



National Pg 3 Tanzania builds innovation, ICT centre



National Pg 4 Manufacturers urged to certify product



National Pg 5 Govt executes road, bridge projects



Aid universal healthcare scheme, PM asks donors

“By working together—the government, development partners, private sector actors and all stakeholders—we can make universal health insurance a reality, guaranteeing quality healthcare for all Tanzanians.”

By Guardian Reporter

PRIME Minister Kassim Majaliwa has urged the development partners to collaborate with the government in implementing the universal health insurance (UHI) scheme, by strengthening the healthcare financing system to ensure sustainability.

He issued this appeal yesterday at the launch of the universal health insurance forum and the national healthcare financing platform in Arusha, standing in for President Samia Suluhu Hassan.

In efforts to strengthen the healthcare financing system, the government has already begun taking various measures, including increasing the health sector budget, he said, citing the setting up of a fund to support those who are unable to afford healthcare. Specific funding sources have been identified to cover health insurance for such individuals, with



Shedrack Swai (37) an Ahsante Rabi Co. bus driver who was involved in an accident on Tuesday last week in Ukiriguru, Misungwi District, Mwanza Region escorted by police officers in his court appearance to face 64 counts of breaches of traffic regulations. The accident resulted in the loss of nine lives and left 54 injured. Photo: Correspondent Neema Emmanuel

MPs decry loss making state firms, call for PPP

By Augusta Njaji, Dodoma

A SECTION of legislators has voiced dissatisfaction with the performance of a wide range of public institutions that heavily rely on government subsidies, occasioning significant budgetary imbalances.

The 2022/23 report of the Controller and Auditor General (CAG) indicated that parastatals' dependency on state funding increased from 13.2bn/- to 17.4bn/- during the financial year in question.

One line of argument was that the government needs to consider liqui-

Boards must recognise their role in driving profitability and ensure that organisations implement projects that generate profits

dating, restructuring or seeking partnerships with the private sector (PPP), issues arising from discussions on reports from the Public Accounts Committee (PAC) and the Local Authorities Accounts Committee (LAAC).

Deodatus Mwanyika (Njombe Urban) pointed out that among the 35 leading commercial organisations, 17 were regularly lined up for government subsidies, stressing that this highlights the urgent need for reform and the privatisation of certain institutions.

“Business operations have their processes, and a key aspect is ensuring

TURN TO PAGE 2

HESLB handing 27.5bn/- in fourth phase issuance

By Guardian Reporter

THE Higher Education Students' Loans Board (HESLB) has announced the fourth phase of loan allocations totalling 27.52bn/- for the 2024/25 academic year, covering 9,068 undergraduate and diploma students.

The HESLB official website said in a statement yesterday that among the recipients, 4,400 are first-year students enrolled in various higher edu-

cation institutions across the country, who take up a total of 13.74bn/-.

The fourth phase also includes 2,646 continuing undergraduate students receiving loans for the first time, a 8.37bn/- portion, it said, noting that loans worth 5.41bn/- are being handed to 2,022 first-year diploma students enrolled in priority programmes at various intermediate institutions nationwide.

HESLB is also providing 3.14bn/-

in loans under the Samia scholarship grant, handed to 588 in the first phase, 11 in the second and 26 in the third phase, with first-year undergraduate beneficiaries for this academic year being enrolled in fields of science, technology, engineering, mathematics and medicine.

Students who applied for loans but are dissatisfied with their initially allocated amounts, or those who have not

TURN TO PAGE 2

'EU leading as Africa's largest trading partner'

The annual research workshop also marks 30 years of the think tank, formed as a research outfit on poverty alleviation

By Correspondent Marc Nkwame, Arusha

THE European Union (EU) remains the top trading partner for Africa and the largest export market for goods sourced in the continent, a resident diplomat has affirmed.

Tone Tinnes, the Norwegian ambassador, said here yesterday that EU imports from Africa average at euros 367bn by 2023 data, showing a 27 percent increase from 2013, while accounting for 33 percent of the total exports from Africa.

He was addressing participants of the 28th annual research workshop by the Dar-based economic research outfit, REPOA, expressing confidence in the great strides Africa is making in regional trade through various trading blocs.

More trade activity is now conducted within blocs like the East African Community, the Southern Africa Development Community (SADC), the Common Market for Eastern and Southern Africa (COMESA) and the wider African Continental Free Trade Area (AfCFTA).

Despite that global economic data was improving, the world got plunged into disaster following the outbreak of the Russia-Ukraine conflict, leading to sanctions, disruption of trade flow routes and touching off a cost spiral, she said.

It led to higher costs of living due to increased energy bills, hiked food prices and shortages of fertilizers globally, showing negative effects worldwide whether in Tanzania or other African countries, she stated.

Offsetting rising costs and difficulties of sourcing clean energy impede the wider effort to combat climate change effects, he said, underlining that climate change is affecting nature and society globally.

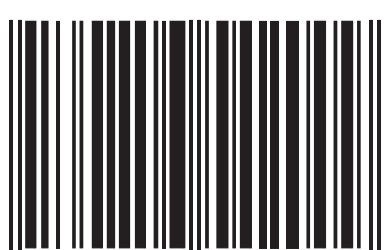
Trudy Hartzberg, CEO for the Trade Law Center (TRALAC), a South African think tank, pointed out that intra-Africa trade has remained limited at 16 percent of its total trade volume.

Notable value addition to African resources such

TURN TO PAGE 2



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Aid universal healthcare scheme, PM asks donors

FROM PAGE 1

hospitals at 99 per cent, and national or specialty and zonal hospitals at 98 percent availability of medicines, he stated.

Health minister Jenista Mhagama said that the president has overseen extensive investments in the health sector, "recognizing that health is both a matter of national security and development."

The health sector has been prioritized in the past few years, with 6.2trn/- allocated to make quality health services accessible close to citizens' homes, she stated, describing the measures as patriotic, in line with the goal of fighting poverty and disease, encapsulated by the Father of the Nation at independence.

Dr Charles Sagoe-Moses, the WHO resident representative, pledged the organization's support for the

scheme, lauding the national UHI process as a tool to achieve universal healthcare.

UHI implementation will not only benefit the health of Tanzanians but will also leave a legacy in leadership for Tanzania and Africa as a whole by ensuring quality healthcare for all Tanzanians, he stated.

Moustafa Abdallah, a senior health economist at the World Bank, affirmed the lender's commitment to supporting Tanzania's journey towards implementing the programme, as it enables Tanzanians to access quality healthcare regardless of their social and economic status.

"By working together—the government, development partners, private sector actors and all stakeholders—we can make universal health insurance a reality, guaranteeing quality healthcare for all Tanzanians," he added.



Prime Minister Kassim Majaliwa speaks at the opening of the universal health insurance conference and the national forum on health service financing held in Arusha yesterday, standing in for President Samia Suluhu Hassan. Photo: PMO

HESLB handing 27.5bn/- in fourth phase issuance

FROM PAGE 1

yet received allocations, are invited to submit appeals up to Sunday, November 10, it stated.

This academic year the govern-

ment plans to disburse 787bn/- in loans to 250,000 students, an increase of 25,944 students from 224,056 beneficiaries in the 2023/24 academic year, it added.

'EU leading as Africa's largest trading partner'

FROM PAGE 1

as critical minerals and agricultural products mostly take place outside the continent, he stated.

Dr Donald Mmari, the REPOA executive director, said that collective effort is needed by African

countries to address barriers for trade expansion to help unleash sustained growth.

The annual research workshop also marks 30 years of the think tank, formed as a research outfit on poverty alleviation, he added.

WHO reports record 8 million TB cases 2023

By Special Correspondent

MORE than 8 million people were diagnosed with tuberculosis last year, the World Health Organization said Tuesday, the highest number recorded since the UN health agency began keeping track.

About 1.25 million people died of TB last year, the new report said, adding that TB likely returned to being the world's top infectious disease killer after being replaced by COVID-19 during the pandemic. The deaths are almost double the number of people killed by HIV in 2023.

WHO said TB continues to mostly affect people in Southeast Asia, Africa and the Western Pacific; India, Indonesia, China, the Philippines and Pakistan account for more than half of the world's cases.

"The fact that TB still kills and sickens so many people is an outrage, when we have the tools to prevent it, detect it and treat it," WHO Director-General Tedros Adhanom Ghebreyesus said in a statement.

TB deaths continue to fall globally, however, and the number of people being newly infected is beginning to stabilize. The agency noted that of the 400,000 people estimated to have drug-resistant TB last year, fewer than half were diagnosed and

treated.

Tuberculosis is caused by airborne bacteria that mostly affect the lungs. Roughly a quarter of the global population is estimated to have TB, but only about 5-10 percent of those develop symptoms.

Advocacy groups, including Doctors Without Borders, have long called for the U.S. company Cepheid, which produces TB tests used in poorer countries, to make them available for \$5 per test to increase availability. Earlier this month, Doctors Without Borders and 150 global health partners sent Cepheid an open letter calling on them to "prioritize people's lives" and to urgently help make TB testing more widespread globally.



The fact that TB still kills and sickens so many people is an outrage, when we have the tools to prevent it, detect it and treat it

Cult attack in Ugandan leaves eight dead, including children

KAMPALA

EIGHT people, including a three-year-old child, were killed in a brutal attack by suspected cult members in Uganda, authorities confirmed on Wednesday, October 30.

The assault took place late Tuesday night in Mizizi A, a small village in Kagadi district, about 250 kilometers (150 miles) west of Kampala, Uganda's capital.

According to the Uganda People's Defence Forces, the attackers—believed to be members of a new, unidentified cult—targeted relatives and community members, using bladed weapons in the attack. Se-

curity forces, including police and military units, are actively searching for the perpetrators as investigations continue to uncover details about the cult.

Eight other people were injured in the incident, with four of the deceased under the age of 13, police said. Security forces reportedly killed two of the suspected attackers as they responded to the violence.

Mizizi A is located near the Kingfisher oilfield, an oil project operated by China's CNOOC, but authorities stated there was no indication the oilfield was involved or targeted in the attack.

MPs decry loss making state firms, call for PPP

FROM PAGE 1

capital is returned and operations are efficient," he explained, elaborating that while the government has set criteria that large public institutions contribute at least 15 percent of their gross revenue to the public coffers, numerous organisations don't meet this requirement.

"Even those that have made contributions show a decline in dividends from the revenues of organisations that have historically paid dividends," he stated, expressing surprise at the existence of around 248 organisations.

It is doubtful that the government ever established such a large number of public firms, he said, asserting that while some service-providing organisations may be tolerated, "those engaged in business must compete, return capital and

distribute dividends."

He cited the case of state firms operating at a loss for over three consecutive years, affirming that in commercial terms, companies that consistently incur losses are close to bankrupt and need not deplete public resources much further.

Some organisations have properties classified as fixed assets but this does not resolve operating capital difficulties, he said, urging the government to consider closing, liquidating, or finding partners for these entities.

Highlighting the importance of recognising the roles of boards of directors, he said that these positions should not simply be filled by retired individuals.

"Boards are not places for appointing retired people, though not all retirees are unsuitable. These roles are critical for managing com-

panies, and we must approach this matter with care," he emphasised.

Nominated MP Shamsi Vuai Nahodha, a former Zanzibar chief minister, proposed six measures for curbing mismanagement of public funds, detailing criteria for appointing board members and chief executives of public organisations.

The appointment process should consider qualifications, skills, expertise, experience and character, he said, reminding the legislature that CEOs of public organisations should be selected from key criteria like conduct, competence, experience, education and attitudes.

He urged the government to send chief executives abroad for training, particularly in large financial institutions, to learn effective management practices.

The government needs to strengthen its organisational per-

formance assessment systems to expedite implementation of directives for improving government financial flow systems to combat fraud, he said.

Joseph Tadayo (Mwanga), asserted that public organisations must operate like private entities to achieve effective performance, but many boards of directors lack the necessary expertise.

The sectors they oversee cannot deliver the results the public desires, he said, citing complaints about government interference. "A capable board will not tolerate such intrusion; they should resign if they feel the government is overstepping," he stated.

Boards must recognise their role in driving profitability and ensure that organisations implement projects that generate profits, he added.



Beatrice Kimoleta, departmental director for local government authorities (LGAs) speaks at a training session to enhance capacity of environmental conservation officials from five regions and 19 district councils held in Dodoma yesterday. Photo: James Mwanamoyoto

Africa healthtech summit explores role of technology in reshaping health care

KIGALI

AFRICA HealthTech Summit opened in Kigali, Rwanda on Tuesday with a call for health professionals and innovators to leverage healthcare technology to build resilience and improve health systems across African communities.

The third edition of the Africa HealthTech Summit, running from Oct. 29 to 31, drew ministers of health and ICT, leading tech innovators and healthcare professionals from across the continent.

Held under the theme of "Innovating for Community Health

Unleashing the Power of AI," the delegates will explore ways to realize the potential of innovations like artificial intelligence, the internet of things, robotics, drones and Blockchain to tackle Africa's most pressing health challenges.

Speaking at the summit, Rwandan Health Minister Sabin Nsanzimana urged healthcare professionals to leverage healthcare technology for safety and disease detection across the continent.

He highlighted Rwanda's commitment to adopting health tech innovation, citing an electronic medical record system and a health

intelligence center with AI-driven insights, advancing efforts geared at ensuring sustainable, tech-driven healthcare solutions in Africa.

Cyril Seck, digital strategy adviser at Africa Centers for Disease Control and Prevention (Africa CDC), said digital health solutions are critical in strengthening early detection and rapid response which are key to a resilient healthcare system for Africa. He said the Africa CDC remains committed to enhancing public health institutions across the continent through strategic partnerships and innovative approaches.

Sean Broomhead, chief executive officer at Health Information System Programme South Africa, said AI has the power to optimize patient care across Africa, with the potential to fill diagnostic gaps.

"Strategic choices are essential to ensure AI's most beneficial applications, with patient needs at the forefront," he said. "Data and healthcare worker training are critical pillars in the successful adoption of AI-driven solutions."

Participants noted that strengthening partnerships across sectors is key to building robust health systems ready for real-time response.



Exaud Kigahe, the Industries and Trade deputy minister, (wearing glasses), listens attentively to Ngwandumi Mpoma (R), a company marketing officer, briefing him on a range of products as the company has sponsored the tanzanite Manyara fair for three consecutive years. Photo: Correspondent Jaliwason Jasson

Zanzibar VP wants prudence in govt docs records keeping

By Correspondent Paul Mabeja, Dodoma

ZANZIBAR Second Vice President Hemed Suleiman Abdullah has urged government record keepers and document managers to adhere to ethical standards and legal requirements to enhance efficiency in policy and administrative decision-making.

Abdullah made the remarks yesterday while opening the 12th Annual General Meeting of the Tanzania Records and Archives Management Professionals Association (TRAMPA).

He stated that it is the responsibility of professionals in this field to ensure that all documents and records are preserved in line with ethical standards and legal regulations.

"Professionals can support us and bring greater efficiency in policy and administrative decision-making within our institutions," he said.

The Second VP also urged professionals in the field to uphold ethics and integrity of their profession.

"As we know, this field forms the core foundation for safeguarding life of all institutions in the country. I want to take this opportunity to strongly encourage you to maintain the ethics and integrity of your profession while also remaining

calm and keeping confidentiality to uphold the honour of your profession," he said.

He also stated that proper record and document management helps create new revenue sources, investment opportunities, and tourism, ultimately contributing to national income growth.

"Moreover, records and documents help the government control public expenditure and provide essential tools that assist the Controller and Auditor General (CAG) in auditing and verifying legality of public fund usage."

"Furthermore, records and documents enable the government to know which employees are eligible for promotion, retirement as well as other matters, including employee rights and obligations," he added.

George Simbachawene, Minister of State in the President's Office (Public Service Management and Good Governance) stated that record keepers and document managers would be in attendance for four days to receive training, particularly on promoting foundations of integrity in public service.

"They will also gain sufficient knowledge about development of their career structure and undergo training on performance evaluation with sessions delivered by experts, including those from the President's Office for Public Service," he said.

By Augusta Njoi, Dodoma

Govt assessing PSSSF, NSSF to uplist member benefits, fund sustainability

THE government is currently assessing Public Service Social Security Fund (PSSSF) and National Social Security Fund (NSSF) to improve benefits while ensuring their sustainability.

Patrobas Katambi, Deputy Minister in the Prime Minister's Office for Labour, Youth, and Employment, made the remarks in the Parliament yesterday when responding to a question by Ngara MP Ndaisaba

Ruhoro (CCM).

In the basic question, Ruhoro inquired about the government's strategy to increase pension levels for retirees in the country.

In response, Katambi stated that increases in pension amounts for

retirees occur following assessment of the funds' sustainability as outlined in Section 57 of the PSSSF Act and Section 71 of the NSSF Act.

"The assessment takes place every three years or whenever an evaluation is deemed necessary.

Currently, the government is conducting assessments as directed by the relevant laws," he said.

He assured retirees that the government will continue to conduct assessments aimed at improving benefits while considering the

funds' sustainability and in accordance with the applicable laws.

In a follow-up question, he noted the rising cost of living and mentioned that some retirees receive pensions below 150,000/-, which is insufficient to cover their expenses.

He asked: "Why isn't the established minimum government wage also set as the minimum pension for retirees receiving low pensions?"

He also questioned whether the government sees the need to conduct assessment annually instead of every three years.

In response, Katambi explained that existing professional accounting procedures guide social security funds to conduct assessments every three years due to economic considerations.

Govt establishing facility for ICT innovation to spur digital economy

By Guardian Correspondent, Valletta

THE government is establishing a centre for innovations in information and communications technology (ICT) to accelerate the country's digital transformation.

Dr Jabiri Bakari, Director General of Tanzania Communications Regulatory Authority (TCRA), announced the initiative yesterday during the International Telecommunications Union (ITU) meetings taking place in Valletta, Malta, which included Innovations Board and the Global Innovation Forum (GIF).

According to Dr Bakari, the centre is part of a strategic effort to bridge gaps in digital innovation within the country.

It aims to stimulate local innovations and entrepreneurship, which are essential for building Tanzania's digital economy. ITU facilitates the centre's establishment and it will be managed by the Tanzania ICT Commission.

The centre is expected to pro-

mote entrepreneurship driven by digital innovation, helping Tanzania advance toward a competitive digital economy.

Currently, TCRA supports innovation by providing entrepreneurs with temporary access to resources such as numbers and radio frequencies for testing new projects.

GIF focuses on emerging digital innovation trends and emphasizes collaboration and synergies that add value across various sectors.

Key Tanzanian officials in-

involved in the meetings include Dr Nkundwe Mwasaga, ICT Commission Director General; Mwesigwa Felician, TCRA Director of Industry Affairs; Ezra Mmakasa of TCRA and Dr Florence Rashid from the University of Dodoma.

Discussions at the forum address strengthening national innovation capabilities and leveraging global and regional partnerships to foster collaboration among academia, governments, the private sector, financiers, startups and civil society.



It aims to stimulate local innovations and entrepreneurship, which are essential for building Tanzania's digital economy. ITU facilitates the centre's establishment and it will be managed by the Tanzania ICT Commission



Candidates for the leadership of Baira village in Musoma District, Mara region, filling out forms to contest for the village chairmanship, sub-villages and committee positions yesterday. Photo: Guardian Correspondent



Norwegian Embassy
Dar es Salaam

JOB OPPORTUNITY

The Royal Norwegian Embassy in Dar es Salaam has a vacant position of Program Officer /adviser, Regional Affairs covering Uganda, Rwanda and Burundi as side-accredited countries. This is a permanent position. The position is due to start from late-January/ early-February 2025.

The Program Officer/adviser will be part of our Regional Political Team and assist in managing development cooperation agreements pertaining to the Embassy's work on good governance, peace and stability, human rights, gender equality.

PROGRAM OFFICER - REGIONAL AFFAIRS

Main duties and responsibilities:

- Assist in management of the Embassy's regional programs/projects including (but not limited to): Follow-up, risk management, monitoring and collaboration with relevant agreement partners, prepare formal correspondence, prepare documents for formal meetings and external communication, assessment of new projects, and closure of old projects.
- Organising travel and visits, conferences, receptions, and other events.
- Participate in meetings with other development partners.
- Contribute to the Embassy's political reporting on regional issues.
- Contribute to the Embassy's communication work on regional affairs, including peace and stability, gender equality and human rights.

Desired Skills, Qualifications and Experience:

The successful candidate should have:

- University education (preferably a master's degree), or equivalent relevant professional experience.
- Considerable working experience (at least three years) and preferably from an international working environment such as embassies and international organisations.
- Good knowledge of regional issues and politics, peace and stability processes and human rights in the region (including Burundi, Rwanda, Uganda and Great Lakes).
- Professional experience with grant management.
- Good writing and analytical skills.
- Fluency in English and experience in writing brief reports and political analyses.
- Knowledge of other languages in the region (Tanzania, Uganda, Burundi, Rwanda and Great Lakes).

Personal Qualities:

We are looking for:

- A person who is well organized, efficient, and able to manage his/her own workload with a high level of administrative tidiness.
- A proactive team player who can work independently and contribute to a positive working environment.
- A person who can develop good working relationships in a culturally diverse environment.

The salary will be in accordance with the Norwegian Foreign Ministry's salary for local employees of Foreign Service Missions.

The Embassy has an inclusive and diverse working environment. We encourage all qualified candidates to apply, regardless of their race, sex, disability, age, religion, or sexual orientation.

If you are interested in this exciting career opportunity, send your current CV (max. 5 pages) and one page cover letter merged into one file to **Prospect Africa**. Write "Program Officer, Regional Affairs" in the e-mail subject line. Do not send copies of certificates, letters of recommendation etc. Applications should not be sent directly to the Embassy.

Closing date for receipt of applications: 15th November 2024

Only shortlisted candidates will be contacted for interview. If you do not hear from us within 4 weeks of the closing date, please, assume your application was unsuccessful.

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'Stop self-medicating to prevent drug resistance'

By Correspondent Daniel Sembeya

CHIEF Government Pharmacist Daudi Msasi has urged Tanzanians not to take medicines without a doctor's prescription to avoid antimicrobial resistance which has become a major global concern.

Msasi who is also the director of Pharmaceutical Services in the Ministry of Health made the call in Dar es Salaam yesterday during Ecumenical Pharmaceutical Network (EPN) 9th Biennial Forum 2024.

"Don't treat medicine as business as usual; only take medications after consulting a doctor. Check your health at medical facilities to understand what you are suffering from and take the right medicines for specific conditions you have been diagnosed with," he said.

He also encouraged patients to complete all doses prescribed by their doctors, emphasizing that the practice helps combat antimicrobial resistance, a growing global challenge.

Richard Neci, EPN Executive Director, noted that the forum has grown significantly over the years, uniting EPN members, partners and stakeholders in global health to meet, learn, share and exchange experiences and best practices.

"It is also a chance to inspire and be inspired on how to address emerging challenges affecting church health systems and the communities they serve. From 125 participants in the 2022 forum in Nairobi to 177 this year; this increase reflects your commitment to the unity of our faith and our shared mission of providing and promoting

equitable and compassionate pharmaceutical services for all," he said.

This year's theme is 'Accelerating Access to Quality Healthcare Services for All: Bridging the Last Mile'.

According to Neci, access to quality healthcare is a fundamental human right for everyone, regardless of geographical location or demographic factors, based on the principle of leaving no one behind.

Unfortunately, access to quality healthcare services remains one of the greatest challenges, highlighting inequalities faced by many African communities.

"Our health systems still face issues such as lack of access to quality essential medicines due to supply chain disruptions, leading to stock outs and the threat of substandard and falsified medicines. There is also a lack of availability and affordability of medications, gaps in proper dispensing practices, and rational use," he said.

Additionally, there is limited access to trained healthcare workers and health information, as qualified staff often leave remote areas and even migrate to the global north. Other challenges include a limited number of qualified pharmacy community health workers and insufficient access to pharmaceutical information systems.

"As we work together to improve healthcare systems in Africa, we must remind ourselves that these significant gaps persist, particularly among remote and underserved populations," Neci stated.

TBS urges manufacturers to certify product quality for broader market

By Guardian Correspondent, Babati

TANZANIA Bureau of Standards (TBS) has urged product manufacturers to certify quality of their goods to enable them to sell beyond East African market and take advantage of Local Content Policy.

Joseph Ismail, TBS Manager for Northern Zone, made the call on Tuesday during an exhibition organized by Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA) in Babati District, Manyara Region, which ran from October 20 to yesterday.

Speaking to the media yesterday at the exhibition themed 'Manyara for Business and Investment Growth' Ismail explained that TBS plays a crucial role in promoting investment by facilitating production of various goods.

He encouraged manufacturers to formalize their businesses, noting that obtaining a quality mark would allow them to export products beyond East Africa.

He highlighted Manyara as a strategic region with numerous

hotels that require products certified by TBS.

"To sell to these hotels, you must certify the quality of your products. Through the Local Content Policy, hotel owners are inclined to purchase locally in Manyara rather than sourcing from Arusha but they won't buy uncertified products," he said.

He emphasized that TBS is a supportive institution that works closely with traders, with government funds allocated to assist them.

"The government through TBS provides quality certification services free of charge," he added. "While certification typically has costs, the services are provided at no cost. So, I encourage manufacturers to come to TBS and certify their products."

Ismail further noted that obtaining a quality mark would help manufacturers' access broader domestic and international markets.

He also advised them to formalize their businesses to facilitate access to bank loans.

At least 5,000 jobless Kenyans stranded in Qatar, says minister

NAIROBI

LABOUR Cabinet Secretary Alfred Mutua has revealed that 5,000 Kenyans are stranded in Qatar, left without work or financial support.

Speaking on local media, Citizen TV, CS Mutua blamed rogue recruitment agencies for misleading Kenyans with false promises of well-paying jobs abroad.

Mutua explained that most of the Kenyans travelled to Qatar during the 2022 FIFA World Cup in Doha, only to remain there jobless after the tournament ended.

"We have 5,000 Kenyans in Qatar, being supported daily by the International Organization for Migration due to these rogue agencies," he stated.

According to Mutua, some agencies charged Kenyan job-seekers up to Ksh250, 000 (\$1,933.92), often leading people

to sell property or take on debt to afford the fees. However, many of these jobs only lasted three months, leaving workers unable to afford the trip back home.

Mutua highlighted corruption as a major factor behind the exploitation of job-seekers, with agencies pocketing high fees while failing to secure sustainable employment for recruits.

"Since joining the Labour Ministry, I have been working to tackle this corruption and clean up the recruitment process," he said. The CS emphasized that job interviews should be free, aside from medical tests and minimal administrative costs.

As part of his commitment to reform, Mutua aims to protect Kenyan job-seekers from exploitation and ensure legitimate opportunities for those seeking work abroad.



Tanga city mayor Abdulrahman Shiloo (L) hands over laptops to social welfare officers of the ward, distributed to all 27 wards in the city to enhance the digital conduct of operations, at a city event yesterday. Looking on is the city director, Juma Hamsini. Photo: Correspondent Hamida Kamchalla

DPM urges innovation to boost public service

By Guardian Reporter

DEPUTY Prime Minister and Energy Minister Dr Doto Biteko has urged government employees to foster unity, cooperation and innovation to improve public service delivery, particularly in the areas of electricity, fuel and clean cooking.

Dr Biteko made the appeal on Monday when he met with management of the Ministry of Energy and its affiliated institutions. This was the second session since the introduction of a new self-assessment system designed to evaluate service delivery within the ministry and its agencies.

"Let us remember that President Samia Suluhu Hassan has consistently emphasized the need

for innovation within the ministry and its institutions to ensure reliable services for citizens. High-quality services cannot be achieved without unity and cooperation within government institutions," he said.

Dr Biteko urged staff to work diligently and professionally, keeping in mind the ordinary Tanzanians who rely on government initiatives to improve their lives.

He highlighted the energy sector as the backbone of the national economy, noting that disruptions in the sector can adversely affect various aspects of life and economic stability.

He emphasized that employees should prioritise impactful work results over job security, reminding them that positions are temporary.

He further stressed the importance of establishing performance evaluation criteria for assessing progress of the energy sector in Tanzania.

"All employees should focus more on actions than words, building a strong institution rather than promoting individual strengths, and strengthening the energy sector to better serve citizens," he said.

During the meeting, a performance review of institutions under the ministry was presented, covering three months ending September 2024. The Rural Energy Agency (REA) ranked highest, followed by the Petroleum Bulk Procurement Agency (PBPA).

The Tanzania Electric Supply Company (TANESCO) report indicated that Singida, Kinondoni

North and Manyara regions excelled in delivering quality services to the public.

Award recipients from the performance evaluation received letters of commendation, while those which did not meet the 80 percent threshold were encouraged to improve.

Earlier, Permanent Secretary in the Ministry of Energy Felchesmi Mramba noted that the meeting was meant to evaluate the energy sector's performance.

Participating institutions were TANESCO, REA, PBPA, Tanzania Petroleum Development Corporation (TPDC), Petroleum Upstream Regulatory Authority (PURA), Energy and Water Utilities Regulatory Authority (EWURA) and Tanzania Geothermal Development Company (TGDC).



Muheza district medical officer Dr Fani Mussa listens to nutrition advisor Yahaya Athumani about nutritious foods including vegetables and fruits, during the national nutrition day ceremony held at Kwamkabara Primary School yesterday. Photo: Correspondent Steven William

LONDON

It was an issue which loomed large over the recent Commonwealth summit in Samoa, a gathering of 56 nations, many of whom were once British colonies.

There are growing calls for Britain to pay reparations to them for its role in the transatlantic slave trade.

It peaked in the 1700s and saw millions of Africans forcibly transported to British colonies in the Americas, the Caribbean, and other countries where they were sold into slavery.

The British government, however, insists it will not pay, a position that some Londoners disagree with.

Britain under intense pressure to pay reparations for its role in slave trade

"There's a lot of benefit that was had out of Commonwealth countries. And, definitely it would make sense to have some sort of reparations," said Chino who is originally from Zimbabwe.

Another local resident, Ebony, agreed that there should be reparations, but said they need to be given "in the modern-day context."

Leaders at the Samoa summit did agree to include a statement in the final communiqué, saying that time

had come for a discussion on the topic.

Some campaigners had hope that Prime Minister Sir Keir Starmer's new Labour government would be more open to the idea.

Labour party MP, Bell Ribeiro-Addy, who chairs the All-Party Parliamentary Group for African Reparations, said it should not all be about the money.

"No one's saying 'empty the coffers, empty out 18 trillion pounds

today'. That's definitely not it," she said.

"And understand that, in the end, it's not meant to disadvantage any one country. In fact, for a country like ours, I think effectively it will benefit it."

While opponents say countries should not be held responsible for historical wrongs, those for reparations see today's racial inequalities as a legacy of slavery.

Govt implementing 77 road, bridge construction projects worth 4.6 trn/-

By Correspondent Paul Mabeja,

Dodoma

THE government is implementing 77 road and bridge construction projects valued at 4.6 trn/, a senior official has affirmed. Mohamed Besta, Chief Executive of Tanzania National Roads Agency (TANROADS) unveiled this in Dodoma yesterday when inspecting progress of the second segment of the 60-kilometer outer ring road construction. He noted that 25 road construction projects, valued at 1.68trn/, have been completed. Since President Samia Suluhu Hassan took office, she has prioritized road and bridge construction to ease transport and

logistics. "Road and bridge infrastructure construction is progressing rapidly across various regions, with no project stalled as the government has consistently paid contractors according to their contracts." Besta highlighted that 25 road projects spanning 1,198 kilometers, valued at 1.685trn/-, have reached 100percent completion. Regarding the Kigongo-Busisi Bridge in Mwanza Region funded by 717bn/- in 'Tanzanian taxpayers' money, Besta reported that it is now over 94 percent. "Three weeks ago, when President Samia visited Mwanza, the bridge was at 94 percent, up from 25 percent when she took office. This demonstrates significant progress with only a

small portion remaining and the contractor has no outstanding claims for completed work." President Samia has made substantial strides in infrastructure, building a road network totalling nearly 1,200 kilometers—a major feat, averaging around 400 kilometers of paved road annually," he added. Thanks to these achievements in road and bridge infrastructure, Tanzania now ranks sixth among 54 African countries for its quality road network, rising from 16th position in 2022, according to data from Statista.com. Discussing the Lot 2 ring road construction, Besta praised the pace of the project and urged the contractor to complete the work within the scheduled timeframe.



ACT-Wazalendo secretary general, Ado Shaibu (3rd R) with other party leaders stand near Mnenje river in Tunduru District, Ruvuma Region during a recent tour. The leaders promised to collaborate with the community to construct a bridge across the river. Photo: Guardian Correspondent

Tanzania urges wealthy countries to avail resources for biodiversity

By Guardian Correspondent, Cali

TANZANIA has called on the international community, particularly developed countries, to fulfill their responsibilities and provide financing for implementation of the Global Biodiversity Framework in line with Articles 20 and 21 of the Biodiversity Convention. Dr Ashatu Kijaji, Minister State in the Vice President's Office (Environment), said this on Tuesday at the 16th Heads of State Conference on Environmental Conservation, taking place in Cali,

Colombia. Dr Kijaji also reminded stakeholders in developing countries to invest resources to support implementation of strategies that would ensure funding for biodiversity conservation in developing nations. She stated that Tanzania has already set aside over 40 percent of its land for biodiversity conservation and highlighted the significant improvements the Tanzanian is making in conservation institutions as well as policy tool reviews for

biodiversity and environmental conservation. Dr Kijaji who represented President Samia Suluhu Hassan at the conference added that Tanzania is in the process of reviewing its National Biodiversity Conservation Strategy, with its implementation serving as a national contribution toward achieving the global vision of a sustainable environment by 2050. The 16th Heads of State Conference on Environmental Conservation began on October 21, 2024 and is expected to conclude in November, tomorrow.

Ensure all children with disabilities enjoy free education, parents urged

By Polycarp Machira, Dodoma

PARENTS of children with disabilities have been urged to register them in schools now that the government provides fee-free education aimed at ensuring that all Tanzanians access education. The call was made by Suleiman Magoma, Director of Albinism Awareness Foundation(AAF), a local non-governmental organization in Dodoma, saying through the systems, the government has made it possible for all children, including those with disabilities, most of whom are from poor families, to get education. He made the statement during a visit to Buigiri Primary School for the Blind in Chamwino District, Dodoma Region. The school is home to 120 pupils, 50 totally blind, 11 have severe visual impairment and others

have normal vision while 14 have albinism. Almost all of the pupils in the school, especially those with blindness, come from poor, rural families that cannot afford fees for boarding and tuition. "I urge parents of children with albinism and other forms of disabilities to come forth and enrol them in schools for them to get the free-education their government provides in all public schools in the country" he said. During the occasion, AAF donated equipment worth 5.2m/-, including walking sticks, boxes of sunscreen oil, special eye glasses for those with poor vision, caps and telescopes. Magoma said the donation was a contribution from friends, well-wishers and work mates who saw the need to touch lives of the less fortunate pupils.

He called on other stakeholders to join the government efforts in helping the disabled children attain their goals just like other normal children. "What we have done is in support of what the government is doing to ensure the disabled get their rights" he said. Magoma, who is living with albinism, called on stakeholders to also support children with albinism to access education materials like books, pens, monocular telescopes, hats and sunscreen oil, among others. The school's head teacher Sospeter Jonathan thanked the organization for the support, saying pupils need a lot of support. He said the government is doing a lot but more is still needed to help the school, bearing in mind that most of the pupils come from disadvantaged families.



Plot 4B, Nyerere Road, P. O. Box 911, Dar es Salaam
Telephone: +255 22 2860047/9, E - mail: info@tol-gases.co.tz

BID FOR SALES OF VEHICLES

ITEM NO	VEHICLE REG NO	VEHICLE TYPE	LOCATED	STATUS
1	T556 DJC	mitsubishi fuso CANTER	DSM	GROUNDING
2	T824 DLA	TOYOTA TOWN ACE	DSM	IN USE
3	T144 BAD	TATA	DSM	IN USE
4	T923 AZG	TATA	DSM	IN USE
5	T119 ARP	SCANIA TIPPER	DSM	IN USE
6	T266 DQL	TOYOTA PRADO	DSM	IN USE
7	T147 DJA	mitsubishi fuso CANTER	DSM	IN USE

The vehicles may be viewed by **APPOINTMENT at TOL GASES PLC**, Nyerere Road, Temeke District, Dar es salaam, Tanzania during weekdays from 9.00 to 16.00 hours and Saturday from 9:00 to 12:30 by contacting mobile number **0684 553 665/0755 228 811 (Aisha)**

TERMS AND CONDITIONS

- All bids should be submitted in a sealed envelope, addressed to the **Managing Director (MD)** and clearly marked "Sale of Vehicles" should be deposited in the Tender Box located at the MD'S office, at TOL Gases Plc in DSM not later than **Friday 15th November 2024 at 16:00hrs (local time)**
- Nonrefundable tender fees of Tzs 20,000/= should be paid direct to our company cashier, and the acknowledged payment receipt should be attached to the tender bids.
- Offers received after the specified closing date and time will not be considered.
- The successful bidder shall be required to effect full payment of the bid.
- Tol Gases Plc reserves the right to accept or reject any offer and to cancel the above exercise at any time prior to award without thereby incurring any liability to affected bidder(s).
- All quotes should be inclusive of VAT-18%.
- The sold vehicle will only be allowed to leave the company yard after the transfer of ownership process is completed.
- The Buyer must provide his/her details including TIN and NIDA ID
- It is understood by the Buyer that the vehicle is sold as seen, tested, and approved without any guarantee, either explicit or implied, after sale. **"The Vehicle is sold as seen condition"**

Closing Date: Friday, 15th November 2024.

Directors: H. Kitilya – Chairperson (Tanzanian), T. Kinabo - (Tanzanian), J. Massawe – (Tanzanian), L. Kitoka (Tanzanian) S. Selestine – TR - URT (Tanzanian), Prof. A. Temu – (Tanzanian), I. Madeje Mlola – (Tanzanian)

PUBLICATION OF FINANCIAL STATEMENTS

ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014



CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2024 (Amounts in millions of shillings)			
		Current Quarter 30-Sep-24	Previous Quarter 30-Jun-24
A	ASSETS		
1	Cash	13,960	15,868
2	Balances with Bank of Tanzania	14,831	12,843
3	Investment in Government securities	38,430	38,015
4	Balances with other banks & Financial Institutions	2,645	2,775
5	Cheque and items for clearing	26	19
6	Interbranch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loans receivables	-	-
10	Investment in other securities	-	-
11	Loans, advances and overdrafts (net of allowance for probable losses)	108,678	118,473
12	Other Assets	16,327	19,975
13	Equity investments	39	39
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	13,330	13,243
16	TOTAL ASSETS	208,264	215,951
B	LIABILITIES		
17	Deposit from other banks and financial institutions	25,064	28,780
18	Customer deposits	119,780	124,902
19	Cash letters of credit	-	-
20	Special deposits	2,221	812
21	Payment orders/transfers payable	-	-
22	Bankers cheques and drafts issued	1	0
23	Accrued taxes and expenses payable	5,400	4,544
24	Acceptances outstanding	-	-
25	Interbranch float items	37	525
26	Unearned income and other deferred charges	2,496	2,175
27	Other liabilities	14,822	15,168
28	Borrowings	20,070	12,250
29	TOTAL LIABILITIES	189,892	194,156
30	NET ASSETS/(LIABILITIES)	18,372	21,695
C	SHAREHOLDERS' FUNDS		
31	Paid up Share capital	27,797	27,797
32	Capital reserves	9,037	9,207
33	Retained earnings	(18,188)	(18,881)
34	Profit/(Loss) account	(5,292)	(3,799)
35	Other capital accounts	14,055	16,577
36	Minority interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	18,372	21,695
38	Contingent liabilities	5,204	1,153
39	Non performing loans and advances	9,037	9,207
40	Allowance for probable losses	6,783	4,474
41	Other non performing assets	243	243
D	PERFORMANCE INDICATORS		
(i)	Shareholders funds to total assets	8.8%	10.1%
(ii)	Non performing loans to total gross loans	7.9%	7.9%
(iii)	Gross loans and advances to total deposits	76.4%	77.6%
(iv)	Loans and Advances to total assets	55.2%	56.8%
(v)	Earning assets to Total assets	71.9%	73.8%
(vi)	Deposit growth	-4.8%	2.6%
(vii)	Asset growth	3.5%	2.3%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2024 (Amounts in millions of shillings)					
	Current Quarter 30-Sep-24	Comparative Quarter 30-Sep-23	Current Year Cumulative 30-Sep-24	Comparative Year Cumulative 30-Sep-23	
1	Interest Income	7,490	7,377	21,984	21,017
2	Interest Expense	(2,710)	(2,052)	(7,204)	(6,099)
3	Net Interest Income	4,780	5,325	14,780	14,918
4	Bad debts written - off	-	-	-	-
5	Impairment losses on Loans and Advances	(1,156)	(505)	(3,347)	(691)
6	Non Interest Income:	1,362	1,624	5,242	6,183
6.1	Foreign exchange income	148	121	721	418
6.2	Fees and Commission	864	1,148	3,233	3,206
6.3	Dividend income	-	-	-	-
6.4	Other operating income	350	555	1,287	2,468
7	Non Interest Expense:	(6,479)	(7,148)	(21,967)	(20,725)
7.1	Salaries and benefits	(3,098)	(3,744)	(11,043)	(11,054)
7.2	Fees and commission	-	-	-	-
7.3	Other operating expenses	(3,380)	(3,404)	(10,924)	(9,671)
8	Operating Income/(Loss)	(1,493)	(503)	(5,292)	(316)
9	Income Tax provision	-	56	0	0
10	Net Income / (Loss) after Income Tax	(1,493)	(447)	(5,292)	(316)
11	Other Comprehensive Income	-	-	-	-
12	Total Comprehensive Income/(Loss) For the Year	(1,493)	(447)	(5,292)	(316)
13	Number of employees	253	368	253	368
14	Basic Earnings per share	(54)	(16)	(190)	(11)
15	Number of branches	17	18	17	18
PERFORMANCE INDICATORS					
i)	Return on Average Total Assets	-2.8%	-0.9%	-3.3%	-0.2%
ii)	Return on Average Shareholders' funds	-29.8%	-6.5%	-35.2%	-1.5%
iii)	Non Interest Expense to Gross Income	105.5%	100.0%	109.7%	98.2%
iv)	Net Interest Income to Average Earning Assets	12.4%	14.7%	12.8%	13.7%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2024 (Amounts in million shillings)				
	Current Quarter 30-Sep-24	Previous Quarter 30-Jun-24	Current Year Cumulative 30-Sep-24	Comparative Year Cumulative 30-Sep-23
I. Cash flow from operating activities:				
Net Income/(Loss)	(1,493)	(3,168)	(5,292)	(316)
Adjustment for:				
- Net change in loans and advances	637	626	1,880	1,600
- Gain/(loss) on sale of assets	7,966	(6,242)	(3,855)	(6,694)
- Net change in deposits	(7,428)	3,954	(3,568)	17,107
- Net change in short term negotiable securities	(500)	-	(450)	3,133
- Net change in other liabilities	344	1,469	1,637	(4,042)
- Net change in other assets	(1,209)	(1,156)	(2,544)	(2,263)
- Tax paid	-	-	-	(19)
- Others (SMR)	(1,398)	632	(775)	1,481
Net cash provided/(used) by operating activities	(3,081)	(3,885)	(12,966)	9,964
II. Cash flow from investing activities:				
Dividends received	-	-	-	(2,933)
Purchase of fixed assets	(133)	(268)	(858)	-
Proceeds from sale of fixed assets	-	-	3	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	96	(143)	(393)	-
Others	(37)	(412)	(1,249)	(2,933)
Net cash provided/(used) by investing activities	(36)	(412)	(1,249)	(2,933)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	5,663
Payment of cash dividends	-	-	-	-
Net change in other borrowings	2,820	2,606	11,720	-
Others	-	-	-	(2,208)
Net cash provided/(used) by financing activities	2,820	2,606	11,720	3,455
IV. Cash and Cash Equivalents:				
Net increase/(decrease) in cash & cash equivalents	(298)	(1,690)	(2,495)	10,486
Cash and cash equivalents at the beginning of the quarter	24,745	26,435	26,942	19,266
Cash and cash equivalents at the end of the quarter	24,447	24,745	24,447	29,752

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2024 (Amounts in Million shillings)						
CURRENT YEAR	Share Capital	Preference Shares	Share Premium	Retained Earnings	Regulatory Reserve	Others
Balance as at 01 January 2024	27,797	11,623	2,432	(19,215)	2,856	-
Profit/(Loss) for the year	-	-	-	(5,292)	-	(5,292)
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	(6,694)
Regulatory Reserve	-	-	-	2,856	(2,856)	-
General Provision Reserve	-	-	-	-	-	-
Others	-	-	-	(1,829)	-	(1,829)
Balance as at the end of 30 September 2024	27,797	11,623	2,432	(23,840)	-	18,372
PREVIOUS YEAR						
Balance as at 01 January 2023	27,797	5,960	2,432	(15,276)	930	-
Profit/(Loss) for the year	-	-	-	(316)	-	(316)
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	5,663
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	-	(1,557)	1,557	-
General Provision Reserve	-	-	-	-	-	-
Others	-	-	-	-	-	-
Balance as at the end of 30 September 2023	27,797	11,623	2,432	(17,148)	2,487	27,191

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2024

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Name and Title	Signature
Mr. Silvest Arumai (Managing Director)	
Mr. Peter Urassa (Ag. Chief Finance Officer)	
Mr. Samuel Kimoso (Chief Internal Auditor)	

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in accordance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature
1. Ms. Catherine Nchanasima Kimiyo	
2. Prof. Joseph Daniel Lotto	

MINIMUM DISCLOSURES OF CHARGES AND FEES

Service	Products	TZS	USD
Monthly Fee	ACB Savings Bomba Account	2,200	Free
	Akiba Fasta Account	2,200	N/A
	ACB Salary Account	Free	N/A
	ACB Elimu Account	Free	N/A
	ACB VICOPA Individual Account	2,200	N/A
	ACB VICOPA Group Account	Free	N/A
	ACB Golden Savings Account	Free	N/A
	ACB Zawadi Junior Account	Free	N/A
	ACB Biashara Individual Account	3,850	\$3.00
	ACB Biashara Company Account	4,950	\$2.50
	ACB Corporate Current Account	15,950	\$7.50
	ACB Wardi Account	Free	Free
Minimum Opening Balance	ACB Savings Bomba Account	15,000	\$50.00
	Akiba Fasta Account	15,000	N/A
	ACB Salary Account	0	N/A
	ACB Elimu Account	0	N/A
	ACB VICOPA Individual Account	15,000	N/A
	ACB VICOPA Group Account	20,000	N/A
	ACB Biashara Individual Account	20,000	\$50.00
	ACB Biashara Company Account	50,000	\$100.00
	ACB Golden Savings Account	50,000	N/A
	ACB Zawadi Junior Account	5,000	\$50.00
	ACB Corporate Current Account	100,000	\$100.00
	ACB Wardi Account	20,000	\$50.00
Minimum Operating Balance	ACB Savings Bomba Account	5,000	\$50.00
	Akiba Fasta Account	5,000	N/A
	ACB Salary Account	5,000	N/A
	ACB Elimu Account	0	N/A
	ACB VICOPA Individual Account	5,000	N/A
	ACB VICOPA Group Account	20,000	N/A
	ACB Biashara Individual Account	20,000	\$50.00
	ACB Biashara Company Account	50,000	\$100.00
	ACB Golden Savings Account	50,000	N/A
	ACB Zawadi Junior Account	5,000	\$50.00
	ACB Corporate Current Account	100,000	\$100.00
	ACB Wardi Account	20,000	\$50.00
Balance Inquiry over the Counter	All TZS Accounts (except ACB VICOPA Group Account and ACB Wardi Account)	1,320	N/A
	ACB VICOPA Group Account	Free	N/A
Account Closure	ACB Savings Bomba Account	11,800	\$5.90
	Akiba Fasta Account	11,800	N/A
	ACB Salary Account	25,000	N/A
	ACB Elimu Account	11,800	N/A
	ACB VICOPA Individual Account	N/A	N/A
	ACB VICOPA Group Account	Free	N/A
	ACB Biashara Individual Account	25,000	\$11.80
	ACB Biashara Company Account	25,000	\$11.80
	ACB Golden Savings Account	11,800	N/A
	ACB Zawadi Junior Account	11,800	\$5.90
	ACB Corporate Current Account	29,500	\$14.50
	ACB Wardi Account	11,800	\$5.90
Dormancy	Dormancy fee for all accounts	Free	Free
	Dormancy activation	Free	Free
Balance Inquiry	Umjoja ATM	400	N/A
	VISA ATM	1,200	N/A
Cards Issuance	Akiba Mobile USSD	600	Equivalent
	Akiba Mobile App	600	Free
	Internet Banking	Free	Free
	Normal ID Cards	-	-
	VICOPA, Golden, Zawadi and Joint Accounts	6,490	\$3.00
	All USD Accounts	N/A	\$3.00
	Debit Cards	-	-
	Umjoja Debit Card	11,800	N/A
	Visa Debit Classic	11,800	N/A
	Visa Debit Gold	14,500	N/A
	VICOPA, Golden, Zawadi and Joint Accounts	6,490	\$3.00
	Replacement Fee	Debit Cards	-
Umjoja Debit Card		11,800	N/A
Pin Mailer Replacement	Visa Debit Classic	11,800	N/A
	Visa Debit Gold	14,500	N/A
Annual Maintenance Fee	Umjoja Debit Card	10,000	N/A
	Visa Debit Classic	10,000	N/A
Withdrawals Over the Counter	ACB Biashara Individual Account	3,850	0.30% of the amount >\$10,000, Maximum \$100
	ACB Savings Bomba Account	2,750	Free
	Akiba Fasta Account	2,750	N/A
	ACB Salary Account	2,750	N/A
	ACB Elimu Account	2,750	N/A
	ACB VICOPA Individual Account	1,320	N/A
	ACB VICOPA Group Account	Free	N/A
	ACB VICOPA Group Account	Free	N/A
	ACB Golden Savings Account	2,750	Free
	ACB Zawadi Junior Account	2,750	N/A
	ACB Corporate Current Account	2,750	N/A
	ACB Wardi Account	2,750	N/A

Withdrawals Over the Counter	ACB Biashara Individual Account	3,850	0.30% of the amount >\$10,000, Maximum \$100	
ATM Withdrawal	Umjoja ATM	1,700	N/A	
	ATM withdrawal fee - ON US	1,700	N/A	
	ATM withdrawal fee - LOCAL VISA	3,600	N/A	
	ATM withdrawal fee - INTERNATIONAL VISA	6,000	N/A	
	Failed transaction due to insufficient funds	1,200	N/A	
	Wakala Withdrawal	100 - 2,999	510	N/A
		3,000 - 3,999</		



Suspects in an economic sabotage case leaving the Kisumu Resident Magistrate's Court in Dar es Salaam yesterday, where they faced charges of leading a criminal gang and unlawfully obtaining over 1.5bn/- the property of Zhejiang Afol Import and Export Co., Ltd. Photo: Correspondent Imani Nathaniel

MSMEs backbone of EAC growth, notes S. Sudan VP

By Guardian Reporter

VICE President of the Republic of South Sudan for the Economic Cluster, Dr James Wani Igga, has said that the Micro, Small and Medium Enterprises (MSMEs) are the backbone of economic growth in East Africa and key to inclusivity in wealth creation.

Dr Igga made the statement on Monday when speaking during the official opening of the 24th EAC MSMEs trade fair in Juba, South Sudan.

He underscored the critical role that MSMEs play in driving economic growth by creating jobs and fostering innovation.

"It is worthy to emphasise the importance of trade fairs and exhibitions like this one in creating opportunity for exhibitors to showcase their product, access new market and form cross border partnerships," he said.

Dr Igga called upon all the partner states to formulate policies that facilitate free trade, free investment and free movement of goods and people across the borders with single objective of realisation of the vision of the community.

The Vice President stressed the importance of increasing efforts to unlock the transformative potential of MSMEs by connecting them to the opportunities available under the single African Market facilitated by free movement of persons, goods, services and investment across national borders.

VP Igga reaffirmed South Sudan's commitment to implementing policies that support MSMEs, saying: "This includes improving infrastructure, and technology resources, ensuring that businesses can grow and compete both locally and internationally."

He also stated that the objective of MSMEs is to show how the collective expo can build an integrating regional economy that can compete in the continent as well as globally.

Annette Ssemuwemba, EAC

Deputy Secretary General in charge of Customs, Trade and Monetary Affairs, said that the 24th MSMEs Forum is more than an exhibition but an opportunity for small and medium scale traders to shine, connect and grow from local artisans to tech-savvy innovators.

"Micro, Small and Medium Enterprises (MSMEs) play a crucial role in the economic development of East African countries, accounting for 90% of businesses and 80% of employment especially among youth and women and are becoming hubs of innovation," she said.

Ssemuwemba said that as the EAC celebrates 25 years of existence, the MSMEs trade fair is one significant milestone that the EAC has achieved.

"I am informed that the registered number at this year's trade fair business persons is standing at 1,500. This being the first time Juba is hosting such event with such large numbers and participation of all eight Partner States demonstrates the strengthening of EAC integration," she added.

The Deputy Secretary General committed the readiness of the EAC Secretariat to continue creating an enabling environment by supporting the application of the provisions of the Common Market Protocol, maximising the use of the Customs Union Protocol and implementation of trade facilitation programmes including the Simplified Trade Regime, the One Stop Border Posts, EAC Mobile NTB Elimination Application, E-commerce, harmonization of Standards and even ease of crossing borders using national identity cards to support the MSMEs.

"This includes improving infrastructure, and technology resources, ensuring that businesses can grow and compete both locally and internationally."

EAC to host meeting to stimulate peace among border communities

By Guardian Reporter, Arusha

THE tri-junction where Kenya's Turkana, Uganda's Karamojong and South Sudan's Toposa and Didinga communities converge has long been marked by rich cultural diversity and shared histories.

However, boundary disputes have strained these ties, impacting peace, security and economic growth.

In the spirit of good neighbourliness and to promote peaceful coexistence, the East African Community (EAC) Secretariat in collaboration with Kenya, Uganda and South Sudan,

has organised a high-level meeting of Ateker border communities to take place from 30th October to 7th November, 2024.

The one-week engagement will kick off in Moroto, Uganda, with the primary objective of submitting to the high-level border community leaders the resolutions of the first EAC Peace Caravan held in July 2023 and the implementation framework for their consideration.

The meeting will also provide an opportunity to present the Peace Caravan resolutions to leaders of the tri-junction for their review and approval. Further, the meeting will review and adopt the draft

framework for implementation of the resolutions and border community sensitization programme.

Following the meeting, the leaders will jointly launch the sensitisation programme in Moroto focusing on peaceful coexistence, good neighbourliness and prosperity for border communities. The initiative will set in motion a series of sensitisation and awareness activities that will take place in Lokichogio, Kenya, and Narus, South Sudan.

The events are set to conclude with a two-day review meeting in Lodwar, Turkana County, Kenya.

Speaking ahead of the mission, EAC Deputy Secretary General in charge of infrastructure, productive, social and political sectors Andrea Aguer Ariik Malueth said that EAC Peace Caravan which was launched in July 2023 had promoted dialogue, confidence-building and sustainable conflict resolution.

"Since the Peace Caravan, no major incidents of violence have occurred among the communities. This current mission builds on that momentum, focusing on dialogue to address root issues such as land ownership, resource sharing and historical claims," he said.

AMREF HEALTH AFRICA TANZANIA

Tender No: Amref/2024/AT/SI/08
For
[Supply, Installation, Testing and Commissioning of Solar power systems at Health facilities in Mara, Simiyu and Zanzibar]

INVITATION FOR TENDER

- Amref Health Africa - Tanzania implements a comprehensive HIV prevention, care, and treatment project, "Afya Thabiti" funded by the President's Emergency Plan for AIDS Relief (PEPFAR) program through U.S. Centers for Disease Control and Prevention (CDC). Afya Thabiti project aims to accelerate the achievement of the current 95-95-95 goals for HIV epidemic control in Tanzania with its operations in Mara, Simiyu, and Zanzibar. The project works to enhance the capacity of health facilities where in this financial year (2024/25), the project will support the installation of solar systems under the contract for Supply, Installation, Testing, and Commissioning of Solar Power Systems at various health facilities.
- Amref Health Africa Tanzania now invites sealed bids for Supply and installation of Solar systems at various health facilities as follows: -

Lot Number	Region	Location health facility sites
LOT No. 1	Mara Region	Bunda DC 12 sites, Butiama DC 11 sites, Musoma DC 12 sites, Musoma MC 16 sites, Royo DC 19 sites, Serengeti DC 11 sites, Tarime DC 5 sites and Tarime TC 4 sites
LOT No. 2	Simiyu Region	Busega DC 13 sites, Bariadi TC 9 sites, Bariadi DC 13 sites, Itilima DC 11 sites, Maswa DC 25 sites Meatu DC 12 sites
Lot No. 3	Zanzibar	Mjini magharibi 3 sites, Kaskazini Unguja 1 site, Kusini Unguja 1 site, Kusini Pemba 2 sites and Kaskazini Pemba 2 sites.

Note: Bidders may apply for any specific lot(s) or all lots, but each lot will be evaluated separate.

- Bidding will be conducted through the open competitive bidding procedures specified in the Amref health Africa Tanzania Procurement Manual of March, 2024 and is open to all qualified Solar Supply and Installation companies.
- Interested bidders may obtain further information or inspect the bidding documents at the office of the Secretary, Amref health Africa Tanzania Tender Committee, located at plot No. 1019, Ali Hassan Mwinyi Road, Upanga, P.O.Box 2773 Dsm from 09:00am to 15:00pm on Monday to Friday except on public holidays.
- A complete of set of bidding document (s) in English may be purchased by interested bidders on submission of written application to the address give under paragraph 4 above and upon payment of non-refundable fee of Tsh.100,000.00 (One Hundred Thousand Only) payable to our Account name: Amref Health Africa, Account number: 011103000446 Bank Name-National Bank of Commerce (NBC) and provide proof of pay slip for receiving the tender document.
- All bids in original plus one copy must be properly filled in indicating tender number and lot applying for, and enclosed in plain envelope delivered to **The Secretary, Amref health Africa Tanzania Tender Committee, plot No. 1019, Ali Hassan Mwinyi Road, Upanga, Box 2773, Dsm at or before 10.00am local time on Friday 15th November 2024.** Bids will be opened promptly thereafter in public and in the presence of Bidders' representatives who choose to attend in the opening.
- The deadline for submission of tenders is [Friday 15th November, 2024 at 10.00 hrs local timee].
- Late tenders, tenders not received before that time shall not be accepted for evaluation irrespective of the circumstances.

Country Director,
Amref Health Africa Tanzania,
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for a living planet®

JOB VACANCY

RUVUMA LANDSCAPE PROGRAMME NATIONAL COORDINATOR (Tanzania)

The World Wide Fund for Nature (WWF) is one of the world's largest and most respected independent conservation organizations, with almost 5 million supporters and a global network active in over 100 countries. WWF's mission is to stop the degradation of the Earth's natural environment and to build a future in which humans live in harmony with nature, by conserving the world's biological diversity, ensuring that the use of renewable natural resources is sustainable, and promoting the reduction of pollution and wasteful consumption. The Ruvuma landscape is one of the biologically richest places in Tanzania; its varied natural resources support the livelihoods and well-being of millions of people. The WWF Tanzania Country Office (TCO) is working to conserve the landscape's biodiversity and build a secure and sustainable future for people and wildlife. The Ruvuma Landscape is a transboundary conservation landscape shared with northern Mozambique and is one of the priority landscape programmes for WWF Tanzania. The Ruvuma Landscape programme is seeking a **National Coordinator** to lead people, projects and interventions in the Tanzania component.

This position is responsible for coordinating the Tanzania component of the Ruvuma Transboundary Landscape programme interventions and providing leadership support to the conservation projects in the portfolio. Ruvuma Landscape programme coordination requires a dynamic and experienced individual to work with Government Institutions, District and Regional Government departments, WWF Network colleagues, Development Partners, Funders, International Non-Governmental Organization partners, Community Stakeholders and Civil Society Organisations. The position calls for a person with an advanced Degree in Wildlife, Natural Resources Management or equivalent, an energetic and self-motivated approach, good leadership and people skills, strong ability to work with minimum supervision and a character focused on team building and motivation of others. The candidate is required to have a sound demonstrable technical background and experience in project planning, monitoring and evaluation, field coordination, staff management, fundraising, donor relations and management of multi-stakeholder projects and programmes. The candidate must have experience in managing teams of different cultures, behaviours and multiple technical disciplines. The candidate must embrace WWF Core Values, code of conduct and other guiding policies for maximising and delivering conservation impacts on the ground. As well as playing a key role in the growth and impact of the Ruvuma Transboundary Landscape programme, the postholder will support TCO in contributing to WWF's wider vision, global goals and national goals.

How to apply: Interested applicants may get the detailed Job Description (JD) through the following websites: https://www.wwf.or.tz/jobs_and_opportunities/jobs/ Applications must include a complete Cover Letter & CV with full contact details of three referees and should be addressed to the Head of People & Culture, via email to: hresources@wwftz.org by **Friday, 22nd November 2024 at 11:59 PM**. Only shortlisted candidates will be contacted. Female applicants are encouraged to apply.

WWF is an equal opportunity employer and is committed to having a diverse workforce

WWF has a principle of zero tolerance to fraud and corruption, if you encounter such an incident, then report by sending an email to fcci@wwftz.org

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Taking A New Look
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Amendments could help in solving wildlife units' human rights queries

A LAW review process is being engaged by the Commission for Human Rights and Good Governance (CHRAGG) for specific provisions in laws regarding wildlife conservation and forest reserve areas. Top officials in the commission say that this part of an effort to sort out complaints on attitudes of conservation authorities on those living near the reserves, where any breaches of conservation regulations are harshly treated. Yet the tone of law review initiative was inclined more to optimism than realism on the issue.

A key official of the commission secretariat said at an engagement meeting with various conservation stakeholders in Arusha that a total of 12 pieces of legislation have been identified for review.

This follows a spate of complaints delivered to the commission across a number of years, from 2016 to late 2023 where complaints on wildlife, forest reserves and the lot of neighbouring communities came up as pivotal.

It is unclear what specific event is listed as a complaint, as it is less an incident than a formally lodged dispute to the commission, as otherwise one can't say that in 2016/2017, the commission would receive two complaints, two during 2020/2021 and four complaints in 2021/2022.

As a mark of rising disputes - and perhaps in response to awareness raising efforts by the secretariat on the ombudsman services it offers, during fiscal 2022/2023 it received eight complaints, and seven others in the 2023/2024 financial year. The bigger number of cases and indeed the tonality of legal claims or observation in relation to other laws that lay public rights and entitlements, a rethinking on a number of legal provisions that seem to be at the root of incessant complaints was mooted. That is what the panel is undertaking.

The stated ambition in organising

a stakeholders' meeting and engaging a law review process is decidedly routine, if somewhat out of reach, as geared to finding lasting solutions to ensure people live a peaceful life without fear due to their surroundings. The meeting was thus geared to collecting views on the various laws regarding reserve areas, with a pointer as specific provisions to be amended to reduce existing conflicts between local residents and conservation authorities. There was a visible outlook on the part of the secretariat executive to stress the citizens' viewpoint, which is big hearted and unfeasible.

What the commission saw was overly repetitive violation of human rights, testified to by frequent appeals from MPs and other stakeholders. This had the result of making the matter clear to the commission that it needs to start the process to determine provisions that need to be amended, to solve the existing challenges. That is where the problem lies, if softening of existing provisions for instance on trespassing would end apparent beaches of human rights in facilitating conservation. The law drafters eyed quite 'hard' provisions.

Setting up conservation areas and a legal cadre for operating them requires provisions that bite, where those wishing to ignore visible boundaries of conservation areas find the situation challenging, or adequately dissuasive.

If the government grows cold feet about this aspect, due to complaints of violating human rights, it could encourage even the conservation staff to engage in trafficking with communities or individuals, in feeding cattle, poaching or anything. The commission can achieve some of its aims with a slate of amendments about lawful conduct and mindfulness of real need. Once a widow was sentenced to 20 years imprisonment for possession of antelope meat, not hunting rhinos.

With UNRWA banned as a UN special unit, UNHCR fits the job

MOST of the Western world and further afield is reeling under the shock of Israel's move where the legislature has approved two bills effectively banning activities of the United Nations Refugee Works Agency (UNRWA) from operating in the West Bank and outlawing any contact UNRWA can have with state agencies in Israel. The bills become effective law in 90 days, meaning at the start of the New Year and chances of the move being reserved are by and large negligible. Taking stock of this situation is problematic.

As wisdom demands, when fate strikes the only reasonable or helpful way isn't to lament the past but to integrate the new datum in designing the future, and nowhere is that task more complicated than in the Middle East at the moment. There are spheres of that matter which are out of reach, for instance the sort of thinking or philosophies that the various parties espouse. But it is vital to keep these profound schisms in view to make possible designs practicable, as otherwise unmet UN resolutions are passed or blocked with a veto.

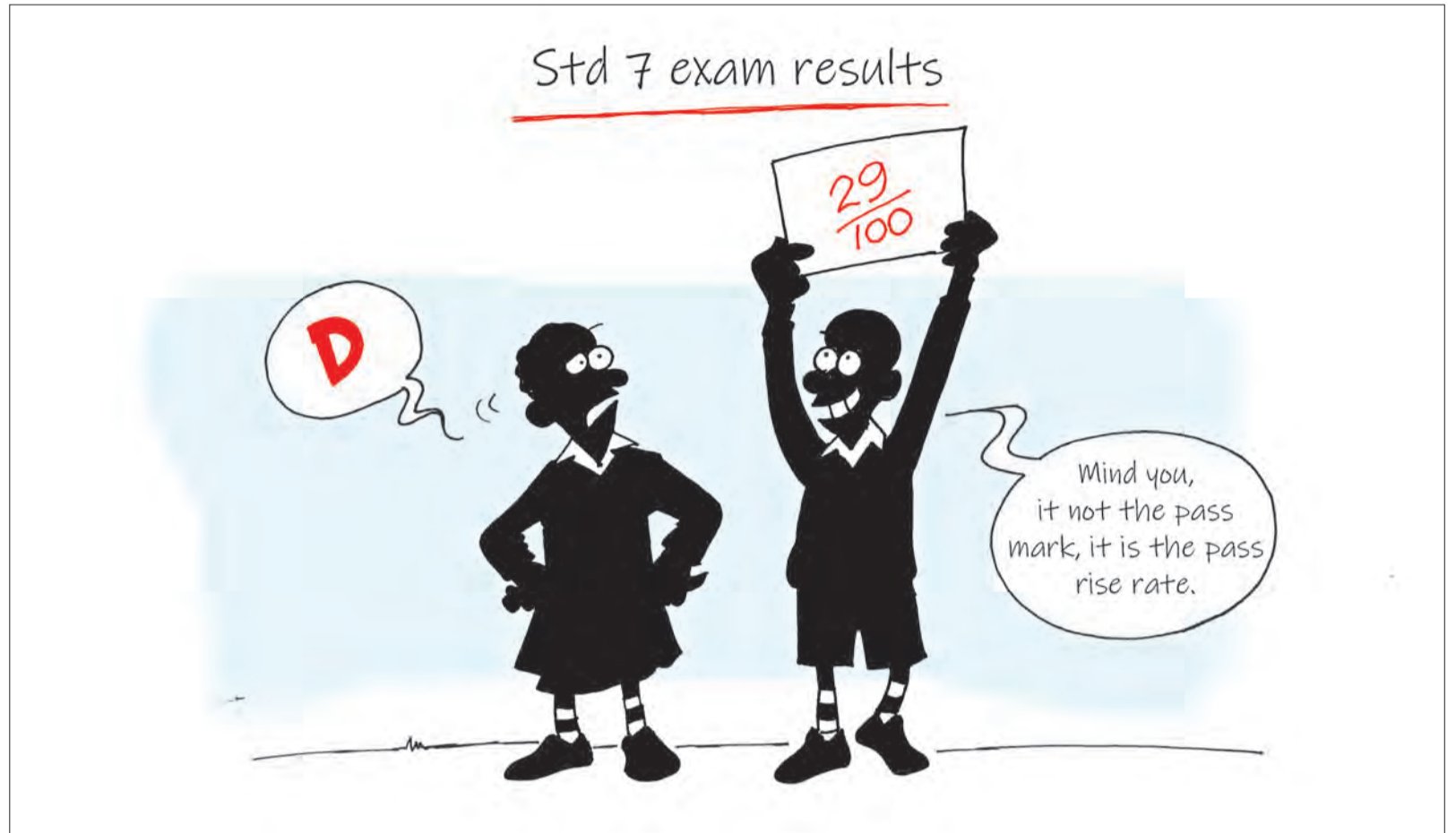
Much of the world doesn't appear to understand that the bottom line to the raging war is that Israel has to ensure that what happened on October 7 is not repeated, meanwhile as those who perpetrated that act have never said they would not do it again. In that case, in the absence of actual surrender and unconditional release of the hostages nothing

seems to be working. And with the United States entering an electoral week up to November 4, and a new government come into office early January, things change fast on the ground.

While not much of this has been stated as yet, it seems that UN work in the Middle East will now have to come under the United Nations High Commissioner for Refugees (UNHCR). That means providing aid to the zone in like manner as it is direly needed in the Sudan, Ethiopia, DRC and elsewhere, not a special United Nations agency catering for the entire population for 70 years as it awaits its 'right of return' to Israeli villages. UNHCR helps people to settle where they are, running from a battle zone, while UNRWA was pegged to restoring the pre-1967 or even pre-1948 realities there, a dream.

Some international radio and television channels are making plenty of hay on the argument that Israel has not provided proof of systematic engagement of the UN agency in organising October 7 massacres.

While they may have a point, the difficulty about the UN agency is that it made settling down impossible even with total Israel withdrawal from Gaza in 2005, pulling out farmers, etc. When the UN agency caters for much of the Gaza population's needs, it frees its leaders to work exclusively to plan wars with Israel. The result is massive suffering that is shaming the world community as to how to end it.



By Stephanie Hegarty and Talha Burki

THE area of land surface affected by extreme drought has trebled since the 1980s, a new report into the effects of climate change has revealed.

Forty-eight per cent of the Earth's land surface had at least one month of extreme drought last year, according to analysis by the Lancet Countdown on Health and Climate Change - up from an average of 15% during the 1980s.

Almost a third of the world - 30% - experienced extreme drought for three months or longer in 2023. In the 1980s, the average was 5%.

The new study offers some of the most up-to-date global data on drought, marking just how fast it is accelerating.

The threshold for extreme drought is reached after six months of very low rainfall or very high levels of evaporation from plants and soil - or both.

It poses an immediate risk to water and sanitation, food security and public health, and can affect energy supplies, transportation networks and the economy.

The causes of individual droughts are complicated, because there are lots of different factors that affect the availability of water, from natural weather events to the way humans use land.

But climate change is shifting global rainfall patterns, making some regions more prone to drought.

The increase in drought has been particularly severe in South America, the Middle East and the Horn of Africa.

In South America's Amazon, drought is threatening to change weather patterns.

It kills trees that have a role to play in stimulating rainclouds to form, which disrupts delicately balanced rainfall cycles - creating a feedback loop leading to further drought.

Yet, at the same time as large sections of the land mass have been drying out, extreme rainfall has also increased.

In the past 10 years, 61% of the world saw an increase in extreme rainfall, when compared with a baseline average from 1961-1990.

The link between droughts, floods and global warming is complex. Hot weather increases the evaporation of water from soil which makes periods when there is no rain even drier.

But climate change is also changing rainfall patterns. As the oceans warm, more water evaporates into the air. The air is warming too, which means it can hold more moisture. When that moisture moves over land or converges into a storm, it leads to more intense rain.

The Lancet Countdown report

Extreme drought areas treble in size since 80s - study



Wife and her husband Sunday struggle to find food in South Sudan, which has been hit by drought and floods

found the health impacts of climate change were reaching record-breaking levels.

Drought exposed 151 million more people to food insecurity last year, compared with the 1990s, which has contributed to malnutrition. Heat-related deaths for over 65s also increased by 167% compared to the 1990s.

Meanwhile, rising temperatures and more rain are causing an increase in mosquito-related viruses. Cases of dengue fever are at an all-time high and dengue, malaria and West Nile virus have spread to places they were never found before.

An increase in dust storms has left millions more people exposed to dangerous air pollution.

"The climate is changing fast," says Marina Romanello, executive director of the Lancet Countdown.

"It is changing to conditions that we are not used to and that we did not design our systems to work around."

For the series Life at 50 degrees, BBC World Service visited some of the hottest parts of the world, where demand for water was already high. We found that extreme drought and rainfall had further squeezed access to water.

Since 2020, an extreme and exceptional agricultural drought has gripped northeast Syria and parts of Iraq.

In the past few years, Hasakah, a city of one million people, has run out of clean water.

"Twenty years ago, water used to flow into the Khabor River but this river has been dried for many years because there is no rain," says Osman Gaddo, the Head of Water Testing, Hasakah City Water Board. "People have no access to fresh water."

When they can't get water, people make their own wells by digging into the ground but the groundwater can be polluted, making people ill. The drinking water in Hasakah comes from a system of wells 25 kilometres away, but these are also drying and the fuel needed to extract water is in short supply.

Clothes go unwashed and families can't bathe their children properly, meaning skin diseases and diarrhoea are widespread.

"People are ready to kill their neighbour for water," one resident tells the BBC. "People are going thirsty every day."

In South Sudan, 77% of the country had at least one month of drought last year and half the country was in extreme drought for at least six months. At the same time, more than 700,000 people have been affected by flooding.

"Things are deteriorating," says village elder, Nyakuma. "When we go in the water, we get sick. And the food we eat isn't nutritious enough".

Nyakuma has caught malaria twice in a matter of months.

Her family lost their entire cattle herd after flooding last year and now survive on government aid along with anything they can forage. "Eating this is like eating mud," says Sunday, Nyakuma's husband, as he searches floodwater for the roots of waterlilies.

During a drought, rivers and lakes dry up and the soil gets scorched, meaning it hardens and loses plant cover. If heavy rain follows, water cannot soak into the ground and instead runs off, causing flash flooding.

"Plants can adapt to extreme drought, to an extent anyway, but flooding really disrupts their physiology," adds Romanello. "It is really bad for food security and the agricultural sector."

Unless we can reduce emissions of greenhouse gases and stop the global temperature from rising further, we can expect more drought and more intense rain. 2023 was the hottest year on record.

"At the moment, we are still in a position to just about adapt to the changes in the climate. But it is going to get to a point where we will reach the limit of our capacity. Then we will see a lot of unavoidable impacts," says Romanello.

"The higher we allow the global temperature to go, the worse things are going to be".

Kagame in the dock as Congolese in diaspora files ICC suit amidst violence in North Kivu

By Adonis Byemelwa

A group of Congolese citizens residing in Europe have recently filed a lawsuit against Rwandan President Paul Kagame at the International Criminal Court (ICC), accusing him of fueling the violence in North Kivu, a volatile region in the Democratic Republic of Congo (DRC).

The organization, DIPASEC, representing the Congolese diaspora in Europe, has submitted an official letter to the ICC, urging the court to arrest Kagame. They accuse him of supporting the notorious M23 rebel group, which has been at the center of the violence in the eastern part of the DRC.

DIPASEC's appeal comes amid ongoing instability in North Kivu, where M23 has seized control of significant territory. In their letter to ICC prosecutor Tomoko Akane, the group called on international security agencies to take action and arrest Kagame, who they believe is a key actor behind the region's unrest. Kagame has been in power for over two decades, and his alleged involvement in the DRC's conflict has long been a source of tension.

Rwanda, however, has consistently denied any involvement with M23 or in destabilizing the DRC. Kigali has rejected accusations that it supports the group, which is accused of widespread violence, including attacks on civilians, in the mineral-rich North Kivu region. While Rwanda and the DRC both belong to the East African Community (EAC), their relationship remains strained, particularly regarding accusations of interference in one another's internal conflicts.

The situation in North Kivu, exacerbated by the complex geopolitics of the region, continues to draw international attention. The region is rife with violence from multiple armed groups, including M23 and the Allied Democratic Forces (ADF), who exploit the security vacuum created by the redeployment of Congolese forces.

This instability has led to a humanitarian crisis, with millions displaced and an uptick in human rights viola-



Félix Tshisekedi, President of the Democratic Republic of the Congo (right), urges international sanctions on Rwanda to force the M23 rebel group back into refugee camps as they were 11 years ago

tions, including sexual and gender-based violence. According to reports, over 90,000 cases of sexual violence were documented last year alone.

The United Nations Organization Stabilization Mission in the Democratic Republic of the Congo (MONUSCO) is gradually withdrawing, with the process already underway in parts of the country. Nevertheless, the departure of peacekeeping forces has left critical gaps, especially in regions still under threat from rebel groups.

MONUSCO's Special Representative, Bintou Keita, has called for continued international engagement, stressing that the DRC is not yet ready for a full withdrawal of peacekeeping forces, despite some political progress, such as the recent elections and the establishment of new national institutions.

As MONUSCO phases out, responsibility for managing security increasingly shifts to regional bodies like the Southern African Development Community (SADC), of which the DRC is a member. Rwanda, however, is not part

of SADC but belongs to the East African Community (EAC).

This complex regional dynamic poses a unique challenge for SADC's leadership, particularly Tanzanian President Samia Suluhu Hassan, who currently oversees the security portfolio within SADC.

The conflict between Rwanda and the DRC threatens to escalate beyond the borders of these two nations, which is why President Samia's role as head of SADC security is critical. As the region's security head, she has both the mandate and the moral responsibility to mediate between the DRC and Rwanda, preventing further destabilization in the Great Lakes region.

To thwart the warring parties, President Samia could leverage SADC's diplomatic and military influence in several ways. Firstly, she can spearhead diplomatic engagements through SADC, bringing together key stakeholders in the DRC, Rwanda, and the broader international community.

A high-level SADC-EAC dialogue

could offer a platform for President Samia to push for a long-term political solution. The Luanda and Nairobi peace processes have made strides, but they need to be reinforced by regional powers, and President Samia could lead SADC's efforts in this regard.

Moreover, Samia can capitalize on SADC's military assets, including the SADC Standby Force, to provide support to the Armed Forces of the DRC (FARDC). While MONUSCO's withdrawal continues, SADC could step in to fill the security vacuum in areas still under rebel control.

SADC's intervention could be coordinated with the ongoing efforts of the Southern African Development Community (SADC) Force, which is already training Congolese troops. By strengthening the FARDC and bolstering its capacity to fight rebel groups like M23 and the ADF, SADC can play a pivotal role in stabilizing eastern Congo.

However, President Samia must also navigate the sensitive issue of Rwanda's role in the conflict. While Rwanda is not a SADC member, its alleged involvement in the DRC requires careful diplomatic handling.

President Samia, in her role as head of SADC security, could lead efforts to pressure Rwanda to cease any support it may be providing to M23, while also urging the DRC to refrain from supporting extremist militias, such as the Democratic Forces for the Liberation of Rwanda (FDLR), which pose a threat to Rwandan security.

Rwanda has accused the DRC of collaborating with the FDLR, a Hutu militia that played a role in the 1994 Rwandan genocide and continues to operate in the DRC. Kigali claims that Congolese support for the FDLR is a significant obstacle to peace, while Kinshasa argues that Rwanda's military presence in eastern Congo and its alleged support of M23 are the true destabilizing forces. Both sides blame one another for exploiting the DRC's rich mineral resources, which fuel the conflict.

As the head of SADC security, President Samia could propose a neutral investigative body to assess these claims, providing an impartial platform for

both sides to air their grievances. This could reduce tensions and provide a foundation for more constructive dialogue. By engaging Rwanda and the DRC diplomatically and proposing a neutral investigation, she could foster an environment conducive to peace negotiations, while ensuring that both sides are held accountable for their actions.

In addition to addressing the immediate security concerns, President Samia can also play a role in supporting long-term peacebuilding initiatives in the DRC. SADC could work with international donors and humanitarian organizations to address the root causes of the conflict, including competition over natural resources and economic disparity in the eastern DRC. By promoting equitable resource distribution and supporting development programs, SADC can help alleviate the poverty and desperation that fuel armed groups like M23.

Despite the challenges ahead, there are reasons for cautious optimism. The July 2023 ceasefire between Rwanda and the DRC, brokered by Angola's President João Lourenço, was a step in the right direction, though violence has since resumed. The ceasefire demonstrates that diplomatic efforts can make a difference, but they must be reinforced by strong regional leadership and continuous engagement from international actors.

President Samia's leadership within SADC provides an opportunity to bring fresh momentum to these peace efforts. By combining diplomatic pressure with military support, SADC can help stabilize eastern Congo and prevent the conflict from escalating further. Her role is crucial not only for the security of the DRC but for the stability of the entire Great Lakes region.

With millions of lives at stake and the potential for even greater regional destabilization, the need for decisive action is more urgent than ever. President Samia's leadership in SADC will be key to ensuring that the DRC's fragile peace does not unravel and that the region moves toward lasting stability.

By Telesphor Magobe

Corporal punishment inconsistent with children's best interests



'SPARE the rod and spoil the child' is a common axiom in children's upbringing. It is used by preachers, politicians, teachers and parents in relation to disciplining children.

Although section 66 of the Law of Marriage Act (R.E. 2019) states that "no person has any right to inflict corporal punishment on his or her spouse" in some families spousal beating is a common practice. So, corporal punishment is not confined to children only it is also common in married life.

Many African children grow up in an environment in which corporal punishment is the rule of the day. A child can be hit even if it is not his or her fault, but just because a parent, relative or caretaker thinks that the child has to be disciplined so that he or she behaves well. Even if it is not their fault, children may be punished just to keep them aware that they are being watched, so they must behave well all the time.

In this way, children tolerate many things and because they easily forget it hurts them a short while and life goes on. But the negative experiences they go through in their childhood don't go away completely, they are stored in the subconscious (part of the mind containing all of stored information a person experiences in life) which surfaces in adulthood.

Some countries across the world have passed a law which prohibits corporal punishment after finding out that it doesn't contribute to the child's positive upbringing. Hakielimu in its survey titled "The State of Violence Against School Children in Mainland Tanzania: An Exploratory Study" conducted in 2020 suggests that at least 87.9 per cent of interviewed schoolchildren said they had experienced physical violence, and canning constituted 90 per cent of physical violence. Furthermore, it says at least 89 per cent of them experienced physical violence in a school setting, 10 per cent at home and 12 per cent on their way to or from school.

It can be said that children experience physical violence almost daily or

weekly during their upbringing and only the lucky ones may experience it occasionally. Citing UNICEF (2017) and WHO (2020), Ashley Stewart-Tufescu (2023) in her article "Corporal Punishment: The Global Picture" says globally about one billion children are subjected to corporal punishment (punitive violence) in the sense that they are hit, slapped, spanked, pinched, or otherwise physically punished regularly by their parents, caregivers, teachers, or other trusted adults responsible for nurturing, protecting, and educating them.

The author says UNICEF's multiple indicator cluster survey from 2013 to 2021 found that in over 80 countries across the world two-thirds of children aged between 1 and 14 years had

been subjected to corporal punishment at home in the month before the survey. Citing Hillis, Mercy, Amobi & Kress (2016) she says a recent systematic review of 112 population-based surveys in 96 countries found that 75 per cent of children aged between 2 and 17 years had experienced 'moderate physical violence' (which includes spanking, slapping, hitting, or shaking) in the previous year. She says although corporal punishment is common in children's upbringing and at school "there is no study which has ever found corporal punishment to promote children or adults' health and well-being."

She says instead studies show the effects of corporal punishment on brain development, contributing to further explana-

tion of how experiences of corporal punishment are reflected in behaviour. "Adults exposed to harsh corporal punishment (being hit with objects) during childhood had a 15-19 per cent reduction in grey matter volume in the prefrontal cortex compared to adults who were never hit as children," she says. Expounding on this she says it may be the case that "the reduction of cortical grey matter in the prefrontal cortex is reflected in the slower cognitive development found among children who have been physically punished."

In her findings, she says as of June 2023, 65 countries worldwide had prohibited corporal punishment of children in all settings. She says considering robust and ever-mounting scientific evidence demonstrating harm associated with corporal punishment, inactivity on this issue perpetuates harm not only in childhood, but also throughout adulthood and across generations. "Evidence from other countries shows rapid and dramatic declines in punitive violence following law reform."

Elizabeth Gershoff (2017) in her article "School corporal punishment in global perspective: prevalence, outcomes, and efforts at intervention" says corporal punishment is legally prohibited in schools in 128 countries and allowed in 69 countries (35 per cent). She says it is banned in all of Europe and most of South America and East Asia.

"Three industrialised coun-

tries are outliers that continue to allow school corporal punishment: Australia, the Republic of South Korea, and the United States. In Australia, school corporal punishment is banned in 5 of its 8 states and territories, while in the United States it is banned from public schools in 31 of 50 states."

She adds that if an adult were to be hit with an object such as schoolchildren are, it would be considered assault in any of these countries. "The 69 countries that legally permit school corporal punishment, to say nothing of the 149 countries that allow corporal punishment in homes, are not providing children with equal protection under the law, despite their more vulnerable status."

She lists 69 countries in which school corporal punishment is legally permitted as of 2016 and Tanzania is one of them. To date, corporal punishment in schools is legal in Tanzania, but at a cost because in some cases it results in deaths or bodily injury.

The author says if school corporal punishment were effective in moulding responsible behaviour, it would be expected to predict better learning achievement among schoolchildren. Yet, she says, there is no evidence that it enhances or promotes children's

learning in class. Based on some studies the author says corporal punishment is linked with more mental health problems and problematic behaviour.

In a paper titled "Towards ending corporal punishment in African countries: Experiences from Tanzania" authors John Kalolo and Orestes Kapinga (2023), citing Hecker and colleagues (2016) and Gershoff and Grogan-Kaylor (2016), say that "it is a common practice in most African communities to equate punishment with disciplining, although mounting evidence suggests that it affects children's learning and development. They say some studies suggest that corporal punishment is associated with poor educational outcomes, higher levels of aggression, impaired brain development, and mental health issues, including anxiety and depression." They say corporal punishment violates children's rights and its effects manifest in violent behaviour in adulthood.

It suffices to say that corporal punishment is a form of violence against children and is detrimental to the best interests of the child. Children who often undergo corporal punishment are likely to manifest violent behaviour when they become adults. There is no research-based evidence to substantiate that it contributes to positive upbringing and responsible behaviour. So, Tanzania should prohibit corporal punishment in all settings.

The world's demographic sky is not collapsing

By Joseph Chamie, PORTLAND, USA

Alarmists, mainly politicians, economists and wealthy elites, are announcing that the world's demographic sky is collapsing. The world's demographic sky is not collapsing but simply changing.

And that demographic change should not be blamed on the emancipation of women. It's also somewhat perplexing that the alarmists don't give consideration to the failure of men as a major contributing factor to the world's changing demographic sky.

In general, men have neither recognized nor adjusted to the major economic, social and cultural changes that have taken place at the workplace, the community and the household as well as in their personal relationships with women.

The exceptional high rates of global population growth and relatively young age structures that were experienced during the second half of the 20th century are over.

It is also indeed the case that many countries worldwide are expected to experience population decline and population ageing over the coming decades.

In the early 1960s world population grew at a record high of 2.3 percent, global fertility rate was five births per woman and the world's median age was 21 years. Today the world's population growth rate is estimated at 0.9 percent, the global fertility rate is slightly more than two births per woman and the world's median age is 31 years.

By mid-century the growth rate of the world's population is expected to decline to 0.4 percent. At that time the global fertility rate is expected to have fallen to two births per woman with the world's median age increasing to 37 years.



Who's responsible for the below replacement fertility that's resulting in demographic decline and population ageing in countries around the world? Credit: Shutterstock.

The declines in demographic growth rates accompanied by population ageing are largely the result of the reproductive decisions made by millions of women and men concerning the number and spacing of births. Those decisions are based largely on their personal desires and social and economic circumstances.

The world's population is now slightly more than 8 billion, having quadrupled during the past hundred years. Nearly all demographers appreciate that world population will likely peak during the current century.

According to the United Nations projections (medium variant), the world's population is projected to continue growing, likely peaking at 10.3 billion in about sixty years. After reaching that level, the world's population is expected to decline slowly to 10.2 billion by the close of the 21st century.

Despite the expected additional two billion people on the planet, alarmists fret by noting that for the first time

since the Black Death in the 14th century, the planet's human population is going to decline. They are distressed and declare that many countries are facing the dire prospects of demographic collapse.

The expected declines in the population size of many countries over the coming decades is largely the result of fewer births than deaths. And the reason for the fewer births is below replacement fertility levels, i.e., less than about 2.1 births per woman.

More than one hundred countries, representing two-thirds of world's population, are experiencing below replacement fertility.

In 2023, the populations of some 80 countries and areas experienced a fertility rate below the replacement level of 2.1 births per woman. Ranging from a global low of 0.72 births per woman in South Korea, many developed and developing countries around the world had a fertility rate in the past year well below the replacement level, including

Brazil, China, France, Germany, Iran, Italy, Japan, the United Kingdom and the United States

In the absence of compensating immigration, most of the countries with below replacement level fertility are facing the prospects of demographic decline accompanied by considerable population aging. Among the countries facing population decline in the coming years are China, Germany, Italy, Japan, Russia, South Korea and Ukraine.

Who's responsible for the below replacement fertility that's resulting in demographic decline and population ageing in countries around the world?

According to many alarmists, the emancipation of women is responsible because emancipated women are simply choosing not to have enough births to ensure their country's population growth.

In large part due to the ominous concerns being raised about population decline, many government officials and wealthy elites are urging and cajoling their female citizens to have more babies. Among their various pro-natalist policies, governments are offering cash incentives, child allowances, paid parental leave, flexible work schedules, affordable childcare and financial assistance to families.

For example, China recently announced its attempt to create a "birth-friendly society". The government has announced various incentives, including establishing a childbirth subsidy system and various tax cuts for parents. In addition, families with multiple children would be given privileges in home purchasing, housing loans and larger homes.

Despite decades of pro-natalist efforts, governments worldwide have not been able to raise their fertility rates back to the replacement level. Some demographers have concluded that once a country's fertility rate falls well below

the replacement level, i.e., under 1.8 births per woman, it's very difficult to raise it by any significant amount despite government policies, programs and spending.

The major and often sole focus of concern of alarmists is the national economy, i.e., growth of the GNP, production, consumption, labor force size, etc. Rarely do those alarmists ring warning bells or express serious anxieties about vital non-economic matters, such as climate change, environmental degradation, biodiversity loss, gender equality and human rights.

Rather than attempting to return to the population growth rates and age structures of the recent past, government officials, their economic advisors and wealthy elites need to recognize and adjust to the changing 21st century demographic sky. By doing so, they will be better prepared to plan and adapt to the wide-ranging social, economic, environmental and climatic benefits and opportunities as well as the many challenges that lie ahead.

Again, to be clear, the world's demographic sky is not collapsing. It is simply changing to low or negative rates of national population growth accompanied by older age structures. And also instead of blaming the emancipation of women, the alarmists should seriously consider the failure of men as an important factor contributing to the world's changing demographic sky.

Joseph Chamie is a consulting demographer, a former director of the United Nations Population Division and author of numerous publications on population issues, including his recent book, "Population Levels, Trends, and Differentials"

CALI, Colombia

As countries are meeting in Cali, Colombia, for the 2024 UN Biodiversity Conference (CBD COP 16), the fate of biodiversity hangs in the balance, and with it, the sustainability of our food systems.

Agriculture and food systems are often associated with biodiversity loss. Land-use change, climate change, pollution, overexploitation of wild species, and the spread of invasive species - the main drivers of biodiversity loss - can all be linked to unsustainable agricultural practices.

But there is another side to the coin. Agriculture is central to the sustainable use of biodiversity, an important goal and, possibly, the biggest breakthrough of the Kunming-Montreal Global Biodiversity Framework (GBF), in its roadmap to a world living in harmony with nature.

Sustainable agriculture can enhance biodiversity, improve soil fertility and water availability, support pollination and pest control, while also promoting climate change adaptation and mitigation and healthy diets for all.

Evidence shows that the adoption of agroforestry, for example, cultivating trees, shrubs, and crops together on the same plots, can achieve up to 80% of the biodiversity levels of natural forests, reduce 50% of soil erosion, and boost healthy diets for 1.3 billion people living on degraded land.

Using an ecosystem approach to fisheries could help restore marine fish populations, increasing fisheries production by a staggering 16.5 million tonnes.

In Colombia, the Pacific Biocultural project, financed by the Global Environment Facility (GEF), harnesses several agrifood systems solutions across the Pacific region of the country, helping biodiversity and communities, including Indigenous Peoples, Afro-descendants and small-scale producers, to flourish.

Sustainable forest management plans are strengthening production systems and lucrative value chains, such as cacao and açai.

The project is working to restore mangroves, which defend the region against coastal erosion and extreme weather events. This also improves the harvest of piangua, a native mollusk valuable for both nutrition and livelihoods.

The project has provided new and existing protected areas with upgraded equipment and management plans. Ecotourism and bird watching corridors

Food security is key in making 'peace with nature'



Sustainable forest management plans are strengthening production systems and lucrative value chains, such as cacao and açai. Credit: FAO

in these areas are creating new green jobs.

Among the main achievements of the Pacific Biocultural project, the following stand out:

Five ethnic territory planning instruments formulated or updated, covering 195,107.35 hectares;

Increased management effectiveness for 586,035 hectares in eight protected areas;

27 green business initiatives, seven added value units (UVAs), and six community-based nature tourism initiatives supported; and

Structured and implemented Participatory Ecological Restoration Plans in mangrove and tropical rainforest areas on 1,000 hectares.

The Food and Agriculture Organization of the UN (FAO) also

leads the implementation of two other projects in the country, in coordination with the Ministry of Environment of Colombia.

The 'Paisajes Sostenibles - Herencia Colombia (HeCo)' project, financed by the EU, uses an integrated landscape approach, to achieve sustainability in agrifood systems in Colombia's two strategic biodiversity regions - the Caribbean and Andes.

In the ecological corridor between the Sierra Nevada de Santa Marta and the Ramsar site Ciénaga Grande de Santa Marta of the Caribbean region, the project works on the sustainability of coffee plantations, beekeeping, and tourism production chains in coastal areas.

In Ciénaga, it works on the artisanal fishing chain, mangrove restoration, tourism, and

circular economy initiatives to address plastic pollution. In the Cordillera Central moorland ecosystem, the project aims to improve the sustainability of livestock management in the high mountains, hand in hand with the traditional inhabitants.

With an emphasis on the Amazon Biome, the Green Climate Fund (GCF)-funded 'GCF-Visión Amazonía' project, in collaboration with Colombia's Ministry of Environment and the Institute of Hydrology, Meteorology and Environmental Studies (IDEAM), helps implement the REDD+ National Strategy, 'Bosques Territorios de Vida,' and the Deforestation Containment Plan. It specifically aims to shift from deforestation towards sustainable forestry development.

Colombia is clearly at the forefront of promoting the sustainability of agrifood systems. But while agrifood systems are receiving more attention in biodiversity policies, especially in National Biodiversity Strategies and Action Plans (NBSAPs), most countries find it difficult to carry out these pledges.

The ability to incorporate biodiversity into policies and practices is frequently lacking in the agrifood sector. The amount of money that is available is insufficient to bring about change.

Today, we must consider how to scale up actions and investment to transform agrifood systems. Countries are updating their NBSAPs, to begin implementing the

GBF.

Including biodiversity-friendly agrifood solutions and taking farmers, fisherfolk, and livestock herders and producers into account is an essential first step. Having a framework of policies which enable sustainable agrifood systems will smooth the path to creating peace with nature.

To help countries with this effort, FAO, the Convention on Biological Diversity (CBD) Secretariat, governments, and partners are launching the Agri-NBSAPs Support Initiative during the high-level segment of COP 16.

It proposes a work plan that includes tasks to help create an environment that is conducive to biodiversity, collect the best data for implementing and measuring biodiversity-friendly policies, obtain funding, and increase understanding.

The transition to sustainable, resilient, and inclusive agrifood systems will be accelerated by helping nations create and implement their NBSAPs and harmonize them with agrifood policies and interventions.

The GBF is an ambitious plan, a challenging plan. But in the long term, it will pay off for us and future generations. Biodiversity is the foundation of food security and nutrition, and an irreplaceable asset in our battle against climate change and its effects. Yet it continues to decline faster than at any time in human history.

Nature has enormous recuperative powers. Let's give her all the help and opportunities we can to get back on her feet by restoring and sustainably using biodiversity, especially in the pursuit of agriculture. In the future, they will say this was the decade of transformation. We are the generation with the foresight to take steps to ensure the future.

ESRF conference calls for more investment in research to sustain country's development

dence-Informed Policy Making Transformed Tanzania's Policy Framework and Practices," took place in Dar es Salaam last week.

The event brought on board over 200 participants, including government officials, researchers, development partners, and civil society representatives, to reflect on ESRF's significant contributions to Tanzania's development.

The annual event was a resounding success, delving into the history of research in Tanzania, its impact on national development, and current challenges, whereby participants engaged in insightful discussions, reaching valuable conclusions on how to enhance research practices, maximize impact, and address pressing national needs.

The conference fostered collaboration and forward-thinking, laying a strong foundation for sustainable development and featured keynote speeches, panel discussions, and poster presentations covering a wide range of topics related to inclusive development and evidence-based policymaking.

Philemon Luhango, ESRF board of trustees' chairperson highlighted the

foundation's role in supporting evidence-based policymaking and its contributions to key national strategies like the Tanzania Development Vision 2025 and the Five-Year Development Plans (FYDPs).

Vice President Dr Philip Mpango commended ESRF's commitment to research and its contribution to the country's development agenda, stressing the importance of evidence-based policymaking to address Tanzania's complex challenges and achieve sustainable development.

Dr Mpango underscored the need for research-driven solutions to tackle issues such as youth unemployment, land use conflicts, and climate change, lauding ESRF's role in providing evidence-based policy advice across sectors including education, healthcare, and agriculture.

Prof Fortunata Makene, ESRF's executive director outlined the Foundation's contributions to national policies, including the Tanzania Development Vision 2025, stressing the importance of research excellence in informing policymaking and the

She also emphasised the importance of research excellence in informing policymaking and the need for continued investment in research and capacity-building to keep Tanzania's development agenda evidence-based.

The conference discussions revealed several key themes: ESRF's ongoing relevance in addressing Tanzania's evolving development challenges, the need for sustainable funding, and the importance of maintaining ESRF's independence.

Some participants also noted ESRF's potential to become a center of excellence in social equity, innovation, and environmental sustainability, with research management and efficiency playing critical roles in achieving Tanzania's Development Vision 2025. The government's responsibility in driving digitalization in Tanzania was also underscored.

Concerns about inadequate research funding, which hinders the quality and quantity of studies conducted, were prominent.

Participants advocated for increased government investment, with Prof. Issa

Shivji stating, "The history of research and its outcomes clearly demonstrate the need for the government to take a proactive role in facilitating research that drives development." His statement emphasized the urgency of increasing government support for research to address Tanzania's development challenges.

Overall, the ESRF conference highlighted the crucial role of research in informing policymaking in Tanzania. As ESRF enters its fourth decade, it remains committed to evidence-informed policymaking and capacity-building, positioning it as a key player in Tanzania's development journey. By tackling funding challenges, maintaining independence, and realizing its future vision, ESRF aims to remain a valuable asset to Tanzania's sustainable development.

The 8th National Research Conference and ESRF's 30th-anniversary celebration marked a significant milestone, showcasing ESRF's contributions to Tanzania's progress and reaffirming its commitment to providing evidence-based policy advice and supporting the nation's sustainable development goals.



By Guardian Reporter

PARTICIPANTS of the just-ended 8th National Research Conference, which was made possible by the Economic and Social Research Foundation (ESRF), have suggested need for continued investment in research and capacity-building to keep Tanzania's development agenda evidence-based.

As part of the ESRF 30th-anniversary celebration, the conference themed: "Celebrating Three Decades of Research Excellence in Tanzania: How ESRF's Evi-

Call for tactics to bring in communities in climate change adaptation initiatives



By Henry Mwangonde

THE Forum for Climate Change (FORUMCC) has suggested the need to come up with financing strategies that will involve local communities in climate change adaptation initiatives.

Sarah Ngoy (Pictured), FORUMCC executive director made the suggestion in Dar es Salaam on Monday when speaking at climate change forum that involved environmental stakeholders from across the country.

She emphasized the importance of placing people at the center of climate initiatives. "We must bridge the significant gap between current adaptation funding levels and the actual needs on the ground," she asserts.

At the heart of effective climate action lies community involvement. Ngoy advocates for developing decentralized mechanisms for climate financing that empower local communities to manage and direct funds toward initiatives that resonate with their immediate needs.

"When funding flows directly to those who understand the local context, we see impactful and sus-

tainable results," she said, calling for robust training and capacity-building opportunities. This approach not only enhances community resilience but also ensures that funding is used efficiently, maximizing both impact and value.

Despite pressing needs, less than 10 percent of international climate finance currently reaches local levels in Africa. However, there have been positive developments.

Between 2009 and 2012, Tanzania's budget for climate change-related activities doubled, increasing from 4.2 percent of the total budget to 6.5 percent. Development partners have committed \$230 million to climate finance in Tanzania since 2013.

The United Nations Capital Development Fund (UNCDF) recently launched a \$12million (33bn/-) second phase of the Local Climate Adaptive Living Facility (LoCAL), aimed at combating the impacts of climate change.

Since 2022, Tanzania has been implementing UNCDF's LoCAL projects, which utilize performance-based climate resilience grants to allocate financing to local governments through national fiscal transfer systems.

Ngoy also emphasised the im-

portance of innovative financing structures that engage multiple stakeholders—including governments, private entities, and non-governmental organizations.

"Diversifying funding sources is crucial to building a robust framework for locally-led adaptation," she states.

The African Adaptation Acceleration Program (AAP) exemplifies this collaborative spirit, aiming to mobilize \$25 billion by 2025 to promote large-scale transformational adaptation projects. The program seeks to equip African countries with the necessary tools to combat climate change effectively.

As severe weather events continue to wreak havoc, inclusive policies that address the challenges faced by vulnerable populations are critical.

Ngoy argues for the integration of climate considerations into sectoral policies and planning to ensure that adaptation funding is accessible and directed toward meaningful initiatives.

"Policies must reflect climate change as a development issue and include climate allocations in budgets to promote sustainability," she said.

The Sustainable Development Goals (SDGs) provide a framework to ensure that no one is left behind in climate action. By mainstreaming gender and addressing interlinked challenges such as clean energy, water, and health, locally-led initiatives can foster broader community participation and resilience.

The road ahead is clear: governments must actively engage local communities in the planning, design, and implementation of climate adaptation projects.

This collaborative approach is vital for ensuring that initiatives are relevant and effective in addressing local needs.

By prioritizing locally-driven projects and tailoring solutions to the specific contexts of communities, we can enhance the effectiveness and sustainability of climate action. Ngoy's call to action resonates strongly.

"We have the expertise and resources within our communities. It's time to harness that knowledge and empower local actors to lead the charge against climate change."

As the impacts of climate change intensify, placing local communities at the forefront of climate initiatives is not just a strategy; it's a necessity.

Through innovative financing and collaborative efforts, we can build a more resilient future for all.

Dar honey firm poised to access China's market



Jackson Mponela, production manager for commerce and development at Tanzania Future Enterprises Company Limited, prepares to package honey in bottles at a factory in Dar es Salaam. Four employees of a honey processing company located at Goba, 18 kilometers north of Dar es Salaam, are busy making final preparations for participation in the seventh edition of the China International Import Expo (CIIE), which will be held in Shanghai from Nov. 5 through Nov. 10.

By Special Correspondent

FOUR employees of a honey processing company located at Goba, 18 kilometers north of Dar es Salaam, are busy making final preparations to participate in the seventh edition of the China International Import Expo (CIIE), which will be held in Shanghai from Nov. 5 through Nov. 10.

"We hope to capture the Chinese market of 1.4 billion people after showcasing our honey products during the five-day expo," said Jackson Mponela, production manager for commerce and development at Tanzania Future Enterprises Company Limited.

The company, which produces, processes, packages, and sells beekeeping products, is among the 34 Tanzanian exhibitors for this year's CIIE, where they will showcase a variety of goods, including honey,

agricultural produce, textiles, minerals, handicrafts, and industrial goods.

"Our honey products that will feature at the 7th CIIE include bee pollen, natural honey, honey sachets, and beeswax," said Mponela.

With the motto of "Home of Great Taste" and brand name "Jamii Honey," loosely translated into English as "Community Honey," Mponela is optimistic that the 7th CIIE will open and expand the market for his company's beekeeping products.

"Our company was established about a year ago, but production went up this February after we acquired a honey sachet processing machine from China, which has enabled us to produce honey sachets for use in homes and hotels," he said.

Mponela said his company was introduced to the CIIE by the Tanzania Trade Development Authority (TanTrade), a

government agency that works toward enhancing Tanzania's economic performance through the development and promotion of goods and services for both local and foreign markets.

He said he looked forward to attracting more customers for beekeeping products at the CIIE because, apart from the Chinese market, the expo will also be attended by exhibitors from across the globe.

"Honey has a lot of uses for human beings. It is used by people with high blood pressure and obesity, and it can cure people burnt by fire," he said, adding that bee wax is used for industrial purposes.

Mponela said the Chinese market is more accessible than those in the United States and Europe, where complicated and bureaucratic procedures are required. He praised the South-South cooperation, saying it helped African countries,

including Tanzania, acquire the technological know-how from China that boosts the production of various goods.

He said Chinese-made machines are sold at affordable prices to people in developing countries, especially in Africa. "The machines we acquired from China have helped us boost the quantity and quality of our products," he said.

In mid-October, Tanzania's Zanzibar Minister for Trade and Industrial Development Omar Said Shaaban said the 7th CIIE will provide a platform for showcasing Tanzanian products and services to one of the largest consumer markets in the world.

"Through the 7th CIIE, we aim to raise global awareness of the 'Made in Tanzania' brand, which reflects our products' quality, sustainability, and uniqueness," said Shaaban.



Thursday 31 October, 2024

Large banks record strong growth of profitability for three quarters

By Guardian Reporter

The first three quarters of 2024 marked substantial growth for Tanzania's largest banks, showcasing a resilient banking sector driven by increased assets, deposits, and profitability.

This trend underscores strong economic fundamentals and solid banking sector stability within the country, with several banks experiencing notable advancements in both income and asset growth, while maintaining healthy loan and deposit balances.

In its Monetary Policy Report for October, Bank of Tanzania (BoT) said the banking sector, which constitutes more than 70 percent of the financial sector, was liquid and adequately capitalized, indicating the ability to extend credit to the private sector.

"Banks' deposits and loans increased, attributable to agent-banking services, financial products, and digital banking services. The expansion of loans was attributable to the improved business environment, a decline in non-performing loans from 5.1 percent in 2023 to 3.9 percent in August 2024, and an increase in demand for credit in line with economic growth," the report said.

According to the unaudited financial statements for the third quarter CRDB Group, the largest financial institution in terms of assets, reported a significant rise in its net income, reaching 408bn/- in nine months, up from 280bn/- in

nine months of previous year.

Net interest income increased from 609bn/- to 805bn/-.

The bank's total assets grew from 15.08trn/- in Q2, 2024 to 16.04trn/- by Q3.

Loans rose from 9.49trn/- at the end of June 2024 to 10.09trn/- at the end of September, and customer deposits saw a marginal increase from 9.9trn/- to 10.14trn/-, with total deposits reaching 10.3trn/-, up from 8.7trn/- in Q3 2023.

Shareholder funds also showed an increase, standing at 2.04trn/-, compared to 1.9trn/- recorded during the end of the second quarter of this year.

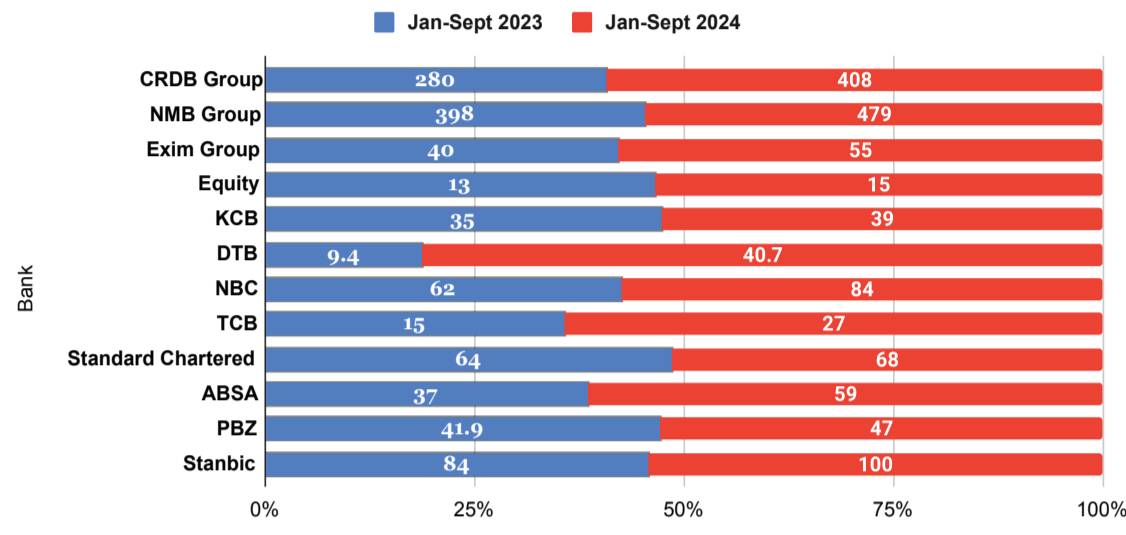
NMB Bank, the most profitable and second largest in terms of assets saw its total assets rising from 12.9trn/- in Q2 to 13.4trn/- in Q3, while customer deposits climbed from 8.8trn/- to 9trn/-.

The bank's net income increased to 476bn/- during the first three quarters of this year from 398bn/-, driven by a 19 percent growth in interest income, from 691bn/- to 778bn/-. Shareholder funds also grew slightly from 2.2trn/- to 2.3trn/-.

Diamond Trust Bank (DTB) recorded substantial profit growth, with net income leaping from 9.4bn/- during the first three quarters of last year to 40.7bn/- during similar period of this year, while net interest income rose from 67bn/- to 86bn/-.

However, DTB's total assets saw a small increase from 1.83trn/- in the second quarter of this year to 1.85trn/- during the end of third

Large Banks Net Income After Income Tax in Billion Shillings



quarter.

Customer deposits, however, fell slightly from 1.5trn/- to 1.4trn/-. The bank's shareholders' funds increased from 262bn/- to 285bn/-, and earnings per share surged from 2.555/- to 37.448/-.

KCB Bank reported an increase in total assets from 1.3trn/- in Q3 2023 to 1.5trn/- in Q3 2024, with quarterly growth to 1.53trn/-.

Operating income rose significantly from 39.5bn/- to 57.7bn/-, while net income went up from 35bn/- to 39bn/-. Shareholder funds increased from 176.5bn/- to 209bn/-.

Loans expanded from 836bn/- in Q3 2023 to 995bn/- in Q3 2024, and customer deposits grew from 806bn/- to 1.01trn/-.

NBC, the third largest bank in

terms of assets, maintained stable total assets at 4.1trn/-. Loans increased marginally from 2.78trn/- to 2.86trn/-, while customer deposits inched up from 2.75trn/- to 2.79trn/-.

The bank's net income grew to 84bn/- from 62bn/-, while shareholder funds rose to 464bn/- from 437bn/-.

TCB's total assets rose from 1.4trn/- to 1.6trn/-. Customer deposits also saw a slight increase from 1.06trn/- to 1.08trn/-, and loans advanced from 1.01trn/- to 1.07trn/-.

The bank's net income nearly doubled from 15.1bn/- to 27.3bn/-, driven by an increase in net interest income from 7.7bn/- to 94.5bn/-.

Standard Chartered Bank experienced modest asset growth, with

total assets rising from 2.31trn/- to 2.36trn/-. Customer deposits remained stable at 1.4trn/-, while shareholder funds increased from 424bn/- to 436bn/-.

Net income grew from 64bn/- to 68bn/-, with net interest income ticking up slightly from 83.7bn/- to 85.8bn/-.

Absa recorded growth in total assets from 1.59trn/- to 1.61trn/-, with customer deposits rising from 1.17trn/- to 1.19trn/-.

Net income jumped significantly from 37.7bn/- to 59bn/-, as net interest income grew from 69bn/- to 82bn/-. Loan levels held steady around 850bn/-, and non-performing loans (NPLs) declined from 4.4 percent to 1.5 percent.

PBZ's total assets rose from 2.2trn/- to 2.4trn/-, with customer

deposits increasing from 1.75trn/- to 1.99trn/-. Loans expanded slightly from 1.1trn/- to 1.2trn/-, with NPLs decreasing from 2.44 percent to 2.06 percent.

The bank's net income rose from 41.9bn/- to 47.2bn/-, with total shareholder funds growing from 223bn/- to 232bn/-.

Exim Bank maintained total assets of 3.1trn/-, with loans rising from 1.6trn/- to 1.7trn/-. Customer deposits rose from 2.41trn/- to 2.46trn/-. Net income increased from 40.9 bn/- to 55.8bn/-, with net interest income growing from 105bn/- to 129bn/-.

Profit before tax surged by 33.4 percent year-over-year to 87.8bn/-.

Stanbic Bank's total assets increased from 2.7trn/- to 2.9trn/-, with customer deposits slightly up from 1.8trn/- to 1.85trn/-.

The bank's loan portfolio rose from 1.54trn/- to 1.55trn/-, while net income increased from 84.9bn/- to 100.6bn/-. Shareholder funds remained steady at 490-495bn/-.

Equity Bank's total assets were largely unchanged at around 1trn/-. Customer deposits dropped from 761bn/- to 733bn/-, while loans and overdrafts decreased from 536bn/- to 516bn/-.

Despite the decline in deposits, Equity Bank's net income rose slightly from 13bn/- during the first nine months of last year to 15bn/- during the first nine months of this year, and net interest income increased from 34.8bn/- to 42.2bn/- respectively.

NMB records 687bn/-pre-tax profit in Jan-Sep 2024

By Guardian Reporter

NMB Bank has announced strong results for the period ended September 30, 2024, posting a remarkable 21 percent year-on-year (YoY) increase in profit before tax to 687bn/- compared to 569bn/- recorded the same period last year.

Showcasing substantial progress in the execution of the Bank's core strategy, this historic performance marks yet another important milestone in the history of NMB Bank and the Tanzania banking sector. During the reporting period, the Bank recorded a Profit After Tax of 476bn/- (up 19% YoY) from 398bn/- in the corresponding period of 2023.

The bank's strong performance was primarily driven by solid business momentum, enhanced efficiency gains, and significant improvements in loan portfolio quality.

With a cost-to-income ratio (CIR) of 37 percent, compared to 38 percent in the same period in 2023, the bank's efficiency ratio further improved and remained well within the regulatory benchmark of 55 percent. Moving forward, NMB Bank will continue enhancing efficiency while maintaining a strong focus on strategic investments aimed at achieving continu-

ous service and operational excellence.

Credit quality continued to improve, driven by a strong emphasis on quality credit origination and prudent risk management of the credit portfolio. As a result, the Bank's non-performing loan (NPL) ratio remained comfortably below the 5 percent regulatory benchmark, closing Q3 at 3 percent, a significant improvement from 3.8 percent in the same period last year.

The Bank maintained strong revenue performance during the period, with cumulative net interest income (NII) rising to 779bn/-, up from 692bn/- at the end of September 2023. Cumulative non-funded income (NFI) reached 430bn/- in Q3 2024, compared to 334bn/- in the same period last year.

The strong growth in NII and NFI was driven by robust balance sheet expansion and a significant increase in client activities, reflecting the positive impact of the Bank's accelerated investments in new technologies and innovative capabilities.

With our balance sheet remaining a source of strength, total assets soared to 13.4trn/- at the end of Q3, representing a 16 percent year-on-year (YoY) increase. This growth was primarily driven by the Bank's expanding deposit base, which rose by 12 percent to 9.2trn/-, and the loan book that increased by 19 percent to 8.4trn/-.

Ruth Zaipuna (pictured), NMB Bank CEO noted: "The bank's strong performance is a further testament to the resilience of the bank's business model, disciplined execution of bank's strategy, and the strength of stakeholders trust unto the bank".

"We maintain an optimistic outlook as we move towards the end of the year, supported by a favourable policy and business environment. We will continue to invest in technology and innovative solutions, as well as in our communities and our people. We remain ever so committed to unlocking further opportunities for sustainable value creation for all our stakeholders."



Shedrack Mziray, Executive Director, TASAF (1st L); Omary Mwangi, Mkuranga District Administrative Secretary; Rose Kimaro (C), TASAF Secretary, Pwani Region; Lawrence Oundo, UNICEF Deputy Representative for Operations (2nd R); and Waziri Kombo, Executive Director of Mkuranga District, display radios to be distributed to TASAF beneficiaries for the nutrition radio sensitization programme. Photo: Francis Kajubi

TASAF launch programme to reduce children stunting

By Francis Kajubi

THE Tanzania Social Action Fund (TASAF) has launched the 'Enhancing Livelihood' programme, popularly known as 'Stawisha Maisha,' aimed at reducing stunting among children aged zero to five through awareness on proper nutrition and balanced diets.

Shedrack Mziray, TASAF Executive Director, announced that the programme, which began in August, initially targets regions with the highest malnutrition rates: Ruvuma, Rukwa, and Geita.

Mziray said that so far, 1,858 groups of TASAF beneficiaries have been established across 18 Project Area Authorities (PAAs), including Mkuranga District, where there are 26,882 TASAF beneficiaries.

According to the Tanzania National Nutrition Survey 2018 by the National Bureau of Statistics (NBS) and the Office of the Chief Government Statistician (OCGS) Zanzibar, one in three children is affected by stunting due to malnutrition.

"Children's dreams are at risk due to malnutrition threats. Its effects include mental disorders, fatalities, and severe adult diseases, which perpetuate poverty," he said.

The Enhancing Livelihood programme also includes a six-month radio sensitization campaign to promote better nutrition habits in TASAF-supported households. Solar-powered radios will be distributed to enable beneficiaries to access these nutrition programmes.

The programme's pilot, conducted between 2018 and 2019 in rural Mbeya and Northern 'B' Unga districts, benefited 11,255 individuals in 127 PAAs. The pilot aimed to improve nutrition awareness for pregnant and lactating mothers, infants, and young children through community workshops.

Implemented with funding and expertise from UNICEF, Lawrence Oundo, UNICEF Deputy Representative for Operations, noted that the programme is a critical step in addressing child malnutrition and stunting.

Despite reducing the stunting rate from 42 percent in 2010 to 30 percent in 2022, one in every three children under five still suffers from stunting. The highest stunting rates are seen in the poorest households, highlighting the connection between poverty and malnutrition. "The launch of this six-month livelihood programme is pivotal as the national dialogue on poverty reduction and health equity gains momentum," Oundo said.

He said the goal is to align with Tanzania's 2050 National Development Vision, ensuring no child is left behind as the country pursues inclusive development.

By integrating this programme into the Productive Social Safety Net (PSSN II), a comprehensive "cash plus" initiative is created.

Safina Msemu, TASAF Coordinator for Mkuranga District, said that between July 2023 and September 2024, 167,680 children were assessed for nutritional status. Among them, 55.3 percent were in good health, an improvement of 2.3

percent since 2022. The proportion of underweight children dropped to 10 percent, down from 13.3 percent in 2022. Further reductions were seen in thinness (4.6 percent from 4.9), anemia (20.3 percent from 23), stunting (9.8 percent from 10.9), and severe malnutrition (1.4 percent from 2.6).

"In October 2023, a survey assessing 1,092 adolescents during National Nutrition Day celebrations found that 26.5 percent were thin, 46 percent anemic, and 7.9 percent overweight," said Msemu. "19.2 percent were in good nutritional health."

Hulda Peter, Mkiu Village Executive Officer, said the pilot programme for children, pregnant women, and adolescent girls promotes good nutrition through community-monitored radio programmes.

In terms of economic support, by August 2024, the programme had reached 126 households in Mkiu Village, disbursing a total of 93.45m/- in grants, which have helped beneficiaries meet essential needs, such as education, health, housing, and initiating income-generating activities. Additionally, five investment groups with 87 members were formed by October.

The village also began a project to plant 2,135 trees, valued at 28.57m/-.

Mkuranga District Executive Director, Waziri Kombo, reported that from September 2020 to August 2024, the district received 4.21bn/- in subsidies for beneficiaries. A total of 309 savings and investment groups were formed, with 205 groups employed by the Bank of Tanzania and savings totaling 71.37m/-.

The district has also established 122 public work projects across 125 villages, including tree planting, road repairs, pedestrian crossings, an irrigation dam, and a deep well. The projects are valued at 170.73 mn/-, and wages for public works amount to 640.08m/-. Initial funding of 163.65m/- has been received to start these projects in November 2024.

Juma Hatib, a resident of Mshiu village, expressed his gratitude to TASAF for empowering poor families. He noted that as a programme beneficiary, he has been able to support his family and start a small animal husbandry business.



DIASPORA BANKING AND ITS CHALLENGES

BY KELVIN MKWAWA

The diaspora consists of individuals living abroad who maintain ties with their home country. Diaspora banking refers to financial services tailored to meet their needs. This segment is relatively new in our banking industry, with services being offered for less than a decade. Many diaspora members send remittances to their home country, which helps lift millions of households out of poverty by improving living standards. This is equally true for the Tanzanian diaspora. The government acknowledges the vital role remittances play in the country's economic growth, making the diaspora's contribution indispensable.

In her speech to Tanzanians in Seoul earlier this year, President Samia Suluhu Hassan highlighted that by 2023, the Tanzanian diaspora had invested approximately 280bn/- (\$102 million) in housing, while others purchased shares worth 6.45bn/- (\$2.3 million) through UTT Asset Management and Investor Services (UTT AMIS).

The diaspora relies on financial institutions for payment services and savings, offering banks a significant opportunity to provide support. Hence, banks sensed a market need to provide service to diasporas. However, banks encounter several challenges in effectively serving this market. In this article, I will highlight some obstacles financial institutions face when engaging with the diaspora.

Status of Diasporas: Since 2010, migration from Tanzania has increased, resulting



in a growing Tanzanian diaspora. However, only a small portion of this group holds bank accounts with local financial institutions. One key obstacle to greater diaspora involvement is the absence of a well-defined and effective diaspora policy. Without a central state agency dedicated to addressing diaspora-related issues, many members may be unaware of the oppor-

tunities available to them. Additionally, the lack of a proper policy and formal recognition leaves the diaspora feeling undervalued by the government, making them less inclined to invest in the country. This disengagement also affects their willingness to utilize local financial institutions for savings or to partner in investment opportunities. In a promising development, the

government has tabled the Miscellaneous Amendments Bill 2024 for parliamentary debate. This bill seeks to grant special status to Tanzanians living abroad, proposing amendments to immigration laws that would offer inheritance rights and investment incentives through the Diaspora Tanzanite card. This is a positive step, and it is hoped that parliament will pass the

amendments. Such changes will help in properly identifying the diaspora community, including both legal and undocumented individuals, making them more bankable in their home country. With aligned interests, the diaspora will be more inclined to save their hard-earned money with local institutions and explore investment opportunities. This, in turn, will increase

the pool of diaspora members that local banks can engage and serve.

Payment Transfers Costs: According to the World Bank's 'Remittance Prices Worldwide' report, the global average cost of sending remittances is 6.35 percent of the amount sent. In Africa, the average cost rises to 12.5%, and in East Africa specifically, it reaches an average of 15.6%, as per their 2022 report. Reducing remittance transfer costs is crucial for maximizing the economic impact of these financial flows in Tanzania, as high costs erode a substantial portion of the funds, diminishing their intended benefits for recipients. This is one reason why many members of

the diaspora have turned to informal remittance channels due to the high transaction fees of formal money transfers. To address this, the financial sector regulator and other government stakeholders must come together to devise strategies to lower remittance transaction costs, which would enhance the financial inclusion of the diaspora in Tanzania. If the necessary steps are not taken to reduce the costs of formal channels, many members of the diaspora will continue to favor informal options, despite their inherent risks. By lowering transfer fees, local banks would have a greater opportunity to offer diaspora banking services and onboard a larger portion of the diaspora, integrating them into the country's financial sector.

In summary, the diaspora relies on financial institutions for payment services and savings, presenting a significant opportunity for banks. This demand has led to the introduction of the diaspora banking segment in our industry. Diasporas often send remittances to family members, friends, and business partners, greatly supporting daily livelihoods and contributing to the country's economic growth. However, despite their crucial role, financial institutions face challenges in onboarding the diaspora. In this article, I have outlined two key challenges, and I hope that all stakeholders will collaborate to address them effectively.

Written by Kelvin Mkwawa (pictured) is the Seasoned Banker. He can be contacted through Email address: Kelvin.e.mkwawa@gmail.com

BANKING & FINANCE

By Gary Smith

Looking at what has changed for long-term investors during the last decade paints a sobering picture. In October 2014 macroeconomic factors were at the forefront of investor concerns. The International Monetary Fund had forecast global gross domestic product growth at 3.3 percent, after an outturn of 3.3 percent in 2013.

In 2014, the key discussion for investors revolved around the decline in US Treasury yields (the 5-year note yield was around 1.5 percent). For central bank reserve managers this led to a discussion on how best to diversify into higher-yielding fixed income such as investment-grade credit, into public equities and into new currencies such as the renminbi.

By contrast the primary discussion at conferences this year has been the geopolitical situation, or what historians have labelled the second cold war. The change in the political temperature has triggered military action, political pacts, economic nationalism, sanctions and tariffs. Adam Smith's policy objective of maximising the wealth of nations is being swapped for one that maximises the security of nations. Increasingly rival nations prefer to avoid the risks and forgo the benefits of free trade.

Trade patterns have changed. China has tightened its rules on imported food to encourage domestic production and achieve food security, while the Joe Biden administration is offering incentives to Taiwan to manufacture chips in the US. Profit maximisation and efficient use of capital are no longer the paramount drivers of economic investment.

In 2014 we did not appreciate just how pivotal the year would be for geopolitics. In a cynical move just a few days after the closing ceremony of the Sochi winter Olympics, Vladimir Putin began his grab for Crimea. Annexation followed in March.

Surprisingly, the IMF world economic outlook in October did not directly address Putin's annexation of Crimea - only to acknowledge heightened tensions between Russia and Ukraine. Sanctions regimes were slowly mobilised after Crimea was annexed, and the election of Donald Trump in 2016 facilitated a snowball effect of tariffs and counter tariffs. Geopolitical surprises

Economic nationalism now presents constant challenge for investors



The biggest drivers of financial markets in the last decade have been the unexpected things that have overwhelmed our carefully considered medium-term quarterly economic forecasts. The most significant was the Covid-19 pandemic, a global health crisis that was predicted by nobody.

Pandemic fiscal policy responses in 2020 were massive and created multiple economic distortions that have not been unwound. We now have public deficit and debt numbers that were previously unimaginable. Governments have shown an unwillingness to grasp that nettle. But will markets eventually force them to do so?

Putin's invasion of Ukraine in 2022 led to sanctions, disrupted supply lines and rapid increases in the price of gas and oil. This boosted inflation rates that were already moving higher. Most nations saw a 40-year high headline consumer price index print.

The war also dislocated and reshaped trade flows in unimaginable ways. Russian oil was banned from the European Union, but welcome in India, which now takes most of the oil that used to be exported to the EU. India pays for a lot of it in Abu Dhabi dirhams.

Third, Trump did not feature highly on the list of likely presidential US candidates

in 2014. Yet, in a world of frosty relations with China, Trump was a willing actor when it came to taking the trade war to China and agreeing a policy of tariffs and sanctions. The portents are for more of the same in 2025 if he wins the election in November.

Next on the list of surprises is President Xi Jinping of China engineering a job for life in 2018. Securing his domestic political situation might have encouraged Xi's appetite for foreign policy adventure. The rollout of the Belt and Road Initiative began in 2013 and was announced as a trade policy. Over the last decade it has taken on the appearance of an increasingly strategic geopolitical project. Trade and military alliances go together.

The crisis in the Middle East will not have surprised many, but the Hamas incursion into Israel in late 2023 surprised everyone. That is the trigger for the current extreme tension between Israel and Iran.

The axis of ill-will is a phrase used by the historian Niall Ferguson to describe the alliance between Russia, China, Iran and North Korea. Evidence of their increased co-operation and deepening relationship is evident in the exploded material on the battlefields of Ukraine. In which military theatres of operation might this axis operate next? Will a confrontation with Nato be inevitable?

Finally, don't overlook the UK's departure from the EU - a local story but one that opened the sores of populist and nationalist sentiment that have been bubbling in the UK for many years.

Looking to the future

The economic nationalism that ties all these events together has consequences. 'Just in case' replacing 'just in time' in global supply chains has implications for trade patterns and the prices of goods. It will often mean paying higher prices to ensure

more security of supply (i.e. a higher floor for CPI in future cycles).

For foreign exchange reserve managers, it may also have implications for constructing portfolios, such as building your friends into the asset allocation for what is effectively a national wealth portfolio and perhaps having to choose which political bloc you want to belong to.

What about the next 10 years? Events that might today be impossible to imagine will once again jolt financial market volatility when they occur.

We can't forecast unknown unknowns, but we can highlight known unknowns. In 10 years from now Iran's supreme leader Ali Khamenei will be 95, Putin will be 81 and Xi will be 82. Although North Korean President Kim Jong Un will be 50, his health status is not clear.

We predict that regime change in any (or all) of these countries is coming, but we don't know what it will look like. Succession planning is not transparent. This will be difficult for financial markets to price accurately and suggests that we will continue to see bouts of amplified volatility.

When will the rubber band on fiscal policy - stretched like never before in 80 years - finally break? Led by the US - fiscal laxness argues for a higher floor for long rates in the longer-dated future (i.e. at the end of the current Federal Reserve-inspired bond yield cycle). Will bond investors refuse to buy? Or will a first mover on fiscal consolidation enjoy a market response that eventually forces others to follow?

Economic nationalism looks as though it is baked in. As we saw in the 1930s, tariffs and sanctions tend to lead to tit-for-tat responses, and a vicious spiral. It is very difficult to see how this problem can be defused. It will be an important theme for the next 10 years. The question is how best to incorporate the theme into investment strategies.

We are in a much more complicated world than in 2014. The argument is for a nimble approach to portfolio management. Periods of heightened market volatility will create an environment where active management should beat passive.

Investors should make their investible universes as wide as possible, use as many investment tools as guidelines allow and work with investment managers that have a strong track record.

Gary Smith (pictured) is a Client Portfolio Manager at Columbia Threadneedle

Building trust: Security, transparency in customer service

By Pamela Nnkya

IN today's rapidly evolving digital landscape, the importance of cybersecurity in the banking sector cannot be overstated. Cybersecurity Ventures predicts that cybercrime will cost the global economy a staggering \$10.5 trillion annually by 2025.

As more customers transition to digital banking, they expect not only seamless experiences but also robust security measures that protect their sensitive information. Today's consumers are not just seeking convenience; they are increasingly concerned about the safety of their personal and financial data.

Tanzania has experienced a notable rise in the adoption of digital platforms, resulting in a heightened dependence on technology for various activities. This rapid digitalization has, in turn, led to an increase in cyber threats targeting Tanzanian users. As more individuals and businesses connect online, cybercriminals have seized new opportunities to exploit vulnerabilities.

The Government has made significant progress in enhancing cybersecurity measures within the country. Initiatives such as the National Cybersecurity Strategy have helped to enhance the national cybersecurity posture. The Personal Data Protection Commission (PDPC) plays a vital role in safeguarding the privacy and dignity of Tanzanians by overseeing



compliance with the Personal Data Protection requirements. This initiative, along with other cybercrime laws, illustrates Tanzania's commitment to creating a safer online environment.

In 2024, Tanzania achieved a remarkable milestone by ranking first in Eastern, Southern, and Central Africa in the Global Cyber Security Index (GCI). The country received a perfect score across all five cybersecurity pillars: legal, technical, organisational, capacity building, and cooperation, placing it in Tier I, alongside countries like the United States and the United Kingdom. This achievement reflects the government's dedication to cybersecurity, supported by effective legislation and establishing a functional computer emergency response team.

While Tanzania's legislative measures play a vital role in enhancing cybersecurity, the responsibility for ensuring a secure digital environment does not rest solely with the government. All stakeholders have a role in protecting the digital landscape, including businesses, non-governmental organisations, and individual users. Each entity must actively contribute to a culture of security awareness, adopting best practices and investing in the necessary technology to mitigate risks.

Financial institutions, in particular, are crucial in this collaborative effort, as they handle sensitive information and significant transactions daily. By implementing robust cybersecurity protocols and maintaining transparent communication about security practices, these institutions can enhance the overall security posture of the nation.

Educational initiatives that promote cybersecurity awareness among the public can also empower users to recognize and report suspicious activities, further strengthening the digital ecosystem.

By collaborating with industry peers and cybersecurity experts, we can not only improve our own security protocols but also contribute to broader initiatives aimed at enhancing the overall resilience of the financial sector against cybercrime.

As we reflect on customer this month, with this year's theme of

"Above and Beyond," it is crucial to recognize that exceptional customer service extends beyond just meeting expectations; it encompasses providing a secure and trustworthy environment for all interactions.

Ultimately, building trust through security and transparency is a fundamental pillar of sustainable customer service in the digital age. As financial institutions, we must rise to the challenge, embracing a culture that prioritizes cybersecurity as a core component of our service delivery. By doing so, we can ensure that our clients feel safe, valued, and empowered to engage with us in an increasingly digital world.

Creating a safe digital environment in Tanzania requires a unified approach where all stakeholders—government, businesses, and individuals—collaborate to uphold cybersecurity standards and protect user data. This collective effort is essential for fostering trust in the digital landscape, particularly as the country continues to embrace technological advancements.

By prioritising cybersecurity as an integral aspect of customer service, we can build lasting relationships based on trust and transparency. Only through this holistic approach can we ensure a resilient and secure digital future for all Tanzanians.

Pamela Nnkya (pictured) is a financial expert based in Dar es Salaam



Brics bloc looks increasingly like a paper tiger

By Herbert Poenisch

The meeting in Kazan of the Brics-plus group from 22-24 October was a diplomatic and political success for President Vladimir Putin. He was lucky that it was Russia's turn as chair. However, it disappointed by offering nothing new in economics and finance, and it failed to take any new steps towards de-dollarisation.

Expectations were high. A new cross-border payments system and even a common Brics currency were on the table, with rumours of a petroyuan being established to replace the petrodollar. Russian government officials produced volumes of studies on many topics, ranging from agriculture, education, environment and energy to sports and counter-terrorism.

However, the lack of adoption of any responsibilities by the participating countries and the failure to establish new institutions to manage the transition to a new world order showed a lack of political will to turn these proposals into a reality. This is reflected in the summit declaration.

Kazan declaration is short on innovation

The declaration confirmed the need to reform the international financial architecture. But it also emphasised the participating countries' support for the International Monetary Fund, G20 and World Trade Organization.

The declaration called for the increased use of national currencies for cross-border payments, using Brics banks and central banks to execute the transactions. There was no mention of a multilateral clearing system, but it did announce the study of Brics Clear, a private clearing system.

The Russian Ministry of Finance and the Central Bank of Russia released a study on economics and finance. 'Improvement of the international monetary and financial system' identifies the pillars of cross-border payments as national currencies, Brics banks and central banks creating their own messaging systems. Increased use of national currencies will boost the global foreign exchange markets by creating arbitrage opportunities.

The declaration referred to the establishment of a contingent reserve arrangement for short-term balance of payments pressures, a sort of liquidity facility. The seventh test run has been completed but no details were given about the financing and conditionality of this facility. This looks much like the IMF's stand-by facility.

Attention was paid to boosting cross-border foreign direct investment and portfolio flows among Brics countries. The government-funded flows are small compared with those generated by the global financial markets. These are driven by private financial flows, owned by institutional and private investors in western countries as well from Brics countries. The role of governments is to provide an environment that is conducive to attracting these massive flows. Recent outflows of portfolio investments from China, as well as negative FDI flows, underline that the markets do not follow Brics governments but make their own investment decisions.

Missing from the declaration were any references to would-be game-changers and serious challengers to the global role of the dollar. There was no mention of Project mBridge, the multi-central bank digital currency initiative that will apply blockchain and distributed ledger technology to allow linked national CBDCs to clear in seconds and avoid the need for sending messages, bypassing Swift. And it made no reference to the Financial Stability Board's roadmap for reforming cross-border payments by linking fast payments systems in 70 countries, including the Brazilian PIX and Indian Unified Payments Interface systems.

Also absent were any mentions of a switch to renminbi-denominated oil payments - the petroyuan - as well as the creation of a common Brics currency. Saudi Arabia was quiet and even Putin acknowledged that creating a new currency would take time.

It was notable that the autumn meetings of the IMF and the World Bank last week did not mention the Kazan declaration. Financial officials from Brics countries emphasised that they were treating the declaration with scepticism. Global finance would be wise to do the same.

Herbert Poenisch (pictured) is Senior Research Fellow, Zhejiang University, and former Senior Economist, Bank for International Settlements.

Empowering micro businesses with seed capital, entrepreneurship skills

By Guardian Correspondent

"I am happy to be in Katavi. This is my first time visiting this region. I am impressed by the quality of the roads. From Dar es Salaam to Mpanda, the roads show the government's commitment to improving the lives of Tanzanians. As CRDB Bank Foundation, we have come here to provide opportunities to help our fellow citizens increase their income," said Ibrahim Isack, an Imbeju officer participating in the first phase of the awareness tour under the Imbeju Program.

Isack is among the few Tanzanians who have traveled across several regions and observed the government's efforts to drive development for citizens through various initiatives.

From his experience on this tour, he notes that communities need entrepreneurship training to uplift themselves economically.

"I've traveled from Katavi, Rukwa, Songwe, and on to Mbeya. All these areas have land favorable for agriculture and forests suitable for livestock farming, including beekeeping. People are eager to seize these surrounding opportunities, albeit on a small scale. They need support to rise further," he added.

On this awareness tour, Isack and his colleagues from the CRDB Bank Foundation headquarters implementing the Imbeju Program visited several villages, wards, and districts in the southern highlands to offer entrepreneurship training, financial literacy, and assist participants in opening Imbeju accounts.

Over the 35 days they spent traveling, Isack said, they provided targeted education, working with every important stakeholder to reach as many people as possible.

Zans are waking up. In every district council you visit, there are many groups of entrepreneurs. These groups reflect citizens' understanding that their strength lies in unity, recognized by the government, the private sector, and even religious institutions with programs to empower citizens," said Isack.

Imbeju, a Bantu word meaning "seed," is a program run by CRDB Bank Foundation aimed at empowering small entrepreneurs by expanding their businesses through



banking services.

Launched last year, the program has reached thousands of citizens through its seminars, benefiting participants by integrating them into banking services to start their journey toward building a sustainable and enduring economy.

Tully Mwambapa, CEO of CRDB Bank Foundation highlighted that many small entrepreneurs—from farmers and miners to food vendors and tailors—do not use banking services, thus lacking essential tools to grow their businesses when additional capital is needed.

Understanding this, Tully stated that CRDB Bank Foundation launched the Imbeju Program to address existing challenges, creating opportunities for low-income Tanzanians to benefit from bank support in business growth.

"In the Imbeju Program, we focus on four areas. First, we teach citizens about entrepreneurship, then provide them with financial literacy. Once they understand, we open an Imbeju account for them to qualify for enabling capital. This capital ranges from 200,000/- to 10m/-, with potential for more depending on the need," explained Tully.

In entrepreneurship, Tully emphasized the importance of participants increasing income sources from their activities. In every area, participants are encouraged to identify and seize available opportunities to enhance their personal income.

For each business, entrepreneurs are urged to consider ways to add value, which can yield additional income. For instance, a tailor could stock fabrics and sewing supplies at their shop. This way, when a customer comes in, they will pay for tailoring, fabric, and sewing materials—all in one place.

After establishing these income sources, it is essential to know how

to use funds appropriately. Tully noted that Imbeju seminar participants are educated on safeguarding and expanding their capital and saving to grow or start other businesses to strengthen their income.

For an entrepreneur disciplined in financial management and setting up a savings plan, the Imbeju Account offers a secure and affordable solution, with no monthly fees or maintenance costs.

"An entrepreneur who attends our seminars or is informed by a fellow group member who attended qualifies for enabling capital with an Imbeju Account. Many people are taking advantage of this opportunity, which is why we saw the need to reach every region in the country to deliver this education and empower entrepreneurs," emphasized Tully.

Regarding Imbeju officers' visits across regions to provide education, Tully said this initiative aims to ensure everyone eligible benefits from the Imbeju Program.

Tully remarked, "On August 31, we launched the Imbeju roadshow in the southern highlands. Our goal is to travel across the entire country. We have completed the first phase and are now preparing for the second phase in the central and western regions."

Since the launch of the Imbeju Program, Tully noted that over 600,000 citizens have received training, and thousands have benefited from enabling capital to expand their businesses.

Imbeju seminar participants appreciate not only the entrepreneurship and financial literacy training but also the Imbeju Account, which offers secure savings.

Aziz Kigaza, a VICOBA Coordinator in Songwe District, said that before, their method of sharing cash in hand was risky, but having a bank account arrangement will

help many avoid possible criminal activities.

"We used to hand over money directly. One of our members took a loan of 4m/-. That night, he was attacked, and they cut off his hand and took the money he had. It was heartbreaking. Some people, driven by greed, are willing to do anything when they see money," explained Kigaza.

Fatuma Rajabu, a resident of Chunya Town, expressed her joy at owning a bank account after attending the Imbeju seminar. "I never had a bank account before. Now, I feel part of people who handle their affairs with caution. From now on, I will be saving my money in a secure place," said Fatuma, who runs a food vending business.

In its efforts to enable citizens to tackle economic challenges they face daily, the government introduced the National Economic Empowerment Policy and the National Empowerment Act in 2004. This was done to ensure Tanzanians take control of their economy.

The National Economic Empowerment Policy, implemented by the National Economic Empowerment Council (NEEC) in collaboration with other stakeholders, provides guidelines for empowerment based on specific sector conditions. Every year, the government coordinates and monitors the implementation of economic empowerment activities.

The Council executes this responsibility by promoting and supporting economic activities initiated and managed by Tanzanians, giving them the opportunity to engage in economic activities, and encouraging them to save and invest in economic ventures.

An assessment of this policy's implementation for 2021/22 shows Tanzania has 44,441 financial institutions, including 166 registered in 2022/2023. These institutions provided loans to a total of 5,035,031 clients.

All these efforts aim to reduce poverty and build a sustainable economy. Primary beneficiaries of empowerment services include farmers, fishers, livestock keepers, industrialists, business owners, athletes, artists, artisans, street vendors, and employees in both the public and private sectors.

WORLD

Harris warns of dangers of another Trump presidency in speech at January 6 site

WASHINGTON

DEMOCRAT Kamala Harris warned tens of thousands of people gathered in Washington at her biggest rally that her Republican opponent Donald Trump was seeking unchecked power as their tightening race for the presidency entered its final week.

Harris spoke on Tuesday evening to an outdoor rally estimated by her campaign to number more than 75,000 people at the spot near the White House where on Jan 6, 2021, Trump addressed his supporters before they attacked the US Capitol.

"We know who Donald Trump is," Harris said. She said the then-president sent an "armed mob" to the US Capitol to try to overturn his loss in the 2020 presidential election.

"This is someone who is unstable, obsessed with revenge, consumed with grievance and out for unchecked power," Harris said during what her campaign called her closing argument before a tightly contested Nov 5 election.

More than 53 million Americans have already voted in the election, according to Election Hub at the University of Florida, in a battle that will decide who runs the world's richest and most powerful country for four years.

Harris was flanked by American flags on stage and surrounded by blue and white banners that said "FREEDOM" with a well-lit White House behind her.

The crowd included older people and college students, people from overseas, from New York and from nearby Virginia. Many women came in groups with other female friends.

"It's important that we do not go back to

the horrible past policies under President Trump," said Saul Schwartz, a former federal worker from Alexandria, Virginia.

"She is everything that I always wanted in a president. She is joyous. She is real, she is powerful. And she is a woman," said Danielle Hoffmann from Staten Island, New York. "It's time for you guys... to take a backseat because we're driving right now," she said, addressing men in general. Her husband, she noted, is a Trump supporter.

A Reuters/Ipsos poll on Tuesday showed that Harris' lead had eroded to just 44 percent to 43 percent among registered voters.

Harris has led Trump in every Reuters/Ipsos poll since she entered the race in July, but her advantage has steadily shrunk since late September.

Trump and his allies have sought to play down the violence of Jan 6.

Thousands of his supporters stormed the Capitol, sending lawmakers fleeing for their lives after Trump's address on the Ellipse, where as president in 2021 he told the crowd to "fight like hell" to prevent Congress from ratifying his loss.

Four people died in the ensuing riot at the Capitol, and one police officer who defended the Capitol died the following day. Trump has said that if reelected, he would pardon the more than 1,500 participants who have been charged with crimes.

"We have to stop pointing fingers and start locking arms," Harris told the Washington crowd on Tuesday and urged Americans to put divisions behind them.

Trump says new york rally 'an absolute lovefest'

In Florida earlier in the day, Trump



sought to move on from the racist and other vulgar remarks made by allies at his New York rally on Sunday.

Trump did not comment on the remarks made by speakers at the Sunday event where comedian Tony Hinchcliffe called Puerto Rico a "floating island of garbage" and disparaged Black Americans, Jewish people, Palestinians and Latinos.

Trump's campaign had said previously that the comments about Puerto Rico did not reflect the former president's views, but Trump on Tuesday called the New York event "an absolute lovefest" and said he was honored to be involved.

President Joe Biden drew ire from Trump's campaign for remarks he made about the Sunday rally during a fundraising call on Tuesday.

According to a transcript posted by a White House spokesperson on X, Biden said: "the only garbage I see floating out there is his supporter's - his - his demonization of Latinos is unconscionable and it's un-American."

Several news organizations cited the same quote but without the apostrophe.

Biden later posted on X, the social media site: "Earlier today I referred to the hateful rhetoric about Puerto Rico spewed by Trump's supporter at his Madison Square Garden rally as garbage - which is the only word I can think of to describe it. His de-

monization of Latinos is unconscionable. That's all I meant to say. The comments at that rally don't reflect who we are as a nation."

Courting hispanic voters

As Harris spoke in Washington, Trump visited a heavily Hispanic city in Pennsylvania, two days after Hinchcliffe's comments about Puerto Rico drew outrage at the New York rally.

The US Census Bureau says Puerto Ricans are the largest Hispanic group in Pennsylvania, a state that holds the highest number of Electoral College votes of the seven battleground states expected to decide the election.

"I'd like to begin with a very, very simple question: Are you better off now than you were four years ago? I'm here today with a message of hope for all Americans," Trump said.

Harris, who would be the first female president, and Trump, seeking a return to office after his 2017-21 term, diverge on support for Ukraine and NATO, abortion rights, taxes, basic democratic principles and tariffs that could trigger trade wars.

On tariffs, Trump on Tuesday explicitly mentioned the European Union. "They're brutal," he said in Pennsylvania. "They sell millions and millions of cars in the United States. No, no, no, they are going to have to pay a big price." **Agencies**

Morocco's King hosts dinner banquet in honor of French President, his spouse

RABAT

KING Mohammed VI, accompanied by Crown Prince Moulay El Hassan, Prince Moulay Rachid, and Princesses Lalla Khadija, Lalla Meryem, Lalla Asmaa, and Lalla Hasnaa, hosted on Tuesday at the Royal Palace in Rabat, a dinner banquet in honor of France's President Emmanuel Macron and his spouse Ms. Brigitte Macron.

Members of the official delegation accompanying the French President were invited to the dinner banquet, along with the Head of the Moroccan Government, the Speakers of the two Houses of Parliament, the King's Advisors, cabinet members, and several other civilian and military personalities, as well as figures from the worlds of literature, sports, and arts.

At the end of the dinner, King Mohammed VI, accompanied by Crown Prince Moulay El Hassan, Prince Moulay Rachid, and Princesses Lalla Khadija, Lalla Meryem, Lalla Asmaa, and Lalla Hasnaa, took leave of his guests.

President Macron's three-day state visit to Morocco, at the King's invitation, opened new prospects for the two countries' sustainable and forward-looking cooperation and enshrined a shared ambition to give a renewed partnership new momentum.

It was also an opportunity to renew France's backing to Morocco's sovereignty over its Sahara as reaffirmed by President Macron in a speech he delivered Tuesday before the Moroccan Parliament, and during the tête-à-tête talks he held in Rabat on Monday with King Mohammed VI, when he reiterated, as he did in the letter he had sent to the Monarch last July, that "the present and future of Western Sahara lie within the framework of Moroccan sovereignty."

President Macron also reiterated that "autonomy under Moroccan sovereignty IS the framework within which this (Sahara) issue must be resolved," and that "the autonomy plan of 2007 proposed by Morocco constitutes the only basis for achieving a fair, lasting, and negotiated political solution, by the resolutions of the United Nations Security Council."

Speaking Tuesday afternoon at the closing of a Morocco-France business summit, President Macron said the road is now paved for French companies to invest in the Moroccan Sahara.

Agencies

First time in history of New York City, schools will be closed on Diwali, says US official

NEW YORK

IN a historic move, New York City schools will close on November 1 to observe the Hindu festival, Diwali. This marks the first time the city's schools have recognised the holiday.

"This year Diwali is special. For the first time in the history of New York City, schools will be closed on Friday, November 1 for the festival of Diwali," Dilip Chauhan, Deputy Commissioner of the Mayor's Office for International Affairs, said.

"It's not easy in New York City, where 1.1 million students are studying in the school, to declare the school a public holiday," said Chauhan. "So many community leaders - they started this movement many years ago - community advocates, elected officials. But finally, under the administration of New York City Mayor Eric Adams, they have declared. The administration has declared, November 1st, Friday is a school holiday."

Further, Chauhan highlighted the significance of this decision, citing years of advocacy from community leaders and officials. "When the student has to choose about the school or their celebration Diwali is not a one-day celebration. It's a five-day celebration. Sometimes they have to do the prayer during the day of Diwali. They have to go to the temple so they have to choose the temple or the school now. They are not under pressure and this year."

With Diwali now a recognised holiday, students no longer face this dilemma. "After October 31st is Halloween night, they don't have pressure to go the next day to school," Chauhan noted.

Chauhan expressed gratitude to Mayor Eric Adams for declaring Diwali a public holiday. "We are so proud; also, Mayor Eric Adams has declared this Diwali. So, we are all very grateful to him. Happy Diwali to everyone."

ANI

India seeks international funding to implement national biodiversity action plan at CoP16

CALI

INDIA has sought international funding to implement its national biodiversity action plan at the UN Biodiversity Conference (COP16) in Cali. India will launch the updated national plan to protect biodiversity at the UN Biodiversity Conference (COP16) on November 31, announced Union Minister Kirti Vardhan Singh, at the conference.

Delivering the national statement at COP16 on Tuesday (local time), the minister emphasized the need to provide means of implementation, including financial resources for implementation of the National Biodiversity Strategy and Action Plan.

India has updated its National Biodiversity Strategy and Action

Plan with its targets aligned with the Kunming-Montreal Global Biodiversity Framework, he informed while delivering the National Statement at COP16 in Cali.

"India adopted a 'Whole of Government' and 'Whole of Society' approach while updating the National Biodiversity Strategy and Action Plan with its targets aligned with the KMGBF. We will be releasing our updated NBSAP on tomorrow here at Cali," Kirti Vardhan Singh said.

"It is necessary to provide means of implementation including financial resources, as laid down in target 19 of the KMGBF as well as from DSI, for implementation of the NBSAP. A lot of ground needs to be covered in providing easily accessible means of implementation i.e. financial resources, technol-

ogy and capacity building needs with the requisite speed, scope and scale," Singh added.

The Convention on Biological Diversity (CBD), adopted in 1992, aims to conserve biodiversity, promote its sustainable use, and ensure equitable sharing of genetic resource benefits. To fulfill these goals, the CBD requires each member country to develop a National Biodiversity Strategy and Action Plan (NBSAP), a tailored framework for protecting and managing biodiversity based on national priorities.

A National Biodiversity Strategy and Action Plan (NBSAP) aligned with the Kunming-Montreal Global Biodiversity Framework (GBF) means that a country's biodiversity conservation strategies are tailored to meet both national and international

biodiversity goals.

The Kunming-Montreal GBF, established in 2022, set global targets to halt biodiversity loss by 2030 and to restore ecosystems, protect species, and ensure the sustainable use of natural resources. By aligning NBSAPs with these targets, countries commit to specific actions - such as protecting 30 per cent of land and sea areas, reducing pollution, and enhancing ecosystem resilience - that contribute to shared global priorities.

Addressing delegates at the COP session in Cali, Singh underscored India's dedication to biodiversity preservation and environmental harmony.

Singh highlighted India's cultural and environmental legacy, remarking, "India has a rich culture and tradition of worship-

ping Mother Earth and of living in harmony with Nature."

India's unique status as one of the world's 17 mega-diverse nations, hosting four of the 36 globally recognized biodiversity hotspots.

A central theme of Singh's speech was India's launch of the nationwide tree plantation initiative 'Ek Ped Maa Ke Naam' or 'Plant4Mother.'

The campaign, unveiled by Prime Minister Narendra Modi on World Environment Day, aims to "honour Mother Earth as we honour our Mothers," Singh stated, adding that the movement aligns with India's environmental mission, 'Lifestyle for the Environment (LiFE)', which promotes eco-friendly lifestyles on a global scale.

ANI

Xi encourages more China-Finland cooperation in emerging industries

BEIJING

CHINA welcomes Finland to actively participate in the Chinese modernization process and expand cooperation in emerging industries, Chinese President Xi Jinping said on Tuesday.

Xi (pictured) made the remarks as he held talks with visiting Finnish President Alexander Stubb in Beijing.

He called on both sides to expand cooperation in green transformation, information technology, digital economy, artificial intelligence and new energy, and build a new pattern of mutually beneficial cooperation in the new era.

Xi noted that Finland was one of the first Western countries to establish diplomatic ties with the People's Republic of China and the first Western country to sign an intergovernmental trade agreement with China.

"As the world is undergoing accelerated changes unseen in a cen-

tury and the risks and challenges facing humanity are increasing, the future-oriented new-type cooperative partnership between China and Finland holds exceptional value and should be cherished and advanced," Xi said.

China-Finland practical cooperation got off to an early start, has yielded fruitful results and demonstrates great potential, he said.

China is willing to further expand people-to-people exchanges with Finland, and has decided to apply the unilateral visa-free policy to Finland, he added, noting that China welcomes more Finnish friends to visit for business, tourism and study.

Xi said both China and Finland love peace and advocate multilateralism and free trade, adding that China is willing to strengthen communication and cooperation with Finland on climate change, biodiversity conservation, global sustainable development, artificial intelligence governance and other



Chinese President Xi Jinping holds a welcoming ceremony for Finnish President Alexander Stubb, who is on a state visit to China, in the Northern Hall of the Great Hall of the People prior to their talks in Beijing on Tuesday. Xi held talks with Stubb in Beijing. Xinhua

issues. Noting that next year marks the 50th anniversary of the establishment of diplomatic ties between China and the European Union (EU), Xi called on Finland to continue to play an active role in promoting the sound and stable development of China-EU ties.

Stubb said he is very pleased to visit China shortly after taking office and meet with Xi again after 14 years.

He noted that the global landscape has changed profoundly since their last meeting and China has made remarkable accomplishments.

Finland abides by the one-China policy and is willing to have a good celebration with China of their 75th anniversary of diplomatic relations next year, Stubb said.

He added that Finland will work with China to deepen practical cooperation in areas like economy and trade, green energy, and sustainable development.

Finland appreciates the major initiatives and concepts proposed by China to address global challenges, and will advance multilateral exchanges and

coordination with China, Stubb said.

The economies of the EU and China are closely interconnected, and "decoupling" or a "new Cold War" is not in the interest of any party, Stubb said, noting that Finland is willing to play an active role in promoting the sound development of EU-China relations.

The two leaders had an in-depth exchange of views on the Ukraine crisis and the conflict between Palestine and Israel. Xi expressed China's readiness to work with all concerned parties, including Finland, to continue playing a positive role in promoting a peaceful settlement of the crises.

After the talks, the two heads of state witnessed the signing of multiple documents on bilateral cooperation in such areas as education, water resources, environmental protection, circular economy and agriculture and food products.

The two sides issued the Joint Action Plan between China and Finland on Promoting the Future-oriented New-type Cooperative Partnership 2025-2029. **Xinhua**

China vigorously expands imports to enrich supplies for consumers

By Luo Shanshan

A bazaar selling popular foreign products from the annual China International Import Expo (CIE) is drawing flocks of visitors across the country.

The bazaar is named the CIE Bazaar City Arena, located on Nanjing Road Pedestrian Street in east China's Shanghai. With a floor space of 500 square meters, it houses over 5,000 types of CIE products and distinctive goods across 25 country-specific pavilions.

"The CIE-themed bazaar provides us with a great opportunity to bring Sri Lankan specialties to Chinese consumers," said a staff member working in the Sri Lanka pavilion.

Since its inception in 2018, the annual CIE has become a crucial platform to promote foreign goods in the Chinese market, leading to a rapid increase in CIE-featured products adopted by Chinese households.

By increasing imports of high-quality products, China aims to meet people's desire for a better life and promote industrial upgrading.

In recent years, China has been pursuing high-standard opening up to advance in-depth reform and high-quality development, which involves expanding import channels, lowering import



A cold-chain freight train loaded with durians from Thailand pulls into a railway port in Nanchang city, capital of east China's Jiangxi province, July 11, 2024. (Photo by Li Jie/People's Daily Online)



Photo taken on February 6, 2024 shows tourists shopping for imported products carried to China by China-Europe freight trains at a store in the waiting hall of Zhengzhou East Railway Station in Zhengzhou, capital of central China's Henan province. The store is dedicated to imported goods via the China-Europe freight trains. (Photo by Wang Wei/People's Daily Online)

tariffs, and facilitating customs clearance.

In 2023, China remained the world's second top merchandise importer for the 15th consecutive year with its imports worth \$2.56 trillion and its share in the world imports at 10.6 percent.

In the first five months of 2024, the country's imports hit 7.55 trillion yuan (\$1.04 trillion), marking a 6.4 percent year-on-year increase.

Broader import channels: By hosting international exhibitions such as the CIE and the China In-

ternational Consumer Products Expo (CICPE), and developing cross-border e-commerce, China has opened up more channels to bring in high-quality products from around the world.

"It's very convenient to buy imported goods from both e-commerce platforms and traditional marketplaces," said Zhang Yang, a Beijing resident who often purchases imported fruit wines and tea beverages at local shops near his home.

Lower import tariffs: Since January 1 this year, China has

further cut its import tariffs by implementing provisional import tariff rates lower than the most-favored-nation rates on 1,010 commodities.

Currently, China's average import tariff rate is around 7 percent, lower than the 10 percent average import tariff rate of developing countries as shown by statistics from the World Trade Organization (WTO).

Faster customs clearance: On June 1 last year, Shanghai customs authorities launched a pilot reform, merging the Certificate

of Importation of Goods with the Inspection Sheet for Imported Vehicles.

This practice has enabled a recent batch of imported vehicles to go through customs procedures more quickly upon their arrival at Shanghai Haitong International Automobile Terminal in Shanghai's Waigaoqiao port area.

"Previously, we had to obtain the two documents from different customs service windows in sequence," according to Huang Longwu, manager of the Shang-

hai logistics center of Mercedes-Benz Sales Service Co., Ltd., Beijing.

Now with the requirement of only one document, the process can be completed within half a day, greatly boosting efficiency, Huang added.

China has been opening its door wider and wider to the outside world, welcoming more high-quality products and services to its market.

For instance, China's Ministry of Commerce and other depart-

ments have ramped up efforts to promote reform and opening up in the import sector.

So far, China has established 43 national demonstration zones for import promotion and innovation, along with multiple platforms for consumer goods imports and trading centers for bulk commodities, fostering in-depth integration of import with industrial development and consumption and effectively stimulating the momentum and potential for import development.

SW China's Guizhou builds itself into computing power base serving whole country

By Chen Junyi

At the Gui'an Supercomputing Center, which is located in Guiyang, southwest China's Guizhou province, over 600 servers are running at full speed, supplying constant computing power to cities like Shenzhen, Guangzhou, and Wuhan, creating a vibrant ambience with constant hum of cooling fans and flickering indicator lights.

As one of the eight major hubs of China's national integrated computing power network, Guizhou is actively pursuing the integrated development of data storage and computing, with a particular focus on intelligent computing.

It aims to enhance the capacity in computing power supply, effectively match the supply and demand of computing power within the province and elsewhere, and better utilize computing power and localize the computing industry, so as to establish a support base serving the whole country.

Guizhou launched its plans to develop data centers ten years ago. It boasts numerous natural advantages for developing the computing industry, such as safe geological conditions, reliable power supply, and low average temperatures. China's three telecommunication operators, namely China Telecom, China Mobile, and China Unicom, have all set up data centers here, making it the first province in China to host data centers of all the three.

After a decade of development, Guizhou is currently home to 47 data centers, either under construction or in operation,



Staff members of the Gui'an Supercomputing Center check the operation of equipment. (Photo by Liu Qing)

including 25 super-large and large data centers, most of which are located in the Gui'an New Area.

The Gui'an New Area is known for its flat terrain and an annual average temperature of 15 degrees Celsius. The region enjoys 99.5 percent of days with good air quality throughout the year, thereby serving as a natural air conditioner and oxygen bar.

The power usage effectiveness (PUE) of data centers in the region, a metric for energy efficiency, is lower than 1.2, which is at the forefront of all green data centers across the country. It is also one of the areas in China where data centers

boast the lowest energy consumption and the longest equipment lifespan.

"As the carrier of computing power, data centers are equipped to support high-performance application scenarios by leveraging advanced computational capabilities and large-scale data processing power through the use of various hardware components such as servers and graphics cards," said Peng Benqian, head of the Gui'an Supercomputing Center and director of the technology research and development department of Gui'an New Area Science and Technology Innovation Industries Development Co., Ltd., the company that runs the cen-

ter.

In the past, most data centers in Guizhou were primarily focused on storage. With the rapid development of artificial intelligence (AI), Guizhou is advancing intelligent computing, which forms the basis of AI development. The data centers are rapidly transforming from mere "storage centers" to integrated "storage and computing ones."

The Gui'an Supercomputing Center, the first of its kind in Guizhou, was put into operation at the end of 2020. "We have more than 600 servers, and the peak computing power has reached 130 petaflops," Peng said.

"It would take nearly 600 years to create special effects rendering for a 3D animated film with a regular computer. However, the whole process can be completed within 3 months at our center," he said.

In addition to locally built computing power centers, top internet companies such as Huawei, Tencent, and NetEase have established superlarge computing centers and intelligent computing centers in Guizhou. Besides, many banks have set up their financial data centers in the province.

Guizhou has become one of the regions in China with the strongest intelligent computing capabilities. By the end of July 2024, its computing power had reached 40.55 Eflops (a measurement unit used to determine a computer's

speed), with intelligent computing power amounting to 37,578 Eflops, accounting for over 90 percent.

Just like other commodities, computing power cannot be on a perfect supply-demand balance. Idle computing resources will enter a public computing resource pool and be scheduled by the Guizhou branch of China's national integrated computing power network to efficiently connect the resource side and the demand side.

The transmission and trading of computing power rely on network infrastructure. Guizhou has established direct connections with 38 cities across China, including Beijing, Shanghai, Shenzhen, and Guangzhou. The computing power can meet the huge demand of the "East data, west computing" project, a key part of China's digital infrastructure which aims to coordinate the computing capabilities of the country's eastern regions, where the need for computing is high, with inland western regions like Guizhou, where abundant renewable resources are optimal for building data centers, according to Zhang Jie, head of the business department of Gui'an New Area Data Service Technology Co., Ltd.

Meanwhile, Guizhou is leveraging its computing power to drive industrial development and extend the industrial chain. With the support of computing power, many local companies have begun to explore new opportunities.

By He Yin

Sci-tech innovation fuels China's high-quality development

GOOD news on China's sci-tech innovation achievements has been pouring in recently.

On September 24, China launched a Smart Dragon-3 carrier rocket from the waters near the city of Haiyang in east China's Shandong province, placing eight satellites into planned orbit.

On September 25, the construction of the Core Array of China's Five-hundred-meter Aperture Spherical Radio Telescope (FAST) started, highlighting its growing potential in global radio astronomy research.

At the first Aerospace Information Technology Conference held in Jinan, east China's Shandong province on September 21, the world's first large-scale remote sensing basic model with more than 10 billion parameters, "RingMo 3.0," was launched, marking it as an integrated space-air remote sensing model.

Over the past 75 years since the founding of the People's Republic of China, remarkable achievements have been made in sci-tech innovation. Adhering to the innovation-driven development, China has continuously enhanced its technological strength, injecting strong impetus into high-quality development and providing solid support for Chinese modernization.

Committed to the strategic goal of building a strong country in science and technology by 2035, China has been deepening reforms of sci-tech systems and expediting high-level sci-tech self-reliance.



A local citizen visits a 1:1 replica of the Tianhe core module of China's space station at an aerospace science popularization center in Hebi, central China's Henan province. (Photo by Zhang Jingang/People's Daily Online)

According to the Global Innovation Index 2024 released by the World Intellectual Property Organization, China moved up one spot to 11th place in the ranking of the world's most innovative economies, making it one of the fastest risers over the past decade.

The strong momentum and constantly emerging results of China's sci-tech innovation come from the unremitting drive for innovation among the Chinese people.

Take the space industry as an example. Over the past 75 years, China's space industry has grown from weak

to strong, and achieved historic, high-quality and leap-forward development, thanks to the relentless commitment of countless professionals to independent innovation.

This year, Chang'e-6, for the first time in human history, collected samples from the moon's far side, breaking through a number of key technologies, which marks another landmark achievement in China's endeavors in space as well as in science and technology.

The strong momentum and constantly emerging results of China's

technological innovation come from the continuously expanded investment in sci-tech innovation.

China's total expenditure in research and development (R&D) exceeded 1 trillion yuan (\$141.53 billion) in 2012, 2 trillion yuan in 2019, and 3 trillion yuan in 2022. Last year, the figure went beyond 3.3 trillion yuan, a year-on-year increase of 8.4 percent. The stable growth in R&D spending provides solid support for China's endeavor to achieve greater self-reliance and strength in science and technology.

China's sound innovation environment and rich human resources are attracting multinationals to increase investment in their Chinese R&D centers, so as to gain a competitive edge in the race of innovation.

At present, momentous changes unseen in a century are accelerating across the world, and a new round of technological revolution and industrial transformation is profoundly evolving. The high-tech sector has become the forefront of international competition, greatly reshaping the global order and development landscape. China attaches great importance to the strategic leading role of science and technology and the fundamental backing provided by innovation. The country has constantly strengthened its efforts to advance sci-tech innovation, with enhanced top-level design and planning.

The third plenary session of the 20th CPC Central Committee has laid out plans to promote the development of new quality productive forces, stressing the importance to develop support institutions and mechanisms for all-around innovation to boost the overall performance of China's innovation system.

This will provide constant energy for China's development and make more Chinese contributions to the world economy recovery, said Alexander Lomanov, deputy director of Primakov National Research Institute of World Economy and International

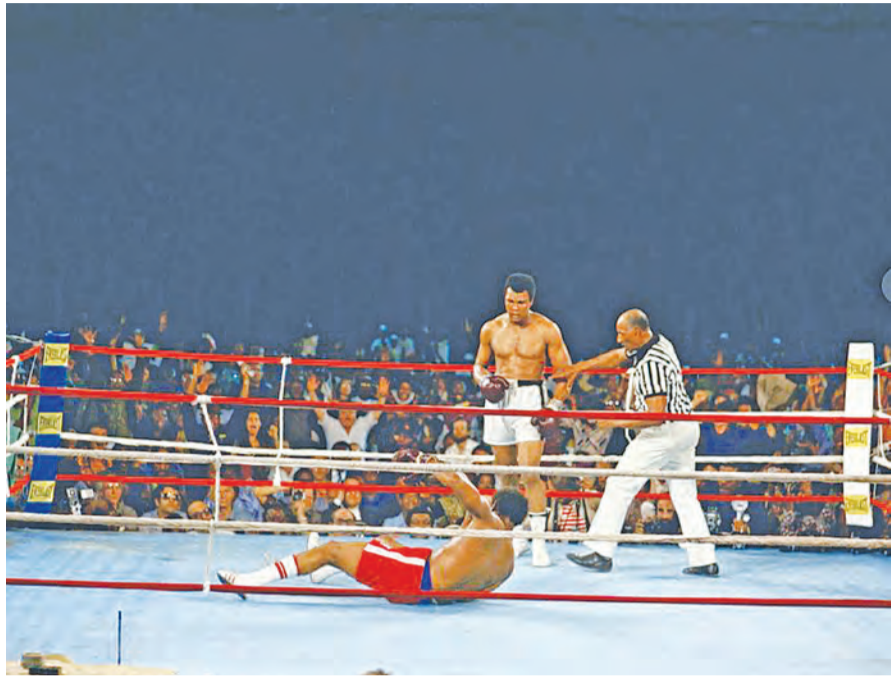
Relations of the Russian Academy of Sciences. Sci-tech progress is an issue of the world and of the times, and openness and cooperation remain the only right way forward. The more complex the international environment becomes, the more important it is to keep the door open and coordinate opening up and security, so as to build self-reliance and strength via opening up and cooperation.

China pursues open, inclusive and mutually beneficial international sci-tech cooperation, and is committed to building an open, fair, equitable and non-discriminatory environment for sci-tech progress.

So far, China has established sci-tech cooperation relations with over 160 countries and regions, and signed 118 intergovernmental agreements on sci-tech cooperation. Besides, China has proposed the initiative for global scientific and technological cooperation.

Bill Gates, co-chair of the Bill & Melinda Gates Foundation, said that accelerating innovation and development in China is good for China, developing countries and the world.

Moving forward, China will continue to follow the innovation-driven development strategy, march toward the strategic goal of building China into a great country in science and technology, and promote open sci-tech cooperation for the benefit of humanity.



FILE - Muhammad Ali looks down at George Foreman during their bout in Kinshasa, Zaire, October 30, 1974. AP

50 years after Ali fought Foreman in DR Congo, the 'jungle' hasn't stopped rumbling

KINSHASA, Congo

ALFRED Mamba remembers the frenzy that gripped the soccer stadium in Zaire, now known as Congo, as the fierce heavyweight title bout unfolded through eight rounds between the underdog Muhammad Ali and the seemingly invincible George Foreman.

"It was a big party," Mamba said as he recalled his father, one of the co-founders of the boxing federation in Congo, taking him to the fight as a 15-year-old.

As Mamba flipped through a pile of photos he said were taken at the fight, he remembered the stadium erupting as Ali and Foreman stepped out for the much-anticipated "Rumble in the Jungle" as the contest was famously known.

"When Foreman was throwing punches, the audience was screaming," Mamba, now a boxing referee, remembered. "But Ali had surprised everyone with his hook technique. And how he was boxing on the ropes. And voila, this is how he won the fight."

The crowd's hysteria trailed the series of punches until Ali's last blow. It also created a new generation of fighters and fans that became inspired to keep this country on the global boxing stage.

Ahead of the 50th anniversary of the Ali vs. Foreman fight, boxers and fans from across Africa have been in Kinshasa, the Congolese capital, for the just-concluded 21st African Amateur Boxing Championships that saw the Stade des Martyrs stadium and major roads lit up.

Landry Matete Kankonde, who represented Congo in the men's heavyweight division, lost to Senegal's Karamba Kebe but said he is still dreaming about becoming the next Ali, crediting the 1974 bout with putting Congo on the map.

"The next superstar will be me," the 24-year-old Kankonde said, a wide grin flashing across his face.

But in this impoverished country of 110 million mostly young people, people like Kankonde are fighting against the odds to get to the highest levels.

While Congo is one of the most decorated African nations in boxing, it still lacks adequate sporting infrastructure such as a gym for its national team, leaving many to train in open spaces, Mamba said.

In its eastern region, where a deadly security crisis has resulted in one of the world's biggest humanitarian disasters, many can only dream of getting out of conflict zones and displacement camps to make it to official contests in the faraway capital.

Even in Kinshasa, amateurs often

train by the roadside and on the streets with no gear, ducking and weaving as their hands roll punches.

"Congo is a country where people are motivated by the suffering that we know here," Kankonde said. "Every time a Congolese boxer gives his all, seeing all that we endure here, it pushes us."

The 1974 fight was one of boxing's most memorable moments.

Mobutu Sese Seko, the Congolese dictator who was seeking to put the central African nation in the spotlight, had partnered with promoters to bring the contest to the country, putting up a \$5 million purse for the fight.

Just before dawn on Oct. 30, 1974, with machine gun-carrying soldiers watching the crowd from ringside and a huge portrait of Mobutu towering over the Stade des Martyrs stadium, spectators from across the world watched the bout between the 32-year-old Ali - seeking a comeback after being stripped of the world title for refusing to be drafted for the Vietnam war - and the then-undefeated 25-year-old Foreman.

Many believed Ali didn't stand a chance against Foreman, having been out of the ring for years after the sanction.

"People were praying before the fight that Ali doesn't get killed," Bill Caplan, who was Foreman's public relations man in Zaire, has said.

"I think it was one of the top-10 upsets in boxing," Ed Schuyler Jr., the longtime boxing writer for The Associated Press who was in Congo to cover the fight, has said of Ali's victory.

The fight ended with Ali putting Foreman on the canvas in the eighth round, but that was only the beginning of a passion for the sport among many Congolese. After that, everyone wanted to learn boxing, said Mamba. He himself was inspired by both the contest and his father, also a referee.

And for fifty years, Congo has continued to rumble, producing boxing greats like Sumbu Kalambay, the Congolese-Italian champion who held the World Boxing Association (WBA) world middleweight title in the 1980s and Junior Ilunga Makabu, who held the WBC cruiserweight title in the early 2020s.

And people are still falling in love with the sport in the country, including Josue Loloje, who was among the spectators at the Kinshasa stadium for the African championship.

"The Ali vs. Foreman fight is the foundation (for) these talents emerging in Congolese boxing," Loloje said in between the contests. "It all started there."

AP

Simba's Aishi Manula eyes return to starting lineup amidst fierce goalkeeper competition

By Correspondent Nassir Nchimbi

SIMBA SC's longtime goalkeeper, Aishi Manula, is determined to reclaim his starting position after a prolonged injury sidelined him for much of last season, leading him to lose his place.

Facing stiff competition from goalkeepers Moussa Camara from Guinea and Ayoub Lakred from Morocco - who has now returned to training - Manula (pictured) remains optimistic about his comeback.

Since joining Simba from Azam in July 2017, the 28-year-old has been a stalwart, holding the first-choice goalkeeper position for five consecutive seasons and winning the Best Goalkeeper of the Season award three times in a row.

His return has been gradual, with his only appearance so far being a friendly match against Al Hilal of Sudan at KMC Stadium on August 31, which ended in a 1-1 draw.

However, Manula's recent struggles, including some underwhelming performances and tension with the team management, have cast doubt on his future at the club.

His challenges began toward the end of the 2022/23 campaign, following an injury that kept him sidelined for six



months.

Lakred's arrival at Simba last season further complicated his return, and now Manula's chance to reclaim his starting spot is at a crossroads.

Last season, Manula made only four league appearances, two of which ended in significant defeats for Simba, including a historic 5-1 loss to arch-rivals Young Africans.

His last appearance for Simba came halfway through the

season in a 2-1 home defeat to Tanzania Prisons. After that, he was overlooked for the remaining league and cup matches.

Now, with tensions with team management resolved, Manula insists he is fully committed to working hard to regain the trust of the coaching staff.

With Simba competing on multiple fronts, Manula is eager to prove his worth and help the team succeed.

"I know Tanzanians are al-

ways excited to see me play," he said. "Their support motivates me to work harder."

Despite acknowledging the challenges, Manula is resolute.

"Soccer is a game of chances, and right now, the competition is tough. As a player, I need to keep pushing myself in training and strive to impress the coach. By delivering on the pitch, I believe I can eventually earn my spot back," he said.

Meanwhile, Camara, who joined Simba from Horoya AC, has consistently impressed, quickly establishing himself as the club's primary goalkeeper during Manula's absence.

Camara's arrival coincided with injuries to both Manula and Lakred, allowing him to seize the opportunity and make his mark.

With Manula's contract set to expire next year, the Tanzanian international faces a crucial decision. He will be free to negotiate with other clubs in January and could potentially move in June if Simba doesn't offer an extension or if he seeks more playing time elsewhere.

As the season progresses, all eyes will be on Manula to see if he can overcome the challenges, regain his position, and solidify his future at Simba - or if he'll explore new opportunities beyond the club.



Hockey youth players pictured on Monday during a training session at the Jakaya Kikwete Sports Park in Dar es Salaam. PHOTO: CORRESPONDENT JUMANNE JUMA

Sports Minister Ndumbaro now praises progress of CHAN stadium renovations

By Correspondent Nassir Nchimbi

MINISTER for Culture, Arts, and Sports, Dr Damas Ndumbaro, has expressed satisfaction with the ongoing renovations at Major General Isamuhyo Stadium, one of the chosen venues for the upcoming African Nations Championship (CHAN) finals.

During a recent inspection, the minister lauded the significant upgrades made to the stadium and expressed confidence that the venue would meet the high standards required for the prestigious tournament.

He emphasized the role of world-class facilities in bolstering Tanzania's capacity to host major sporting events.

"The stadium is in excellent condition and nearly ready for CHAN matches. We are im-

pressed with the upgrades, which have truly transformed the facility. Only a few minor adjustments remain to ensure it fully meets the required standards," said Dr Ndumbaro.

He continued: "This renovated stadium sets an example for future sports infrastructure projects in Tanzania. The government's commitment to creating world-class facilities will greatly enhance our ability to host more international events of this caliber."

"As preparations near completion, we are confident this stadium will serve as a national source of pride and elevate our ability to meet international benchmarks."

Tanzania Football Federation (TFF) president, Wallace Karia, echoed the minister's sentiments, noting that the CHAN

finals will further boost Tanzania's football profile.

Karia emphasized the importance of learning from the successes and challenges of previous tournaments, such as the 2023 AFCON and the upcoming 2025 AFCON.

"We have learnt a lot from Ivory Coast, who organized the 2023 AFCON finals, and God willing, we will also learn much from the 2025 AFCON finals pegged in Morocco, so that ours should be much better."

"As we prepare for CHAN, we should also focus on the AFCON 2027. If we work together, I am confident that nothing will stop us from succeeding," he said.

With Tanzania, Kenya, and Uganda as co-hosts, the CHAN finals represent a major event for the East African region, ex-

pected to draw economic benefits and fan engagement locally and internationally.

Matches will be held across various venues in Dar es Salaam, Arusha, and Zanzibar, attracting fans from the region and beyond.

The tournament's qualified teams will compete for the prestigious CAF CHAN trophy, accompanied by a \$2 million prize - reflecting a 60% increase in prize money.

In the last edition, held in Algeria, Senegal claimed its first-ever CHAN title with a victory over the hosts in the final.

As the East African region prepares for CHAN, the improvements at Major General Isamuhyo Stadium mark a significant milestone toward hosting a successful and memorable tournament.

Premier League managers back Ten Hag after sacking

LONDON

PREMIER League managers have backed Erik ten Hag to "come back stronger" after he was sacked by Manchester United on Monday.

The Dutchman, 54, was dismissed by the Old Trafford hierarchy following Sunday's 2-1 defeat at West Ham, which left the club 14th in the Premier League.

Portuguese club Sporting confirmed that Manchester United have approached them for head coach Ruben Amorim and are willing to pay his 10m euros (£8.3m) release clause.

Ten Hag had the sympathy of Manchester City manager Pep Guardiola and Liverpool's Arne Slot, while Tottenham boss Ange Postecoglou said he was not shocked given the scrutiny on the job.

"I'm so sorry for him. I have an incredible relationship with him. He represented United in the highest level in terms of behaviour," Guardiola said.

"[Football] manager is one of the only professions where people expect you to be sacked. I don't see it with architects, doctors or teachers. It's only in our job. We have to accept it.

"I wish him all the best - he's going to come back stronger. He knows that our jobs depend on the results. If the results are not good enough, you will be sacked. I'm saying that about myself - I'm not an exception."

Liverpool manager Slot said seeing his compatriot lose his job made the news "even harder", but echoed Guardiola's sentiments and expects Ten Hag to be successful again in the future.

"Always your first thoughts are with the person," Slot said.

"We are all in this job so we know that it can happen, but if it happens - especially because I know him a little bit and I know how much work he puts into it - to get this news for him is a pity.

"We also know - especially us from Holland - how well he did at Ajax and he won two trophies over here, so we will see him in the near future again at a big club."

Arsenal manager Mikel Arteta said it was "sad" to see Ten Hag lose his job but added: "I think he's done a really good job and changed a lot of things. I wish him all the best for his new chapter."

"Ten Hag sacking disappointing but inevitable - Postecoglou

Premier League managers were speaking before their midweek Carabao Cup fixtures.

Ruud van Nistelrooy was appointed interim manager and will take charge for Manchester United's fourth-round meeting with Leicester City, but the club are in talks about appointing Amorim as Ten Hag's permanent successor.

Ten Hag carried out his pre-match media conference for Wednesday's EFL Cup tie at Old Trafford (19:45 GMT) following the loss at West Ham - but those comments were embargoed until Tuesday afternoon.

The former Ajax boss, who won the League Cup in his first season at United and FA Cup in his second, said: "Our ranking is not reflecting our performance and our levels."

On whether a trophy this season would constitute a success, he said: "Definitely, it's about trophies. If you win a trophy in top football, that is most important."

Tottenham manager Postecoglou said it is becoming increasingly difficult to do the job in "any kind of processed way".

"I guess [I'm] disappointed as it was inevitable with the scrutiny he'd had. It's the nature of football these days," the Tottenham boss said.

"Erik was there for two and a bit years and he won a trophy in each year. If he was here [at Tottenham] with that record, would he have lost his job? Would he be under the same scrutiny?"

"Everyone tells me all I have to do is win a trophy but I have got a feeling it would be the same. As a manager, you have to hit a sweet spot of success, playing football everyone likes and getting every signing right.

"I'm sure Erik will bounce back from that because he is a good manager. I'm sure his career will continue to go on strongly."

Before his side face Van Nistelrooy's Manchester United, Leicester manager Steve Cooper said: "Whatever level you work at, it's a demanding job. The highs and lows are as extreme as it gets. You applaud managers when they do well and you feel for them when they don't - that's how I feel for Erik and any manager who loses their job.

"It's a very, very high-profile job at a huge club with plenty of scrutiny. It's never nice to see, but I wish him well and I am sure he will bounce back, as and when he is ready."

BBC

'Disaster' to 'winning machine' - how good is Ballon d'Or winner Rodri?

By Emlyn Begley

MANCHESTER City's Rodri was already seen as one of the most influential players in the world right now - but his first Ballon d'Or win has cemented that claim.

The Spain holding midfielder has suffered just one defeat for club or country in the past 19 months.

In that time, Rodri won the Champions League, two Premier League titles, the FA Cup, Uefa Super Cup, Club World Cup, Nations League and Euro 2024.

Having played 63 times for City and Spain last term, the 28-year-old is set to miss the rest of the 2024-25 campaign after rupturing his anterior cruciate ligament (ACL) in September.

Since Rodri's debut for City in 2019 they have lost 21% of matches without him in the team compared with 11% with him.

After his Ballon d'Or win, BBC Sport looks at just how important Rodri is, and how much he could be missed this season.

"The midfield maestro Rodri had big boots to fill when he joined City, with Fernandinho considered by some the best defensive midfielder to ever play in the Premier League.

However, Rodri has made the position his own and now has to be ranked along with the greats like Roy Keane, Patrick Vieira and Claude Makelele, but with more passing in the opposition half and less tackling and more Champions League final winning goals.

But it did not start off so smoothly, according to the Spaniard anyway. He said his first season at the club was a "disaster".

"The holding midfielder is the guy on the pitch with more responsibilities," he told BBC Sport in a recent interview - which you can watch on BBC iPlayer.



Barcelona's Spanish player Aitana Bonmati, left, and Manchester City's Spanish player Rodri kiss their 2024 Ballon d'Or trophies during the 68th Ballon d'Or (Golden Ball) award ceremony at Theatre du Chatelet in Paris, Monday, Oct. 28, 2024. (AP Photo)

"You have to make sure team works and nobody is lazy or distracted. When the team doesn't work it's kind of your fault.

"You're like a coach on the pitch. I'm not Pep [Guardiola] in the pitch in that sense because he overthinks the situation. I'm more simple."

But Rodri admits it did not necessarily come naturally to him in 2019 when City signed him for a then club record £62.8m from Atletico Madrid.

"Maybe if the teams change and go from five to four, I have to be instead of three at the back we have to do two and one here". It's something I've learned.

"In my first year I was a disaster. I was like, 'I don't even know what you're talking to me about, just let me play football.'"

Mike Minay, BBC Radio Manchester's City commen-

tator, said: "When Rodri deputised on his own in that first season it was difficult to see how he was ever going to break out of Fernandinho's shadow and emerge as the standout figure he is now.

"But then in his second season - a classic Pep Guardiola player symptom - he became pivotal. He made the role his own.

"He was able to break up attacks, utilise Ilkay Gundogan and Kevin de Bruyne in more advanced positions, and be the metronome in midfield - never passing for passing's sake but there to help open up spaces and be available to support others."

In Europe's top five leagues from the start of the 2019-20 season, Rodri leads the way for passes, successful passes in the opposition half, successful passes ending in the final third and possession won. Not bad for a defensive

midfielder.

On top of that Rodri scored one of the biggest goals in City's history - the only one in the Champions League final win over Inter Milan to seal the 2022-23 Treble.

He scored a career-best nine goals last season, including two crucial late strikes in Premier League games and a goal in the title-clinching 3-1 win over West Ham.

"I think in his position, he's up there with one of the best City have ever had, if not the best," added Minay.

"He superseded Fernandinho and then some. Yaya Toure is another crucial figure in City's modern history - but I think Rodri surpasses him too. A real pleasure to watch, a passionate player and ultimately, City's best."

Rodri is also a star for his country and was named the best player at Euro 2024 as he helped Spain to lift the trophy, beating England in the final - albeit he was replaced at half-time in that match through injury.

"The winning machine When City lost the FA Cup final to Manchester United in May it marked the first time Rodri had lost a game for the club in 75 matches.

Four trophies, one game lost, read his 2023-24 record for City and Spain.

He is still unbeaten in 52 league games - which is the best run anybody has had in Europe's top five leagues since his move in 2019.

That stat is even more remarkable when you consider City lost three league games last season - and Rodri barely misses a match.

Last season he was suspended for those three matches - the only three games he was not in the squad for. He did not feature in one other game, a win over Luton in April, but he was on the bench for that and would presumably have come on if they needed him.

"When City were charging for a fourth successive title, by March - with the FA Cup

and Champions League still on the cards - Rodri was moaning about being exhausted, concerned for his body," said Minay.

"Yet, City couldn't afford to rest him. He was that crucial. He continued to play. For club and country in the 2023-24 season he played 63 games."

City's record since Rodri joined is much, much better when he is in the team - winning 74% and losing 11% of games, compared to 67% wins and 21% losses when he misses out.

When you factor in that importance to such a dominant team - City have won the past four league titles and a Champions League - it is hard to argue against him being the most influential player in the world.

Rodri is also on a fine run for his country and has not lost since a Euro 2024 qualifier against Scotland in March 2023.

"Just how good is he? Now Rodri can call himself a Ballon d'Or winner,

No defensive midfielder had won it since Lothar Matthaus in 1990, while Rodri is the first Spanish player to win the award since Luis Suarez in 1960.

French football journalist Julien Laurens said: "Rodri has been the best player in the world for two seasons now. I know he isn't in an offensive position - he doesn't score goals, do dribbles or tricks.

"But he is the most intelligent player in his position in the world. He is super decisive and the last few years he has been outstanding for club and country. He deserves the Ballon d'Or more than anyone else."

Rodri also becomes the first player in Manchester City's history to win the prestigious award.

Spanish football expert Guillem Balague said: "Rodri has done everything he has needed at club and international level.

"He plays the role that doesn't usually get accolades but everyone recognises the value of it.

"When Rodri got injured at half-time of the Euros final, the feeling in the stands, among the pundits, even the players, was 'what a gap to fill'. That tells you everyone realises he is the player who dictates the play. Everyone looks up to his leadership as well."

BBC

Man U target Amorim yet to make decision about future

By Tiago Carrasco

SPORTING boss Ruben Amorim says he has not yet made a decision about his future after Manchester United expressed an interest in appointing him manager.

Sporting confirmed earlier on Tuesday that United had made an approach and are willing to pay Amorim's 10m euros (£8.3m) release clause.

Speaking after his side's 3-1 Portuguese League Cup quarter-final win against Nacional on Tuesday evening, Amorim told Sport TV: "Nothing is decided yet. I don't know if it's the farewell game or not."

Then in a news conference he added: "There is interest from Manchester United, there is the payment of a contract term and when I have something more solid, I will come here and tell my position, because it will be my choice.

"While I don't have everything decided, for one side or the other, I can't tell much more."

Amorim added that he will be at training on Wednesday to prepare for Friday's league game



Ruben Amorim has been Sporting manager since March 2020. Agencies

against Estrela da Amadora.

Asked if he will be in the dugout at Old Trafford for Manchester United's game against Chelsea on Sunday, Amorim said: "I will be here." But when pressed added: "I don't know."

Manchester City boss Pep Guardiola says United would be getting a high-level coach in Amorim.

"All I can talk about is the experience of playing twice against Ruben's Sporting Lisbon team, one or two seasons ago, and the pressure was really, really good," the Spaniard told a news conference.

"And look this season, he is unbeaten and win-

ning all the games in the Portuguese League and the Champions League, [they have] the same points as us. So a high manager.

"What's going to happen I don't know, because what happened here in my experience, doesn't mean it works for the other ones. The manager, the team, the club, the structures, the physios, the doctors, the players, it's many things."

"I don't think United is the right place for him" Sporting fans speaking to BBC Sport outside the stadium before the

Nacional game were sad about Amorim's reported departure, with some questioning the decision to move to Old Trafford.

Ruben: "I hope he doesn't leave. I am a little upset because we need him. I don't think United is the right place for him right now but let's see what happens."

Eric: "Leaving in the middle of the season is very bad. It is for a club in one of the major leagues with a good history, but the timing is just sad. I have never seen a coach like him in my life."

Andre: "I feel more

confused than angry. I don't know why he would go to United now. They say the United train only stops once. But if he stays here and wins another championship, he will get better trains. United don't feel like the one right now."

Diogo: "It is hard to lose him mid-season but he has to make his own career path. We are grateful for everything he did. The next coach, whoever it is, will do a great job as well. Ruben is a great coach and will do fine at United."

BBC

Gwiji by David Chikoko



SPORT

'Disaster' to 'winning machine' – how good is Ballon d'Or winner Rodri?

PAGE 19

Simba SC prepared and determined to overcome Kigoma conditions for win over Mashujaa



By Correspondent Seth Mapoli

SIMBA Sports Club have completed their preparations and are en-route to the Kigoma region, where they'll face Mashujaa FC in a vital NBC Premier League match scheduled for tomorrow at 4:00 p.m.

Head Coach Fadlu Davids (pictured) oversaw the final training sessions at the Mo Simba Arena, focusing on acclimating the players to Kigoma's unique conditions and expected high temperatures.

"We've created a specific program to help the team adjust to Kigoma's conditions," Davids said. "The training sessions have been intense, considering the time and temperature differences we'll experience there. This focus will prepare us to deliver a strong performance on match day."

The team's preparations have intensified following the postponement of their previous match against JKT Tanzania, giving Davids extra time to refine tactics and allow players to rest after a congested match schedule.

"We're progressing well in training, and I'm optimistic that some of our injured players will be back," Davids shared. "Those who

were fatigued from playing consecutive matches are also recovering, which means we should have a refreshed squad for this encounter."

Simba's Communications Manager, Ahmed Ally, expressed the team's determination to secure victory.

Reflecting on their postponed match against JKT Tanzania, Ally stressed that

the club is now focused on claiming three points from Mashujaa FC.

"We missed an opportunity with JKT Tanzania, but our sights are now fully set on Mashujaa FC," he said. "Our ambition is clear - to win in Kigoma and strengthen our position in the league standings."

Ally also issued a rallying call to Simba fans in Kigo-

ma and surrounding areas, encouraging them to fill the stadium with support.

"Simba fans in Kigoma, your team is arriving soon, and we're counting on your support," he stated. "Let's make sure the stadium is filled with red jerseys and passion as we take on Mashujaa FC."

This match is an exciting event for local fans, who

rarely get to see Simba play live in Kigoma. Ally hinted at a memorable experience for Kigoma fans, promising a thrilling match with Simba's signature style and intensity on full display.

In their previous encounter in Kigoma, Simba narrowly defeated Mashujaa FC 1-0, highlighting the competitive edge both teams bring to these fixtures.

The Wekundu wa Msimbazi currently sit third in the Premier League standings with 19 points from eight matches. With six wins, one draw, and one loss, Simba remain in strong contention for the league title this season.

Mashujaa FC, meanwhile, hold sixth place with 13 points, having achieved three wins, four draws, and one loss from their eight matches. They'll need to bring their best game to challenge an in-form Simba squad.

As Simba arrive in Kigoma with confidence and a well-rested team, they remain determined to extend their winning form.

Fans are eagerly awaiting this Premier League clash, hopeful that Simba's commitment and the vibrant support from the stands will secure them another win.

The countdown to tomorrow's match is on, and all eyes will be on Simba as they look to claim three points and fortify their championship aspirations in what promises to be a thrilling showdown against Mashujaa FC.

Coach Mwambusi delighted with Coastal Union's progress despite missed chances

By Correspondents Seth Mapoli and Nassir Nchimbi

IN a tense NBC Premier League encounter at Sheikh Amri Abeid Stadium in Arusha on Tuesday, Coastal Union clinched a narrow 1-0 victory over Kagera Sugar, thanks to Semfuko Daudi's decisive late header.

The Tanga-based team secured all three points, lifting their spirits and improving their standing in the league table.

The breakthrough came in the 85th minute, when Coastal Union's Congolese winger Lumière Banza delivered a well-placed cross into the box.

Semfuko leaped high, connecting with a powerful header that left Kagera Sugar's goalkeeper, Ramadhan Chalamanda, no chance to save. The goal ignited jubilant celebrations among Coastal Union fans, who witnessed their team's persistence pay off in the final minutes.

Just before Semfuko's winner, the game took an unexpected turn as Coastal Union missed an opportunity to go ahead through a penalty.

In the 76th minute, the referee awarded a penalty after ruling that Kagera Sugar's Omary Chibada handled the ball inside the area. However, Coastal Union's forward, Maabad Maabad, failed to convert as Chalamanda made a crucial save to keep the score level.

After the match, Coastal Union head coach Juma Mwambusi (pictured) expressed satisfaction with his team's performance, though he also pointed out areas needing improvement.

"I'm very pleased with the three points," Mwambusi remarked. "The players fought hard, and I congratulate them for their resilience until the end. Although we won, we missed several chances, including a penalty, so we still have work to do in finishing our opportunities."

Mwambusi highlighted Coastal Union's ongoing challenge of converting chances into goals, a concern he feels must be addressed to maintain their competitive edge in the league.

"We created plenty of chances today, as in previous games, but our finishing needs improvement," he explained. "As a coach, I'll be focusing on helping the team make better use of space and convert more opportunities in future games."

Looking ahead, Mwambusi shared that Coastal Union's preparations have already started for their next fixture against Singida Black Stars.

"Preparation starts now for our upcoming match," he said. "Our goal is to build on this momentum, work hard in training, and aim for another three points." The Coastal Union coach also took a moment to commend Kagera Sugar for their resilience and tactical discipline, acknowledging that their defensive strategy made it challenging for Coastal Union to break through.

"Kagera Sugar played a solid game, and their tactics challenged us," Mwambusi added. "Facing these kinds of challenges only motivates us to strengthen our own strategies."

Under Mwambusi's leadership, Coastal Union have shown significant improvement since he took over after the departure of David Ouma.

In their last five games, Coastal Union have achieved three wins, one draw, and one loss. They currently sit in eighth place in the league table with 11 points from eight matches, scoring nine goals and conceding ten.

Meanwhile, Kagera Sugar continue to struggle in the league, managing only one win this season alongside six draws and two losses. Their position in the lower half of the table puts pressure on Kagera Sugar's head coach and players to turn around their fortunes in upcoming matches to avoid a relegation battle.

As both teams regroup and analyze their performances, Coastal Union aim to maintain their winning form, while Kagera Sugar face the challenge of addressing defensive issues and generating more offensive momentum.

Coastal Union's next test against Singida Black Stars is expected to be another tough encounter, and Mwambusi is determined to see his side build on Tuesday's victory.

Yanga vs. Azam FC set for November 2 at Azam Complex following venue change

By Correspondent Nassir Nchimbi

AFTER a period of uncertainty, the Tanzania Premier League Board (TPLB) and Young Africans (Yanga) have confirmed that the upcoming November 2 match against Azam FC will be held at the Azam Complex in Dar es Salaam.

Originally slated to take place at the New Amaan Complex in Zanzibar, Young Africans opted for a change due to the high costs associated with hosting matches in Zanzibar, especially following the team's recent stay there for their clash with Singida Black Stars.

The decision to host at the Azam Complex also considers logistical ease, with both teams based in Dar es Salaam.

Both Young Africans and Azam FC boast strong defensive records this season, with the Jangwani Street-based side yet to concede a goal and Azam FC conceding only three.

Last season, Young Africans emerged as champions, while Azam FC secured second place, leading both teams to the CAF Champions League preliminary stage.



Young Africans advanced to the group stage, while Azam FC was eliminated by APR.

In their last five league encounters, Young Africans have claimed three wins, Azam FC have won once, and one match ended in a draw.

Their last league face-off saw Azam FC win 2-1, although Young Africans avenged this with a 4-1 victory in the Community Shield final, which led to the dismissal of Azam's coach, Yousouph Dabo.

TPLB CEO Almas Kasongo (pic-

tured) shed light on the decision, noting that Young Africans initially requested to play at the Benjamin Mkapa Stadium, but ongoing renovations rendered the venue unavailable.

"League regulations allow a team a 21-day period to play away from their home ground, but due to time constraints, Young Africans chose the Azam Complex as their host venue," Kasongo explained.

The TPLB is currently coordinating with Young Africans and Azam Complex management to finalize logistical details, including spectator capacity and ticket pricing.

Kasongo emphasized that these arrangements will meet the necessary standards to ensure a smooth event.

Young Africans will be coming off a midweek match against Singida Black Stars, while Azam FC, after their recent 4-1 victory over KenGold, will have additional time to rest and prepare.

This venue shift promises to add an extra layer of intensity as these top Tanzanian teams face off in what's expected to be a thrilling encounter at the Azam Complex.

Flexibles by David Chikoko

WOULD YOU TAKE 'NO' FOR AN ANSWER?

NO!

