for over the years. It's not a secret. However, there are those who choose to



distort the message and misrepresent what FESBC and I stand for, especially through the media, by spreading false rumours. That said, I've always believed that the truth will set you free, and in my experience, the truth does eventually come out. In many cases, it has silenced the rumour mill and lies, reaffirming our position. I understand that in negotiations, especially when you're pushing for change, you might step on a few toes. But it's never intentional or malicious. And if I've ever wronged anyone, I've never hesitated to apologise. There should be no animosity when the ultimate goal is the same: to grow our economy and improve the lives of all EmaSwati, now and into the future.

Q: Has advocating for SMEs been worth it?

A: Absolutely. It's been a long and sometimes painful journey, but it has been worth it. We've seen significant progress over the years. The government has started enacting laws that improve the ease of doing business, including the recently passed Citizen Economic Empowerment Act, which we advocated for, and this is a big step toward giving EmaSwati-owned businesses a fair chance. But advocacy doesn't come without its costs. There have been times when powers in government, unhappy with my criticisms, especially when I've questioned their leadership, have instructed officers not to support my businesses. In essence, they responded by sort of blacklisting me from government orders. I lost a lot of business as a result of advocacy but I am proud of what we have achieved.

Q: You've previously spoken about the challenges SMEs encounter when engaging with the government. What are some of the key obstacles they face in this space?"

A: One of the most critical challenges is delayed payments. Securing a government contract might seem like a major breakthrough, but when payments are delayed—sometimes for months—it can be devastating. I've witnessed entrepreneurs suffer severe health issues, including strokes and heart attacks, due to the stress. Others are forced into bankruptcy, and unfortunately, they're often publicly ridiculed as failures. But in many cases, the real failure lies in the system's inability to honour financial commitments on time. But as EmaSwati, or perhaps more broadly, as Africans, we can be quick to celebrate someone's downfall with comments like, 'Vele yena bekentani?' (What did he think he was doing?). Unfortunately, we're too familiar with what I call the 'P.H.D. syndrome' - Pull Him Down Syndrome. Instead of supporting or encouraging ambition, we're often too ready to tear each other down.

Another major challenge is the tax system. I've always criticised the way the Eswatini Revenue Service (ERS) was set up. It was essentially copied and pasted from another country without localising it to our realities. It goes without saying that



no government has money growing on trees, they rely on taxes to fund national operations. However, tax systems should be designed to reflect the unique realities of each country, its people, and its economic landscape. What works in other countries doesn't necessarily work here. As it stands, our current tax models are burdensome for SMEs and often stifle their growth. We need a tax framework that aligns with EmaSwati, and the Eswatini way of doing business— one that supports local entrepreneurship rather than hindering it.

Yes, we're part of international agreements like the Southern African Customs Union (SACU), and we have to harmonise certain policies. But we can still create a tax model that's uniquely Eswatini—one that empowers our people while remaining compliant with international trade obligations.

On foreign direct investment, I believe strongly that investors should partner with locals, not just for compliance on paper, but to genuinely transfer skills, share knowledge, and empower our people. It's not enough for EmaSwati to be figureheads; they should be true partners.

Government needs to appreciate local businesses the same way they celebrate foreign investors. Local businesses are the biggest employers of EmaSwati. They deserve respect, recognition, and support. Even small gestures of appreciation can make a big difference. I remember how the late King Sobhuza II used to award medals to citizens for exceptional contribution to the country. That kind of recognition inspired people to work harder—not just for themselves but for the nation.

Another issue we must address is business succession planning for SMEs. In our culture, talking about death is often taboo, so people avoid planning for what happens when the founder passes on. But that silence leads to the collapse of many businesses after the owner dies. Infighting

among heirs, lack of business skills in the next generation, or simply taking the inherited business for granted, all contribute to the demise of once-thriving enterprises. We need to normalise these conversations and plan for continuity so that our local businesses outlive their founders.

Q: You've walked the full journey: faced significant setbacks and challenges, but also celebrated major wins and remarkable growth. From your experience, what does it truly take to succeed as an entrepreneur in this country?

A: To succeed as an entrepreneur in this country, you need resilience, determination, and a clear vision. You must also be flexible such that if something doesn't work, drop it and move on. Focus on what works. Another important thing is discipline: get up early and sleep early. I always say, EmaSwati must stop over-relaxing. The generalisation that EmaSwati are relaxed is not good, let's not discredit our nation by giving the impression that we are lazy.

Q: You're known as a proud family man, a patriotic LiSwati, and someone deeply involved in community upliftment. But beyond business, what are some of the other passions that drive you?

A: Cleanliness. This might sound petty but it's something I'm very passionate about. We have a beautiful country, but I've observed with concern how we are dirtying it. King Sobhuza II, in his wisdom, made sure that even on something as small as a government envelope, we were reminded: "The soil is our greatest asset – help conserve it." That message must be revived. Keeping Eswatini clean ties into the bigger picture of climate change. We've signed international agreements committing to environmental preservation. Our river streams have been turned into dump sites contaminating the water we are meant to live on. That's why we're developing the Tums Green Zone Mall, a sustainable living concept that feeds into the green economy, environmental consciousness,

recycling, and preservation, and we hope to break ground this year.

Take, for example, the issue of plastic bags. Parliament initially enacted a law banning them, which was a huge step forward. The country looked cleaner. But now we've seen a U-turn, with extensions being granted on the ban. These plastic bags are harmful to the environment.

Q: We now have two federations advocating for SMEs: the Federation of Eswatini Business Community (FESBC) and the Business Federation of Eswatini (BUFE). Do we need both in the country?


A: To be honest, the more the merrier, especially if the message is the same. For me, it's not a problem. As long as both federations are genuinely advocating for the business community, it's a win for the country. When I was president, I didn't see them as competition, we complemented each other. Ultimately, more voices mean more pressure on policymakers to create an enabling environment for SMEs.

Q: Lastly, how would you want people to remember Henry 'Tum' duPont, Buhle Bemajaha?

That's a tricky question, because honestly, why should it matter how I'm remembered when I'm no longer here? Whether people choose to celebrate me or curse my name, it won't make a difference to me when I'm gone. We spend so much of our lives chasing material things, yet none of it comes with us in the end. So in that sense, no, it doesn't really matter.

But what does matter to me is legacy. As I mentioned earlier, I believe strongly in succession and the importance of building something that lasts beyond your own lifetime. It's not about people remembering me personally, it's about the foundation I leave behind for my family and future generations. That's why I made it a point that my daughters pursue business management studies at tertiary level, despite their other interests, to equip them with the skills to carry forward the Tums Group legacy. My middle daughter, Kim, is now the GM of the Group. It's not about me, this is a long-standing proudly Eswatini brand, and I believe it should not end with me.

On that sobering note, thank you so much for your time and the wisdom you've shared.

You're most welcome. And let me quickly add, I truly appreciate the work you're doing to spotlight local businesses. May it continue to grow and make an even greater impact. 



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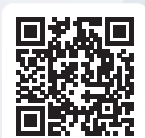
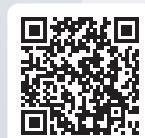
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CALLED TO BUILD: Talifhani Banks on Faith, Tech, and Shifting African Mindsets

When Talifhani Banks speaks, it's less of an interview and more of a sermon, one rooted in faith, purpose, and an unrelenting pursuit of impact. Known for his work in technology and entrepreneurship through companies like Spaza Eats and AnalyticsX, Banks is not just building businesses; he is building belief systems. Systems that encourage young Africans to dream, to do, and most importantly, to believe.

Spaza Eats, one of his flagship ventures, is a township-based delivery platform that connects local informal traders (spaza shops) with customers via a digital app. The platform enables small businesses in underserved communities to access a wider market while creating jobs for local drivers. What sets Spaza Eats apart is its grassroots approach to economic participation: it bridges the digital divide, formalizes informal trade, and empowers local ecosystems.

We caught up with the dynamic founder during the Eswatini Investment Conference 2025, where he gave us an electrifying interview that stirs and introspects

By Phiwa Sikhondze

Q: Mr Banks, you have demonstrated to be one entrepreneur whose work clearly goes beyond business — it's about purpose, people, and shifting mindsets. How would you describe the mission that drives everything you do?

A: First of all, I'd say you need to find yourself and know what you're called for. You have to ask yourself: What is my assignment on this earth? My assignment is around technology. But not just that. It's about bringing stability, neutralizing complex topics, and making them accessible. I want to speak about technology in a way that even a layman understands. I speak for the youth, for the confused, and sometimes I touch on politics, not to be controversial, but to awaken the minds of leaders and decision-makers.

So yes, my topic is big on the youth, on politics, on economics, and my business. I use my business as a vehicle of what I'm talking about. I use my business as a vehicle to demonstrate what I

preach. When I talk, I don't just motivate, I reference what we are doing, so people see it's real. Motivation without a point of reference? That's just noise.

Q: Have you always been an advocate for entrepreneurs?

A: Absolutely. I've been doing this since I was 14. I was given a stage to preach at 14. At an early age, I learned that faith without deeds is dead. So even then, I was being prepared for this journey, I just didn't know it yet. Everything else that came (university knowledge, work, and business) was part of the same path. You can't motivate people if you are not doing it. You need to discuss what you're doing and how you keep going, as well as how much you've achieved so far.

Q: That's quite interesting. Why do you think we're not seeing more entrepreneurs, particularly in Southern Africa, coming up with similar initiatives such as the Spaza Eats platform?

A: I believe it is about awareness. We can all be taught the same information, but what you do with it depends on how you received it and what life has shown you. Many people graduate with the right qualifications—MBAs, degrees—but they don't know what to do next.

I come from poverty, so for me, it started with what I had. Sometimes that's all it takes. If someone is selling watermelons for R40, buy it, cut it into six pieces, and sell each piece for R40. It's a mindset. But our systems—education, religion, politics—they don't teach us that. Religion should teach that Christ is within you. You're a representation of greatness—you should do great things. In politics, we should be taught that the economy belongs to us. If we don't participate in it, we don't eat. In education, what you study must align with your talent. Many people finish school, get their qualifications, and realize, "This wasn't my thing." Why? Because they were doing it for their parents, not for themselves.



I studied what I was aligned with. I'm spiritually connected to my purpose. I'm politically aware that creation and participation are critical. That's why I'm doing this. I'm walking the journey.

Q: Did you always know that you were going to be an entrepreneur?

A: Not really. It all dated back to 2014. That's when I knew I was called to be an entrepreneur. I was in my second year of employment. I started working in 2013, and in my second year of working, I could feel that this was not where I was meant to stay. I told my dad and he wasn't impressed. But I didn't quit immediately. I kept working: first at Massmart, then Pick n Pay, then AutoZone. By the time I was at AutoZone, I was reporting directly to

the CEO as a Business Analyst, earning well, and I was only 27.

But the calling was louder than the paycheck. I eventually quit in 2017. When I resigned, it wasn't about the money; it was about the calling. The

“ **You need faith in your gift — in what God has placed in you — even if you can't see the results yet.** ”

calling kept getting louder. A true calling isn't about material things, it's something deep within. If I hadn't listened to my calling I wouldn't be here today.

Q: That's impressive. How many people are employed by your company?

A: Right now, we have 27 employees across two companies: Spaza Eats and AnalyticsX. We used to have over 30 before the COVID pandemic. However, we've created thousands of indirect jobs—over 2,000 drivers with Spaza Eats and more than 4,500 merchants on our platform. Of those, about 1,200 to 1,300 are active and earning money daily. We've also been giving away POS machines, which generate money every second.

Q: And before you got that big break, how tough was it?

A: It was mentally draining. You start doubting yourself. You even begin to disrespect yourself because everyone around you is showing you — proving to you — why you shouldn't have done it. I had left a job that paid me R45,000 a month, and to them, that made me stupid. And then, you start believing maybe you were dumb. Maybe they were right. But this is where confidence and belief become everything. When the Bible says, faith without works



is dead, this is exactly what it means. When it says, we live by faith, not by sight, this is what it's talking about.

You need faith in your gift — in what God has placed in you — even if you can't see the results yet. That's the

only thing that carries you forward. And if you stay true to that, you might just see E3 million a month. That's not to brag. That's just to say — it's a faith game.

Q: You're an inspiration to many. What would you say to a young person looking to follow your path?

A: I'd say having the right mindset is the first step to becoming an entrepreneur — but beyond that, you need to find what truly makes you happy in doing it, because this journey is tough. What people don't tell you is how hard it gets. You can fall into depression. You can burn out. No one talks about that side of entrepreneurship. It's painful — like going through a breakup with someone you truly love. That's how hard it can be.

But the difference is: faith. You have to believe in your gift even when you don't see the results. You must believe in what God has placed inside you. That belief will carry you through. Because one day, you'll look up and your monthly income will surpass someone's lifetime salary.

Q: Finally, what do you make of the Eswatini Investment Conference?

A: This is powerful. This is how transformation happens—when the public sector, private sector, and the community come together. You create consensus. You create awareness. I loved seeing ministers in the room, willing to listen and learn. That means the right decisions can happen. It's all about awakening — about awareness. I like to think of it in spiritual terms: some spirits don't take action simply because they haven't yet reached a certain level of awareness. But when you walk into a room and find people truly listening, that's the room where the right spirit can speak to you. That's when transformation begins. To me, it felt like a church — a church for the community. And we need more spaces like that.

Q: Thank you for your time.

A: Thank you. I appreciate it. 



FOTON

BRIDGING THE GAP BETWEEN AFFORDABILITY & RELIABILITY!

By: Sizwe Dlamini | Photo: Mbabane Motors

Since securing an exclusive licensing agreement with Foton Motor Co., Ltd., Mbabane Motors has sold 28 Foton vehicles in just eight months, reflecting a strong market response to the returning brand in Eswatini.

Foton, a Chinese commercial vehicle manufacturer and subsidiary of the BAIC Group, offers a diverse range of vehicles, including trucks, vans, buses, sport utility vehicles, and construction machinery, approached Mbabane Motors for the licencing deal.

Headquartered in Changping, Beijing, Foton was founded in 1996, and has since expanded its product lineup to include the Foton View, a minibus inspired by the Toyota HiAce H100.

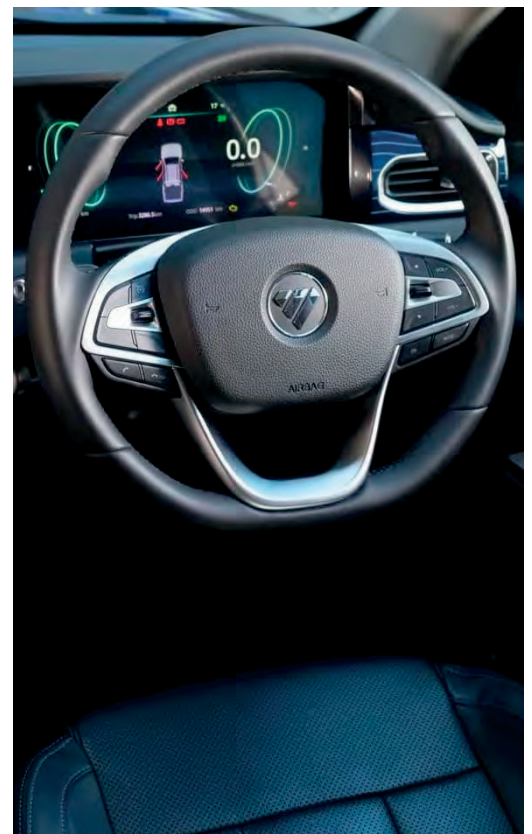
Speaking to this publication, Head of Marketing and Sales at Mbabane Motors, Majid Daude, expressed enthusiasm about the partnership, noting that if Foton had provided

more stock the sales numbers would have been higher.

“Mbabane Motors is thrilled about our licensing agreement with Foton Automobiles,” Daude said. “Foton International approached us a few months ago after researching our operations. They were apparently impressed with us, as they soon supplied us with an initial batch of four vehicles, which sold out within just four weeks of arrival.”

According to Daude, the first consignment included two Tunland G7 single cab bakkies, one Tunland G7 double cab, and one Foton Miler light commercial truck—all featuring modern convenience features such as daytime running lights, air conditioning, cruise control, and fuel-efficient yet powerful engines.

Daude explained that the public reaction to Foton brand was immense. However, he had a few issues securing stock as this is not Foton’s first entry into the Eswatini market.





“Its affordability, durability, and practicality make it an excellent choice for small and medium-sized businesses in the kingdom...”

“Foton is a returning brand to the kingdom; it was previously represented by another dealership before that partnership was discontinued. Foton is now counting on Mbabane Motors’ strong reputation and market reach to re-establish its presence in the kingdom,” he said.

Daude highlighted that the Tunland G7 Single Cab as the top seller so far. The bakkie is valued for its durability, practicality, and fuel efficiency, especially among business clients.



“So far, we have sold 14 units of the Single Cab, mainly as fleet vehicles. This response shows that businesses around the kingdom appreciate the reliability and value for money that these vehicles provide. With its powerful engine, robust build quality, and generous cargo space, the G7 Single Cab is a reliable asset for any enterprise and again if we had more stock we would have sold more.”

He added that they have also sold seven Tunland G7 Double Cabs, which are versatile enough to serve both commercial and personal needs. These models come with turbo-charged diesel engines and are available in 6-speed manual or 8-speed automatic transmissions, with a choice of 4x2 or 4x4 drivetrains. Daude noted that standard features include 17-inch alloy wheels, LED

daytime running lights, cruise control, a 12.3-inch infotainment system with Apple CarPlay and Android Auto, electronic stability control, and rear parking sensors.

“Higher-end trims like the TLX and Limited offer even more luxury, such as ventilated, electrically operated front seats, dual-zone climate control, keyless entry, sunroof, wireless charging, and a 360-degree camera system,” he said. “The Double Cab also boasts a towing capacity of



3,000kg and substantial ground clearance, making it just as capable off-road as it is in urban settings.”

Mbabane Motors has also sold one Foton Miler light commercial truck. Its compact yet robust, powered turbo diesel engine delivers strong performance and fuel economy at around 10 litres per 100 km. Its low-cab-forward design maximizes cargo space and manoeuvrability, while the cabin ensures driver comfort over long distances. Daude added that the Miler includes safety features like ABS, EBD, and dual airbags and is backed by a 5-year/150,000 km warranty.

“Its affordability, durability, and practicality make it an excellent choice for small and medium-sized businesses in the kingdom,” he said.

Daude also confirmed that Mbabane Motors has sold two Foton minibuses as of May. The CS2 model is a 15-seater minibus suited for both passenger and commercial use. It offers a turbodiesel engine for efficient performance, ergonomic seating, and a quiet cabin. Safety features include ABS and EBD, making it a dependable and comfortable option for various transport needs.



Daude also highlighted that Foton has improved their stock availability meaning customers will have access to more stock.

“We are optimistic about future sales of Foton vehicles in the kingdom. We have secured regular stock arrivals, and we have seen the growing customer engagement regarding the brand”.

He encouraged the public to visit Mbabane Motors’ showrooms in Mbabane and Manzini to test drive and experience the full Foton lineup first hand.

“Foton, through Mbabane Motors is bridging the gap between affordability and reliability,” he concluded.



Making A Difference

PUSHING EWADE TO EVOLVE INTO A CONTINENTAL BENCHMARK FOR SUSTAINABLE RURAL TRANSFORMATION

By: Lwazi Dlamini | Photo: EWADE // Freepik

With a portfolio of 14 major projects impacting 155,000 people across all four regions of the country, Eswatini Water and Agricultural Development Enterprise (EWADE) is making a significant difference, with 51% of beneficiaries being women. The organization has successfully constructed and rehabilitated 19 small earth dams, directly benefiting 6,500 farmers and indirectly supporting 39,000 people. EWADE has also created 7,000 jobs, enhancing the livelihoods of approximately 42,000 individuals. As its payoff line suggests, EWADE is driving positive change across Eswatini.

Over the years, EWADE has significantly expanded its footprint across Eswatini, with a strong emphasis on inclusive rural development, infrastructure enhancement, and commercial agriculture. EWADE

CEO, Dr. Samson Sithole, describes the organisation's impact as having evolved from basic infrastructure development to enabling sustainable agricultural economies, financial inclusion, and holistic rural transformation, "all while staying rooted in our mission to improve livelihoods and unlock the economic potential of Eswatini's rural communities."

Sithole says he envisions EWADE growing into a knowledge hub, driving innovation in agribusiness, climate-smart agriculture, and community-based water governance.

A passionate advocate for rural development and socio-economic empowerment, Sithole is driven by a deep commitment to improving the lives of ordinary emaSwati, especially under served communities.

"I consider myself a strategic thinker, a mentor, and a lifelong learner who

values humility, integrity, and results. Outside the office, I am a family man who enjoys engaging in community-based initiatives, reading, and reflecting on sustainable solutions for Africa's development challenges," he says.

Dr Sithole has seen both sides of the urban and rural settings of Eswatini, and this exposure is what has instilled in him a deep sense of empathy and a resolve to be part of the solution. "I grew up in both urban and rural settings of Eswatini, and with this exposure, I was able to witness and compare first-hand the daily struggles of smallholder farmers and families with limited access to water and economic opportunities. This upbringing instilled in me a deep sense of empathy and a resolve to be part of the solution. It taught me resilience, the importance of hard work, and the value of community, all of which continue to influence my



leadership and vision at EWADE," he says matter-of-factly.

With an academic doctorate, Sithole's academic journey has been foundational to his work in development and leadership. "I pursued higher education with a focus on development, water management, and agricultural economics," he says. "I hold advanced qualifications, including a Doctorate, which has helped me approach challenges with analytical precision and evidence-based decision-making. My studies have included institutions both locally and internationally, equipping me with a global perspective while maintaining a grassroots focus. In a nutshell, my CV looks like this: PHD Management - TEXILA American University, Master's Degree in

Business Administration (MBA), a Bachelor of Science in Agriculture majoring in Agriculture Economics and Management, a Diploma in General Agriculture, and Prince 2 Project Management Professional Certificate."

The CEO draws inspiration from a combination of personal experiences and visionary leaders in Africa's development space. He says growing up in a community that faced water scarcity and underdeveloped agricultural systems, he saw the transformative power of infrastructure and empowerment. Later in life, he was further inspired by international development frameworks and the work of African change-makers who demonstrated that with the right strategies, rural economies

can thrive. He states that this inspired him to dedicate his career to enabling access to water and supporting commercial agriculture for smallholder farmers.

"I was drawn by the potential of contributing to improved livelihoods of eMaSwati. I joined EWADE to be part of a bold mission, one that uses integrated water and agricultural interventions to uplift communities. My experience in policy and project management made this a natural step," Dr Sithole says.

He describes his leadership style in three words - empowerment, transparency, and accountability.

"My leadership is values-driven, based on respect, ethics, inclusion, and innovation, consistent with EWADE's governance and FEET values (Fairness, Engagement, Ethics, and Transparency). I am also one who pushes my team to achieve their ultimate potentials as individuals. I am an advocate for continuous learning and development," he adds.

Dr Sithole admits it has not been smooth sailing being EWADE CEO. "In my role as CEO of EWADE, I have had to develop a high level of emotional intelligence, patience, and strategic foresight. Leading in such a space requires balancing national development priorities with stakeholder expectations, often

under immense pressure. I have learned that resilience is not just about enduring hardship but about maintaining clarity of purpose in the face of competing interests and constrained budgets," he notes.

He adds: "One of the most difficult aspects of this leadership journey has been the personal cost, particularly the sacrifice of family time. The demands of the role - long hours, frequent community engagements, and high-stakes decision-making often mean that personal moments are missed. However, I have drawn strength from the knowledge that our work is impacting lives across Eswatini, creating sustainable livelihoods and transforming rural economies. That purpose has been my compass."

The CEO says his organisation operates in a dynamic environment where long-term transformation goals must coexist with immediate community needs and on-the-ground implementation realities. He adds that to maintain this balance, they have had to adopt a decentralised operational model that empowers project-level teams with decision-making autonomy, while ensuring that every action remains tied to their overarching development vision.

"At the heart of our approach are five strategic pillars that shape our institutional direction, and these include: infrastructure development, commercial agriculture promotion, smallholder empowerment, sustainable partnerships, and institutional governance. These pillars serve as both a compass and a filter, ensuring that no operational activity is detached from our core mission of improving livelihoods through water and agribusiness initiatives," he emphasises.

Dr Sithole says that to manage execution without losing sight of the big picture, they have had to invest heavily in robust planning, monitoring, and evaluation systems. He further states that these tools allow them to track project-level progress in real time, assess socio-economic impact, and quickly respond to risks or inefficiencies. They also provide data-driven insights that inform strategic adjustments and policy engagements at the national level. Equally important is the calibre of talent within the organisation.

"I believe in recruiting and retaining highly competent professionals, and I intentionally delegate authority while maintaining strategic oversight. This balance of trust and accountability allows us to remain agile without compromising governance

or long-term impact," he adds.

He highlights the introduction of the Mkhondvo Ngwavuma Water Augmentation Project (MNWAP) as a project that will leave no sector unimpacted. "Having developed and implemented two (2) Strategic Plans, I have witnessed the enterprise expand from focusing solely on large-scale irrigation to a broader portfolio including small water development, infrastructure rehabilitation, and even exploring regional expansion. We also redefined our strategy to align with Eswatini's national

projects, impacting over 155,000 people across all four regions of the country. Remarkably, 51% of our beneficiaries are women, reflecting our commitment to gender-responsive development.

From an infrastructure standpoint, we've constructed and rehabilitated 19 small earth dams, directly benefiting around 6,500 farmers and indirectly supporting 39,000 people, with more water security projects in the pipeline. On the agricultural front, we've enabled the transformation of over 18,000 hectares of land into

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Over the years, EWADE has significantly expanded its footprint across Eswatini, with a strong emphasis on inclusive rural development, infrastructure enhancement, and commercial agriculture

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development goals and global SDGs. The government has also called on the EWADE to directly support issues of national food sovereignty. It is in this period that we have been identified by international DFIs as a preferred partner and development agent. With the introduction of the MNWAP, EWADE is transforming into a holistic development agent. For the first time, we will have a project which will leave no sector unimpacted," he notes.

Dr Sithole is chuffed with the impact EWADE has had in the country's national development. "Over the years, EWADE has significantly expanded its footprint across Eswatini, with a strong emphasis on inclusive rural development, infrastructure enhancement, and commercial agriculture. Today, we manage a portfolio of 14 major



productive use; 15,200 hectares under sugarcane and 3,200 hectares under other diversified crops. This excludes the additional 30,000 hectares earmarked under the strategic MNWAP, which is poised to further scale our impact," he says.

Dr Sithole adds: "Our community development efforts are also closely linked to economic empowerment. To date, we have facilitated the creation of 7,000 jobs, supporting an estimated 42,000 livelihoods. Through Farmer Companies supported by EWADE, we've recorded gross revenues of E5.587 billion with SZL 517 million remitted to the government in taxes and E474.6 million paid out as dividends to shareholders. Additionally, our facilitation of access to finance has resulted in E524 million in loans being secured, with a commendable 63 out of 80 businesses successfully settling their loans. In summary, EWADE's impact has evolved from basic infrastructure development to enabling sustainable agricultural economies, financial inclusion, and holistic rural transformation, all while staying rooted in our mission to improve livelihoods and unlock the economic potential of Eswatini's rural communities."

The CEO picks out the LUSIP and MNWAP projects as the stand out successes of EWADE. "LUSIP laid the groundwork for commercial agriculture among smallholders, and MNWAP has become the centrepiece of our future growth.

It has the potential to unlock over 30,000 hectares of productive land.

Our work integrates institutional partnerships, access to finance, and technical support, ensuring that development is not only delivered but sustained. By aligning our efforts with national priorities and leveraging donor support, EWADE is positioning Eswatini to be a model of agricultural transformation in the region. We are redefining agriculture from a subsistence activity into a viable commercial enterprise for smallholder farmers. Through structured farmer companies, we have created platforms for rural communities to participate meaningfully in the agri-value chain, owning equity, generating profits, and reinvesting in their futures. These models are not only improving livelihoods but are helping to build a new class of rural entrepreneurs. Ultimately, we are not just building infrastructure, we are cultivating resilience, and economic independence," he says.



Dr Sithole says what makes him proud is to lead EWADE into a new era of strategy (2022-27), securing critical partnerships, and seeing smallholder farmers transform into agro-entrepreneurs stand out as defining moments. He also points out that Climate resilience is a core part of EWADE's strategy.

"Climate resilience is a core part of our strategy. By developing water infrastructure like small earth dams and rolling out irrigation-based agriculture, we are reducing communities' dependence on erratic rainfall and enabling year-round production. Projects such as the MNWAP and the Smallholder Agricultural Productivity Enhancement and Marketing Project (SAPEMP) are designed with long-term environmental sustainability and ecological preservation. Additionally, we promote crop diversification and climate-smart

practices that enhance soil health, reduce vulnerability, and increase productivity under changing climatic conditions," he says.

Gazing into the future, he says in the next five or 10 years, his aspiration is for EWADE to evolve into a continental benchmark for sustainable rural transformation through agriculture and water development. They aim to scale their impact by expanding irrigation infrastructure, and unlocking more arable land. He wants to see more smallholder farmers integrated into high-value agricultural markets, owning equity in commercial ventures, and enjoying generational income security.

"Institutionally, I envision EWADE growing into a knowledge hub, driving innovation in agribusiness, climate-smart agriculture, and community-based water governance. We are working towards leveraging digital tools for monitoring and planning, deepening public-private

partnerships, and attracting more investment into rural areas. My goal is not only to sustain what we've built but to multiply our model across Eswatini and, eventually, share it regionally as an African success story," he says.

Quizzed on the highly publicised Mpakeni Dam, worth a staggering E2.6 billion, whose contract was given to Sakhalive Joint Venture, made up of two Chinese companies, Yellowriver and Sinohydro Bureau 3, Sithole laments that there was a lack of local participation in the tender process but the right procurement process was followed.

"We all lamented the lack of local participation but the award was a product of a procurement process that aligns with statutes of the country and AfDB procedures. The tender document was checked all the way,

and it was shared with Eswatini Public Procurement Regulatory Agency (ESPPRA), and the results were shared with all stakeholders before announcement. There was no objection. As far as we concerned as EWADE, the process was followed to the letter," Dr Sithole explains.

In his view, Eswatini must develop its own companies like China has done. "These two companies are supported by their own government. To deliver such a project you need experience and skill. We lack that a lot in Eswatini. For instance, Government can use the savings made from other projects to empower local companies. I am not saying we should give our companies free money but we can create financial scheme which can assist the companies," he says.

Dr Sithole states that the Construction Industry Council (CIC) wants 60% local and 40% foreign participation in the big projects but it would be better if it was government funding those projects.

"We should ensure that 60-40% share ratio is not just cash base but even in the work being done. We need to be vigorous in promoting skills development. One tends to be blamed for asking for too much when it comes to the bonds development yet it is the financiers rule. My view is that government needs to be proactive. EWADE cannot force matters because it is government that negotiates those terms," Sithole states.

He reveals that LUSIP II made savings amounting to E262 million, with E148 million saved from AfDB loan already used to install portable water where a total population of 20 000 people have benefited. "These savings helped save government from going out to borrow money for portable water projects in LUSIP II. E120 million has been saved from European Investment Bank (EIB). This will be returned to the bank. These are the savings which government can leverage to empower local companies," Sithole says in conclusion.

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SibaneSami Hotel



WHERE CULTURE MEETS

COMFORT

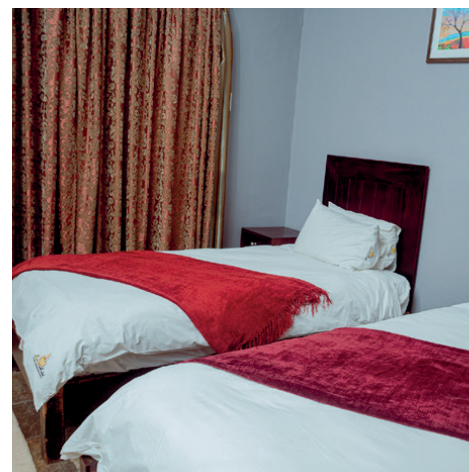
Nestled at the heart of the picturesque Ezulwini Valley, SibaneSami Hotel reopened its refurbished doors in November 2020 with a renewed spirit and timeless charm. From the winding trees that greet guests on arrival to its warm, attentive service, the hotel blends tradition with modern comfort. A favorite for both business and leisure travelers, SibaneSami offers more than just a stay, it's a cultural retreat that honors African heritage while delivering contemporary hospitality. With its serene setting, elevated service, and welcoming atmosphere, SibaneSami is where guests come to relax, reconnect, and feel right at home.

Facilities found within SibaneSami Hotel:

- Lijubantsendzele restaurant and bar
- Special diet menu on request
- The Boma
- Pool areas
- Conferences areas
- Accommodation
- Wedding chapel
- Nursery garden & coffee shop
- Bird Watching area
- Health & Wellness spa
- Beauty salon

ACCOMODATION:

The hotel offers 31 en suite chalet rooms decorated in style & exclusively furnished with fine fabrics and beautiful paintings. It is truly for those who distinguish art and have an eye for creativity. The rooms come with traditional aesthetic décor, airconditioned rooms with flat screen Smart TV, Free Wi-Fi Access, Coffee station, small bar fridge and a safe. The en suite bathrooms include free toiletries.



ROOM TYPES:

- Single room
- Double room
- Twin room
- Family room (one Double Bed, two Single rooms and Two Separate Bathrooms)
- Executive suites (Two Separate Bathrooms)

CONFERENCING:

The hotel also offers a wide range of conferences and banquet facilities. There are 5 conference rooms in total, which can accommodate from 10 up to 200. Corporate travellers can make use of the aforementioned, as well as the in-house boardroom which seats 12. Each conference venue is equipped with modern and high-tech audio visuals equipment. The hotel is the ideal venue for both large and small conferences, formal dinners and special weddings.



SIBANESAMI HOTEL BOMA:

The Boma is the most ideal place where you can get Outdoor life at its best!!

It is that perfect place for birthday parties, year-end work or other casual work functions, family gatherings and get togethers! The boma also overlooks a serene waterfall where people can go and refresh in. There is a bird watching area. Here you can bring your friends / family for a relaxing outdoor braai, drinks and good fun any day.

EMFULENI CHAPEL:

The Chapel is a top-rated wedding venue; offering unforgettable weddings, vow renewal and commitment ceremonies.

TRADITIONAL VENUE:

The Chapel is a top-rated wedding venue; offering unforgettable weddings, vow renewal and commitment ceremonies.

SS TRANQUILLITY HEALTH SPA:

SibaneSami also houses the SS Tranquility Health Spa which offers a unique nature- based luxury environment to help you unwind with the pleasure of treatments. The spa offers the following: aroma full body massage, back, neck and shoulder massage, facial treatments, waxing and more.

SibaneSami is certainly no doubt the place to consider visiting when one is exploring places to visit in the Kingdom of Eswatini. The uniqueness it possesses truly sets it apart from all the other places to visit in Eswatini. One should look no further and come and experience luxury and comfort at SibaneSami Hotel to light up their world instantly.

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LWANDLE SIMELANE

Influencing Policies That Drive Societal Progress

By: Phiwa Sikhondze | Photo: Craft Space // UNESCO

Lwandle Simelane has made her mark! The well grounded, yet bold and influential leader is the Secretary General of Eswatini National Commission for United Nations Educational, Scientific and Cultural Organization (UNESCO). It is this action oriented leadership that has made us track her down to try and find out more about the person leading this global organization in the country. Let us not kid ourselves, leading a multifaceted organization such as UNESCO-Natcom is no child's play.

She aptly describes UNESCO as a global conscience. "UNESCO is about safeguarding humanity's shared values and building peace where it matters most: in the minds of people. It recognizes that true and lasting peace cannot be legislated into existence; it must be nurtured through education, protected through cultural understanding, advanced by science, and amplified through free and inclusive communication," she says proudly.

But who is Lwandle Simelane, and most importantly, what qualities and traits does one require to lead such an organization? You do not want to sit this one out.

Can you walk us through your educational & professional background and how it shaped your early career decisions?

I often describe myself as a "plot twist." My academic journey began in the sciences, with a strong passion for research and innovation, which led me to pursue a Master's degree in Biotechnology. However, as I progressed, I realized that making a meaningful impact goes beyond the lab; it requires understanding people, systems, and leadership. That insight pushed me to diversify my knowledge base by pursuing a Postgraduate Diploma in Business Administration

and a Certificate in Strategic Management.

My early professional experience in the laboratory provided a strong technical foundation, but it also clarified that I wanted to operate at the intersection of science, strategy, and development. I aspired to be in spaces where I could influence policies and programs that drive societal progress.

This aspiration led me to join the Ministry of Information, Communications, and Technology (ICT) in Eswatini as a Senior Science Officer. It was a pivotal role that allowed me to broaden my perspective, engage with dynamic stakeholders, and gain invaluable exposure to national and international development initiatives. It affirmed that my versatility, rooted in science but complemented by strategic and administrative insight, was a strength I could leverage to create meaningful change.

How did your previous roles prepare you for your current position as Secretary-General of the Eswatini National Commission for UNESCO?

My previous roles were instrumental in shaping the leadership qualities and adaptive mindset I bring to my current role as the Secretary-General

of UNESCO. They taught me the value of meaningful stakeholder engagement and the importance of building and maintaining strategic relationships, skills that are essential in a role that requires collaboration across sectors, cultures, and international platforms.

I also developed resilience and the ability to remain solution-oriented in complex, high-pressure environments. Working with diverse teams and navigating a wide range of challenges taught me to think ahead, remain grounded, and embrace flexibility without losing focus on long-term goals.

Perhaps most importantly, those roles instilled in me a deep appreciation for continuous learning, active listening, and humility. I learned that growth often comes through discomfort and that failure, while difficult, is never final. These lessons have shaped my leadership philosophy and continue to guide how I approach my work, ensuring that I remain committed to inclusive development and the transformative mission of UNESCO.

Can you unpack what UNESCO does?

UNESCO is more than an institution, it's a global conscience. At its heart, UNESCO is about safeguarding humanity's shared values and building

peace where it matters most: in the minds of people. It recognizes that true and lasting peace cannot be legislated into existence; it must be nurtured through education, protected through cultural understanding, advanced by science, and amplified through free and inclusive communication.

What makes UNESCO distinct is that it doesn't impose one-size-fits-all solutions. Instead, it brings together the wisdom, experiences, and aspirations of its member states to co-create global standards and frameworks. These serve as reference points that countries can adapt and apply in their own unique contexts whether it's through shaping equitable education systems, preserving intangible cultural heritage, advancing open science, or promoting freedom of expression.

UNESCO is also a vast ecosystem of knowledge driven by research, enriched by dialogue, and powered by the belief that development must be inclusive, just, and sustainable. For countries like Eswatini, it's not just a platform for accessing international expertise, but also a stage for contributing local voices, stories, and innovations to the global narrative. In essence, UNESCO is where humanity comes together not to compete, but to collaborate on building a more peaceful, informed, and interconnected world.

What does your role as Secretary-General of UNESCO Eswatini entail, and how do you balance national priorities with UNESCO's global mandate?

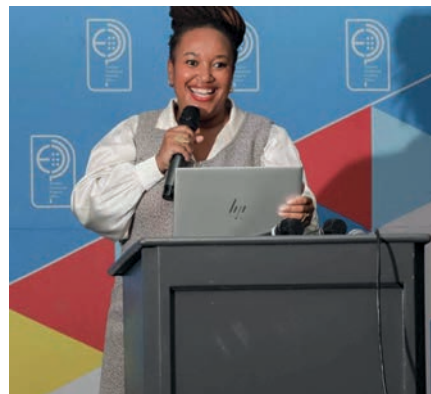
As the Secretary-General of UNESCO-Natcom, my role is both strategic and deeply human. I carry the responsibility of translating UNESCO's global vision into actions that resonate with Eswatini's realities. That means I don't just work on UNESCO's initiatives in the country. I represent Eswatini to UNESCO. It's a two-way bridge.

My work involves identifying where our national priorities like education reform, cultural preservation, scientific innovation, youth empowerment, and climate resilience intersect with UNESCO's global mandates. I ensure that our voices, challenges, and innovations are present at the global table, while also making sure that the tools, resources, and opportunities UNESCO offers are accessible and adapted to our local context.

Balancing these priorities requires

continuous dialogue with government, communities, youth, and international partners. It's about listening just as much as leading. It also demands agility: being able to respond to emerging needs while staying anchored in long-term development goals.

Ultimately, my role is not just about programmes or projects it's about people. It's about ensuring that UNESCO's ideals are not distant declarations, but living principles that make a difference in classrooms, cultural spaces, rural communities, and policy circles across Eswatini.



“ Working with diverse teams and navigating a wide range of challenges taught me to think ahead, remain grounded, and embrace flexibility without losing focus on long-term goals. ”

You are a Mandela Washington Fellow (2022) and NEF Ambassador (2019). How have these Fellowships contributed to your leadership skills and vision, particularly in the context of Eswatini's development?

Being selected as a Mandela Washington Fellow in 2022 and an NEF Ambassador in 2019 has been nothing short of transformative, both personally and professionally. These experiences did more than just affirm my potential; they redefined my leadership philosophy and expanded my vision for what is possible for Eswatini.

The Mandela Washington Fellowship was an immersive, high-impact journey that sharpened my discipline and deepened my commitment to intentional leadership. It taught me that excellence is not an act, it's a lifestyle. From learning the value of punctuality and strategic planning to embracing the culture of reading and critical reflection, the fellowship

challenged me to raise the standard in every aspect of my life. I came to understand that how you do one thing truly reflects how you do everything. This mindset is now core to how I lead initiatives, build teams, and advocate for systems that deliver meaningful results in Eswatini.

The NEF Ambassadorship, on the other hand, ignited my confidence and creativity as a problem-solver. It pushed me to think beyond borders, positioning Eswatini not just as a recipient of global solutions, but as a contributor to the African scientific and innovation agenda. Representing my country at that level instilled in me a deep responsibility to elevate local voices, particularly youth voices, on continental and global platforms. I learned to speak with purpose, act with courage, and build networks that are not just transactional but transformational.

Together, these fellowships didn't just add lines to my CV, they lit a fire under my purpose. They equipped me to lead with both clarity and compassion, to advocate for inclusive development, and to position Eswatini as a small nation with bold ideas. My vision is no longer about making a difference, it's about building a legacy that outlives me.

Which core thematic areas are you currently focusing on at the Commission?

Our current focus converges around four thematic pillars: education, science, culture, and communication. These are not just sectors, they are levers of transformation. For Eswatini, they are urgent because they speak directly to the crossroads we stand at: a young population with immense potential, a pressing need for inclusive development, and a global context that is evolving faster than our systems can currently adapt.

Education remains the cornerstone. But not just education as we know it, what we are pushing for is a reimagining of the entire learning ecosystem. We must pivot from rote memorization to fostering critical thinking, digital fluency, and global citizenship. The urgency lies in aligning our curriculum with 21st-century demands and grounding reform in the professional dignity and continuous development of teachers. Teachers are the architects of sustainability; UNESCO's frameworks and toolkits are helping us retool this foundation in meaningful, context-relevant ways.



Culture and the arts are often undervalued, yet they are among Eswatini's most abundant and underleveraged assets. This sector has the power to generate employment, preserve identity, and drive innovation. In a country where rural youth are disproportionately affected by unemployment, cultural industries can provide dignified, sustainable livelihoods, if we invest in them with intention. We are now working to activate the creative economy by connecting artists with markets, training, and digital platforms that amplify their work.

These areas are urgent not just because they address present challenges, but because they hold the keys to Eswatini's future resilience, equity, and global relevance. Our approach is not to merely respond to gaps, but to build catalytic momentum that turns these sectors into engines of transformation.

UNESCO promotes inclusive and lifelong learning. How is the Commission advancing this agenda locally, especially for underserved communities?

UNESCO's commitment to inclusive and lifelong learning is not an abstract ideal; it is a living, breathing priority that we are localizing with urgency and precision in Eswatini. At the Commission, we are deeply invested in ensuring that no community is left unseen, and no voice is treated as peripheral, especially those of persons with disabilities and communities in rural or marginalized areas.

A major milestone in this journey has been UNESCO's support in the development of Eswatini's National Disability Plan, a blueprint that does more than list intentions; it demands accountability. We often ask ourselves not just whether we've read it, but whether we've internalized it. Are we actively positioning persons with

disabilities at the center of policy, planning, and resource allocation?

The Commission is ensuring that this is not a rhetorical question, but a measurable reality. Through targeted stakeholder training

and sustained partnerships, we are championing the integration of disability rights into the broader development agenda. Inclusion is not a decorative concept; it is a structural imperative. Representation must not be reactive or symbolic; it must be baked into the design from the beginning.

In response to the national call for rural development, our work in the Lubombo Biosphere Reserve offers a vivid example of how lifelong learning can be rooted in local realities. Here, we are working hand-in-hand with communities to co-create initiatives that blend traditional knowledge with future-focused skills. Whether it's through climate-smart agriculture, sustainable livelihoods, or localized education hubs, we are not parachuting in solutions; we are cultivating them from the ground up.

We are also deliberate about intergenerational learning, recognizing that knowledge is both inherited and invented. From introducing robotics and coding in underserved schools, to embedding the Sustainable Development Goals in community dialogues and youth workshops, we are reshaping what education looks like and who gets to shape it. Lifelong learning must be both accessible and aspirational. It should give a child in a remote village the same spark of possibility as one in an urban school.

The essence of our work is this: inclusive learning must move from policy to practice, and from intention to impact. The Commission is ensuring that Eswatini doesn't just echo UNESCO's global agenda but becomes a living example of how that agenda transforms lives locally.

UNESCO Eswatini is actively involved in promoting youth empowerment, education, and digital transformation. Could you

share some recent initiatives your office has undertaken in these areas?

At UNESCO Eswatini, our approach to youth empowerment, education, and digital transformation is not project-based, it's principle-driven. We believe youth are not just beneficiaries of development; they are co-creators of the future we are trying to build. This belief is the cornerstone of every initiative we undertake.

One powerful example was our partnership with UN Live and MTN Bushfire, where I had the honour of moderating a dialogue on the "Sustainability of Arts & Culture Festivals and Digital Connectivity." This was not just a panel, it was a moment of collective reimagining. We explored how culture, when fused with digital tools, can become both a heritage-preserving mechanism and a job-creating industry. For young people, particularly those in creative sectors, this intersection is where economic inclusion and identity affirmation meet.

Beyond the stage, we are working systematically to embed youth engagement and innovation in our environmental and educational agendas. Through our collaboration with the UNESCO Regional Office, we launched the Green Schools Initiative, which moves beyond traditional environmental education. It promotes a holistic, action-oriented approach to climate literacy, one that empowers students not just to learn about the environment, but to become agents of ecological change within their schools and communities. We are actively working to expand this programme into the Lubombo Biosphere Reserve, turning schools into living laboratories for sustainable development.

Language and digital inclusion are also central to our work. Through a strategic alliance with the University of Eswatini, SADiLaR, and Wikimedia, we are promoting the presence of SiSwati on digital platforms, a powerful act of cultural preservation and digital equity. By digitizing local languages, we are ensuring that our stories, our histories, and our identities are not erased in the global digital landscape, but amplified and accessible.

Recognizing that environmental dialogue cannot thrive without clear and accessible communication, we also conducted specialized training for youth-led organizations on how to use the Biosphere Reserve communication toolkits.

This empowered young leaders with the tools to translate conservation into community action, and policy into people-centred language.

Across all these initiatives, one principle remains non-negotiable: youth must be present, heard, and leading. We do not view youth participation as symbolic, it is structural. Nothing we do about the future happens without those who will live it.

Our work is about creating platforms not for voices to echo but for them to shape, shift, and lead the national and global conversations that matter.

Given your background and passion for science, how are you empowering young people, especially girls and young women, to pursue STEM fields?

We cannot become what we do not see. That single truth shapes everything I do to empower young people, especially girls and young women, to pursue careers in STEM.

Representation is not a luxury; it's a launchpad. And so, I begin by showing up as a living, breathing example that girls from small communities, from any corner of Eswatini, can stand in global scientific arenas, lead transformative conversations, and contribute to solutions that matter.

I carry this message personally through school outreach, speaking directly with students, not as a distant figure but as someone who once sat exactly where they sit. I tell them not only that they belong in science but that science needs them: their questions, their creativity, their lived experience. Especially girls. Especially now.

But beyond words, I work to create pathways. It is not enough to inspire, we must also equip. Through the Commission and in partnership with forward-thinking institutions, we are introducing hands-on STEM activities in underserved schools, sparking curiosity through coding workshops, robotics clubs, and innovation challenges that bring science alive.

We are also advocating for gender-responsive curriculum reform because often it is not a lack of interest, but a lack of access and visibility that deters girls from entering STEM fields.

I've also supported initiatives that spotlight women in science, and platforms where they can share their ideas. In some cases, all it takes is

someone saying, "I see you. You're brilliant. Keep going."

And so, I remain committed not just to talking about change but to being the change, and building the scaffolding for others to rise even higher.

Looking at your time at the Commission so far, what milestones or moments are you most proud of?

It's difficult to isolate a single moment, because the work of the Commission doesn't move in dramatic bursts, it unfolds like a quiet tide, steady and intentional. What I am most proud of isn't captured in grand ceremonies or public milestones; it's found in the subtleties of transformation: a shift in perspective during a tense dialogue, a teacher who rethinks their approach after a training, a young person who suddenly sees themselves as capable of leading.



If I had to name a favorite part of this journey, it's the privilege of presence, the chance to sit at the table with stakeholders across sectors and help realign the compass toward people, toward possibility. These conversations don't always begin with agreement. Sometimes they begin with hesitation or resistance. But there's something remarkable about watching the atmosphere shift not because of pressure, but because of shared clarity, because someone suddenly sees that inclusion isn't charity, that youth engagement isn't symbolic, that culture isn't secondary to development, it is development.

I've learned that leadership at this level is often about listening with intention, planting seeds without needing to claim the forest. So I don't point to a single achievement, I point to a thousand quiet pivots: a mindset changed here, a new partnership forged there, a community that feels recognized, a student who chooses to stay curious.

What are some of the key challenges and opportunities you identify in aligning UNESCO's global mandate with Eswatini's national develop-

ment priorities, especially concerning the Sustainable Development Goals (SDGs)?

One of the most complex and yet promising challenges we face in aligning UNESCO's global mandate with Eswatini's national development priorities is the translation of action into measurable impact. There is an incredible amount of meaningful work happening across the country, especially at community level but much of it remains invisible to the global development architecture because it's not systematically captured, reported, or aligned with the formal SDG indicators. This is both a gap and a gateway.

It's a challenge because what isn't measured risks being ignored. But it's an opportunity because the work is already happening. We don't need to start from scratch, we need to build stronger bridges between local efforts and global frameworks. If we can co-create better systems for capturing evidence, sharing data, and surfacing impact, we won't just be aligning with the SDGs, we'll be giving global significance to local innovation.

Another key area is the dissemination of information and knowledge. The reality is: people cannot engage meaningfully with goals they've never heard of, or policies written in language they don't understand. UNESCO's emphasis on knowledge societies is crucial here. We need to democratize access to information, reframe it in culturally relevant ways, and make sure it's not just available but accessible, in both urban centres and rural communities. Only then can development become truly participatory.

Perhaps most significantly, there's a persistent challenge and opportunity in youth involvement. Young people are often the most affected by the outcomes of development decisions, yet still too often excluded from the spaces where those decisions are made. Eswatini's youth are not short on ideas, passion, or talent, what they need are platforms, mentors, and real seats at the table. UNESCO's mandate already places youth at the heart of its vision. Our task is to ensure that this is not only echoed in strategy, but felt in every initiative on the ground.

Lwandle, thank you very much for our time. We truly appreciate what UNESCO is doing for the country.

You are most welcome. 

THE K3Y UNLOCK SUMMIT 2025 IN FOCUS

In a time where transformation is necessary, a powerful platform is emerging to spark that change. At the helm of this movement is Thamsanqa “KrTC” Sibandze, Transformation Catalyst and Summit Coordinator for The K3Y Eswatini, whose mission is rooted in helping individuals transition from where they are to where they’re truly called to be. We spoke with KrTC to dive into the heart behind The K3Y: Unlock Summit, a ground-breaking event set to reignite purpose, vision, and momentum across Eswatini and the Southern African region.

By: Nothando Masilela | Photo: Vusi Thembekwayo // Thamsanqa Sibandze

“The K3Y is a human development agency that exists to unlock people and possibilities,” explains KrTC. “The Unlock Summit (US) is our bold call to action, a movement designed to inspire personal growth, drive meaningful change, and reignite entrepreneurial momentum across Eswatini and the Southern African region.”

This summit wasn’t born in a boardroom, it emerged from deep conversations, honest observations, and a collective conviction about the state of the world. As individuals face immense pressure and rapid change, The K3Y asked a vital question: What does it look like to not just survive this era, but to rise within it?

The 2025 summit is centered on a powerful theme: Unlock Self. Unlock Others. Unlock Change.

“Before you can lead a team, a business, or even a family, you’ve got to lead yourself well,” says KrTC. “This summit is designed to help people start within, strengthen their inner clarity, and then go out and elevate their



world.” It’s about personal alignment, relational impact, and collective momentum all deeply interconnected pieces of a transformed life.

Unlike many empowerment events that fizzle out once the lights go down, The Unlock Summit continues long after 9 July through a vibrant Post-Summit Platform, a hybrid ecosystem of ongoing learning, networking, and activation. “We’re not just building an event, we’re building a community,” KrTC affirms. “You don’t walk away inspired but lost. You walk away connected, resourced, and in motion.”

This summit isn’t reserved for CEOs or the usual suspects of success. It’s crafted for: the entrepreneur in transition, the professional seeking perspective, the leader needing a purpose refresh and the individual tired of playing small. “This is for anyone who senses there’s more within them to give, they just need the right spark, the right voice, or the right room to unlock it,” says KrTC. The transformation they’re hoping for? Clarity, conviction and the courage to move.

Leading the panel of esteemed speakers is Vusi Thembekwayo, renowned global business strategist, best-selling author, venture capitalist, and a commanding voice on self-leadership and economic empowerment. Alongside Vusi, attendees will hear from a dynamic panel of local business leaders such as Ubombo Sugar Limited MD Muzi Siyaya, Eswatini Bank MD Queen Nozizwe Ka Mulela, Instacash

MD Mandla ‘Cheeks’ Nxumalo, and Mbabane City Council CEO Gciniwe Fakudze.

To make the summit as inclusive as possible, The K3Y offers three ticket tiers:

- **General (E350):** Gets you into the room. The inspiration, the fire, the network, it’s all there.
- **Gold (E1, 000):** Offers preferred seating and a summit gift pack to elevate your experience.
- **Platinum (E2, 500):** This is next-level. You’re in the front row, you meet the speakers, receive Vusi’s signed book, and walk away with a premium gift.

“One ticket. One moment. One encounter. That’s all it takes,” says KrTC. If you’re wondering whether this summit is for you, KrTC leaves us with a powerful reflection: “What if the clarity, connection, or opportunity you’ve been waiting for is sitting in that room?” The K3Y hopes to leave a legacy in Eswatini and beyond by being known as the platform that helped people remember who they are, take action with purpose, and elevate the communities around them. It’s not about hype. It’s about hearts being turned back on.

KrTC shares his final message for those who are ready to unlock the next level of their lives, “If something in your spirit is whispering ‘It’s time’, then this summit is calling your name. Don’t wait for the stars to align. Start within. Rise beyond. Let’s unlock, together.”

The K3Y: Unlock Summit is more than just an event, it’s a catalyst. And this year, it’s your invitation to rise.



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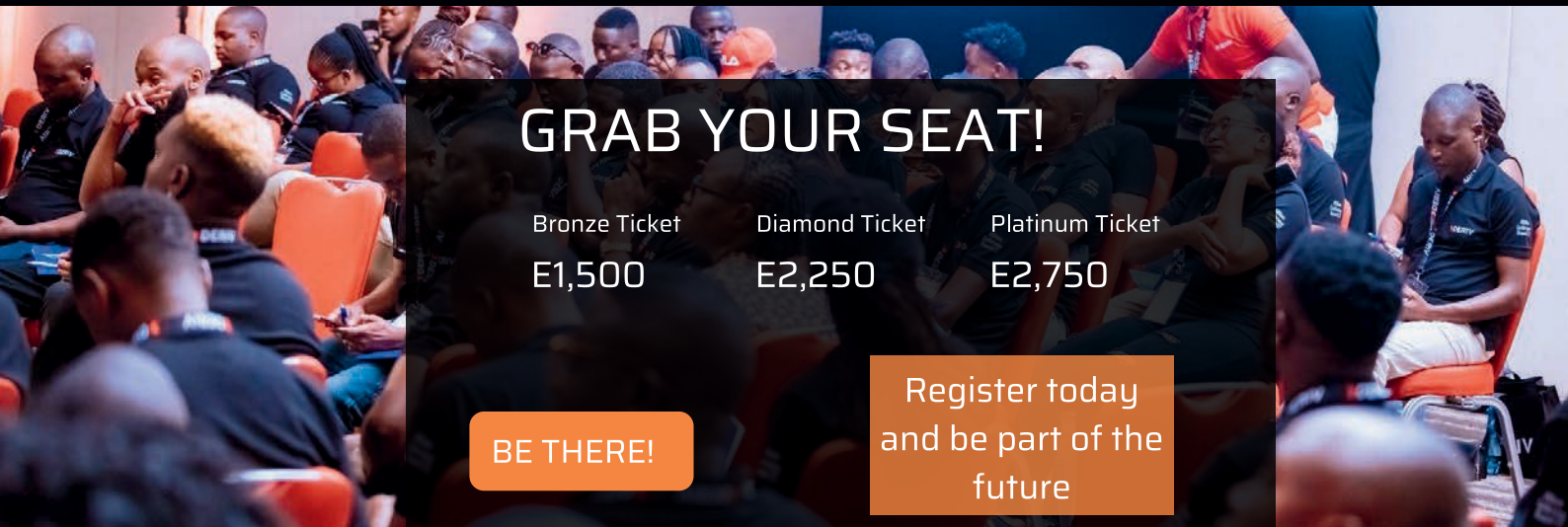
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